

Introduced by Council Member Peluso:

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RESOLUTION 2024-

A RESOLUTION RECOGNIZING THE HISTORICAL IMPACTS OF REDLINING AND COMMITTING THE CITY OF JACKSONVILLE TO REDRESS THE EFFECTS OF REDLINING STILL FELT TODAY; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the National Housing Act of 1934 was passed by Congress to prevent banks from foreclosing on homes during the Great Depression, creating the Federal Housing Authority ("FHA"); and

WHEREAS, the FHA sought to insure only "economically sound" loans and placed neighborhoods into categories based off perceived risk, with predominantly black neighborhoods often being deemed hazardous"; and

WHEREAS, in 1938, the FHA explicitly recommended restrictive covenants that "prohibited the occupancy of properties except by the race for which they are intended"; and

WHEREAS, Neighborhoods within the City of Jacksonville have been a widely-known example of extreme redlining nationally, with predominantly black neighborhoods such as LaVilla, Durkeeville, Mixon Town, Sugar Hill, Eastside, Long Branch, and Moncrief being deemed "hazardous" by the National Housing Act of 1934; and

WHEREAS, redlining, paired with zoning practices that allowed for unrestricted or industrial development in what had been residential neighborhoods, significantly diminished the property values of homes in predominantly black neighborhoods; and

WHEREAS, while the Fair Housing Act was passed in 1968 to outlaw explicitly discriminatory practices in lending, the impacts of historical redlining are still felt in wealth disparities among races today; and

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2 WHEREAS, access to credit is still significantly more limited 3 in predominantly minority neighborhoods despite the best efforts of 4 the public and private sector to redress the historical legacy of 5 redlining; and

6 WHEREAS, the area in which an individual lives plays an outsized 7 role in determining the access of such individual to life-altering 8 opportunities, such as finding a well-paying job and avoiding 9 illnesses caused by environmental factors;

10 WHEREAS, home ownership is a significant driver in wealth 11 generation, and wealth disparities in home ownership, if left 12 unaddressed, will entrench racial disparities for future generations; 13 now therefore

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BE IT RESOLVED by the Council of the City of Jacksonville:

City Council hereby recognizes 15 Section 1. The that redlining is a historical reality and that its effects are still felt 16 today. It recognizes that efforts to redress the effects of redlining 17 18 must involve participation from both the public and private sectors, and it affirms that it is a goal of the City of Jacksonville to ensure 19 20 equal access to home ownership to all citizens, regardless of race.

21 Section 2. Effective Date. This Resolution shall become 22 effective upon signature by the Mayor or upon becoming effective 23 without the Mayor's signature.

25 Form Approved:

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28 Office of General Counsel

29 Legislation Prepared By: Eamon Webb, City Council Research

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