

Race and Housing in Miami: The New Deal Era

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## Race and Housing in Miami: The New Deal Era

It is one of the axioms of twentieth-century urban history that the New Deal forged a new relationship between the federal government and the cities. Prior to the 1930s, city governments generally had been limited in their powers and functions by legislative control over city charters. The lack of sufficient home rule often prevented municipal governments from embarking on necessary programs of physical development or social reform. The New Deal, however, created a myriad of new federal agencies and provided vast sums for relief, recovery, and reform. Although the Roosevelt administration had little in the way of a systematic urban policy, much of the new federal activism was directed to the cities and their problems. One study in 1936 noted some "500 points of contact between the federal bureaucracy and the cities in the fields of planning, zoning, education, health, internal improvements, relief, and housing." As George Mowry and Blaine Brownell have noted in their book, The Urban Nation (1981), the Roosevelt administration was the first to become "intimately concerned with urban life and city problems."<sup>1</sup> Traditional interpretations of the New Deal era generally asserted the salutary effect of the new programs on urban America.

Recent historical research, however, has begun to sketch out a somewhat different analysis, one which suggests that New Deal urban programs had negative as well as positive consequences. Urban historians Bruce M. Stave, Lyle W. Dorsett, and Charles H.

Trout have demonstrated that New Deal work and welfare programs actually strengthened rather than dismantled the old political machines, at least in Pittsburgh, Kansas City, and Boston.<sup>2</sup> In his book, From Streetcar to Superhighway (1981), Mark S. Foster concluded that New Deal city planners relentlessly promoted the automobile culture, while simultaneously undermining mass transit systems.<sup>3</sup> In separate monographs, Mark Gelfand and Philip Funigiello traced the range of new programs aimed at city problems in the 1930s and early 1940s. But both authors noted the remarkable lack of political commitment to the city, the enduring strength of the localist tradition, the power of entrepreneurialism and privatism, and the destructive competition among various interest groups for governmental favoritism.<sup>4</sup>

The new research suggests, moreover, that the New Deal had a mixed record in the area of housing. The imaginative greenbelt town program, for example, never really got off the ground. As historian Joseph L. Arnold has pointed out, the greenbelt concept of planning and low-cost public housing failed because it seemed a radical threat to private enterprise. New Dealer Rexford Tugwell hoped for 3,000 new greenbelt towns, but only three were built, and all three were sold off to private developers in the 1940s.<sup>5</sup> Federal mortgage programs and highway construction encouraged middle-class and working-class whites to flee to lily-white suburbs, leaving urban blacks and the poor behind. Slum clearance and public housing projects were promoted only in lukewarm fashion so as not to offend powerful advocates of the free-market economy.<sup>6</sup> The Federal Housing Administration,

according to housing scholar Charles Abrams in his classic Forbidden Neighbors (1955), "set itself up as the protector of the all-white neighborhood" and "became the vanguard of white supremacy and racial purity -- in the North as well as the South."<sup>7</sup> As urban historian Kenneth T. Jackson has demonstrated, federal housing agencies such as the Home Owners Loan Corporation (HOLC) adopted an appraisal system which encouraged "redlining" and the ultimate decay of inner city neighborhoods.<sup>8</sup> Thus, while it is clear that the New Deal initiated a new era of federal-city cooperation and activism, it is also evident that this new relationship entailed unanticipated costs.

This was clearly the case in Miami during the New Deal era, particularly in housing. New Dealers, with help from local political and business leaders, implemented federal public housing and mortgage programs in Miami by the mid-1930s. A succession of federal housing agencies financed several public housing projects, first for blacks and then for whites. The Home Owners Loan Corporation conducted an extensive real estate appraisal of the Miami housing market in order to systematize the HOLC mortgage program. Both efforts stemmed from the liberal reformist impulse of the New Deal, but both had long-term and not altogether positive consequences in shaping Miami's future growth and development.

In 1933 one of FDR's early New Deal agencies, the Public Works Administration (PWA), launched a slum clearance and public housing program. The PWA's Housing Division began by supporting limited-dividend housing corporations in a number of cities, but

soon went on to direct federal housing construction. Both methods, generally, were slow in producing results, and by 1937 the PWA had initiated only seven limited-dividend projects and 49 public housing projects. In 1937 the United States Housing Authority replaced the PWA as a provider of public housing, working through state and local housing agencies.<sup>9</sup>

Action on public housing in Miami began in late 1933, when the limited-dividend Southern Housing Corporation submitted an application to the PWA Housing Division. Organized by several leading members of the city's downtown white business elite, the Southern Housing Corporation wanted both slum clearance and low-cost housing for Miami's blacks. The project soon foundered for lack of private investment, but in 1934 the PWA decided to go ahead with a federally financed housing project.<sup>10</sup>

The need for such action on housing for blacks was compelling. By the early 1930s, most of Miami's black population of over 25,000 was crowded into a 350-acre section just northwest of the central business district known at the time as "Colored Town." Today it is called Overtown. The area was covered over with tiny, dilapidated shacks, sometimes as many as fifteen on a single 50' x 100' lot. Most buildings lacked electricity, toilets, bathing facilities, and hot water. Municipal services were noticeable by their absence, streets were unpaved and unlit, and contagious diseases were rampant. Needless to say, these cramped and unsanitary living conditions left much to be desired. In its application to the PWA, the Southern Housing Corporation contended that "the sanitary

conditions are a menace to the whole city . . . and a shame and disgrace to the respectable citizens of Miami." But obviously the situation was worse for the blacks who lived there.<sup>11</sup>

Blacks were heavily concentrated in this shack town because there were few other places for them to live in Miami at the time. A small black community had been established in Coconut Grove, mainly by Bahamian blacks who came to Miami early in the twentieth century. Further north, two small black subdivisions emerged in the 1920s. At first a sparsely settled but integrated area, Brownsville was located between Northwest 41st Street and Northwest 53rd Street and west of 27th Avenue. Developed by a white real estate man named Floyd W. Davis, the Liberty City subdivision was home to a few hundred blacks in the neighborhood of Northwest 62nd Street and 17th Avenue. The New Deal housing program provided Miami's civic elite with an opportunity to do something about black housing conditions in the central Negro district, but it also had important implications for the future development of Liberty City.<sup>12</sup>

Support for the PWA housing program was widespread among Miami's business and political leadership. If the correspondence in the PWA records in the National Archives is any guide, Miami attorney John C. Gramling seems to have served as the point man for the civic elite in securing federal housing in Miami. Arriving in Miami as a young man in 1898, Gramling became active in public affairs, serving first as a justice of the peace, then as city judge, county judge, and state's attorney. By the 1920s, Gramling had emerged as an important city booster. He had

established his own law firm and become involved in local Democratic politics, real estate development, and extensive sugar cane production near Lake Okeechobee. As one writer put it in 1921, Gramling was "deeply interested in everything that tends to build up the city and community."<sup>13</sup> When the limited-dividend Southern Housing Corporation was organized in 1933, Gramling provided the chief motivating energy. That project failed, but Gramling remained undeterred. In a barrage of correspondence with federal officials in 1934 and 1935, Gramling argued the case for the black public housing project and, once it was approved, guided federal officials through the thickets of state and local politics.<sup>14</sup>

Gramling was not the only supporter of public housing for blacks in Miami. By early 1934, the PWA project had been endorsed by the Miami Herald and the Miami Daily News, as well as by the Miami City Commission and a long list of civic and business leaders, some of whom were appointed to the Miami Advisory Committee on Housing.<sup>15</sup> The black community was supportive, too. The Miami Times, the city's black newspaper, editorialized in favor of the project. Through such groups as the Miami Colored Chamber of Commerce and the Negro Civic League, Miami's black leadership endorsed the housing plan.<sup>16</sup> As Gramling put it in a letter to Eugene H. Klaber of the PWA Housing Division, "all of our papers and best citizens are in favor of the project."<sup>17</sup>

So far, so good. The story laid out here in its essential outlines conforms to a traditional view of the federal-local

relationship during the New Deal era. The New Dealers wanted to help with urban problems, and Miami's local leadership took advantage of federal largesse to improve their town. But there is another side to this story, as well — one partially hidden in the PWA records and other sources in Washington. These materials address the crucial question of motivation. The evidence has not yet been sifted completely, but it is my working hypothesis that the Miami civic elite sought to eliminate the downtown black community entirely to make way for further expansion of the business district. Liberty Square, the proposed black public housing project, was to be located on Northwest 62nd Street between 12th and 14th Avenues and was envisioned as the nucleus of a new and distant black community five or six miles from the city core.

Let's look at the evidence. First, the Miami civic elite was not noticeably altruistic when it came to the black community. John Gramling's hostile attitude toward blacks, for instance, was well known. As Paul George noted in his history of the Miami police, while serving as a city judge Gramling often praised the police for clamping down on Bahamian blacks who preached or practiced racial equality.<sup>18</sup> Similarly, A. B. Small, a county judge, civic leader, and active promoter of the black housing project, expressed a fairly typical kind of paternalism toward blacks. In a 1935 letter to PWA Housing Director A. R. Clas, Small wrote: "I am one of those, being a true-bred Southern man and a descendant of slave owners, who feel that the negroes are the wards of the white people and that we



ought to be very scrupulous in trying to see to it that they are given proper living conditions, and I am one of those who would do anything I can to bring this about." It was in "the best interests of the city," Small argued in his benevolent way, to build the PWA project not downtown where most of the blacks lived, but at the 62nd Street location.<sup>19</sup>

Second, Gramling and other white promoters of federal housing for blacks in Miami consistently used a public health argument as the primary justification for the black project five miles north of the city. In their correspondence with federal officials, Gramling and others repeatedly depicted the black shacktown near the business district as "a constant and deadly menace to the health of the community." Syphilis, tuberculosis, and influenza were widespread in the area, Gramling noted on numerous occasions, but it was the whites, not the blacks, that he was worried about. "From this cess-pool of disease the white people of Greater Miami draw their servants," Gramling wrote to Klaber of the PWA in February 1934. Again in October, Gramling used a similar argument: "This project will be one of the greatest blessings that Miami ever had. It will not only eliminate the possibility of fatal epidemics here, but fix it so that we can get a servant freed from disease." So much for the altruism of the Miami civic elite. These people obviously worried about the oft-stated health "menace" in the black community, but they also used this argument to mask another motive.<sup>20</sup>

Indeed, PWA and other records clearly reveal this underlying

purpose of the Miami business and political leadership — that of completely displacing the downtown black neighborhood. Writing to Klaber in February 1934, Gramling tipped his hand about the true purpose of the new project: "The people of Miami realize that something must be done and the newspapers agree with me that it ought to be done in the manner so that we could eventually remove the entire colored population from the dump in which they are now living."<sup>21</sup> Opponents of the Liberty Square project -- including white "Colored Town" slum lords and whites who lived near the 62nd Street location -- also recognized the hidden agenda of the downtown civic elite. For example, a citizen's group called the Nor'west League deluged Washington with protests over the location of the new black housing project. According to the League, the housing program was "a secret project instigated by self-interested businessmen, real estate developers or officials . . . anxious to shove its negroes anywhere to get rid of them." As Isabelle Sanderson, secretary of the Nor'west League bluntly put it in a letter to the PWA, "everybody thinks this model negro settlement idea is lovely — for somebody else's neighborhood."<sup>22</sup>

The removal of blacks from "Colored Town" would pave the way for slum clearance and the expansion of the Miami business district. Despite the depression, Miami was growing rapidly in the 1930s. The city's population rose by 64 percent from 110,637 in 1930 to 172,172 in 1940. Dade County population increased by over 87 percent during the decade. The bust was over, and if boom times were not yet fully back, tourism, real estate,

building, and business were looking good. Clearly, the business community perceived the arrival of federal slum clearance and housing programs as an opportunity for pushing out the boundaries of the central business area.<sup>23</sup>

Gramling was not alone in his approach. Other Miami civic leaders were thinking along the same lines. George E. Merrick, for instance, the Coral Gables developer who had lost his fortune in the collapse of the 1920s boom, was back in Miami real estate by the mid-thirties. In a speech to the Miami Realty Board in May 1937, Merrick proposed "a complete slum clearance . . . effectively removing every negro family from the present city limits."<sup>24</sup>

About the same time, the Dade County Planning Council announced its "negro resettlement plan." This plan, the council asserted, was "based upon very intensive research through the best national authorities and experience, as well as upon the consensus of the best thought on the subject here in South Florida." The idea was to cooperate with the city of Miami "in removing [the] entire Central Negro town to three Negro Park locations, and establishment there of three model negro towns." One of the planned communities was to be located on distant agricultural land on the Tamiami Trail west of the city limits; the plan envisioned other black communities west of Perrine to the south and west of Opa-locka to the north. Distance was not problem, the planning report noted, since "an exclusive negro bus line service directly from these negro areas to the heart of Miami" would be established. The Dade County Commission

unanimously adopted the planning report, and it was enthusiastically endorsed as well by the Miami Herald.<sup>25</sup>

Thus, the forces unleashed by the New Deal housing program had a dramatic and shaping impact on Miami. The availability of federal housing funds mobilized the civic elite, who saw in slum clearance a golden opportunity to push the blacks out of the downtown area. The Liberty Square project drew upon an undisguised racism among the city's decision-makers. It also generated racial tensions in the northwest area where the 243-unit project was ultimately completed in 1937. The seemingly simple decision to provide housing for blacks had other unanticipated consequences, too. Essentially, the Liberty Square housing project became the nucleus of a new and rapidly growing black ghetto — the enormous 15-square mile area we now know as Liberty City. Previously confined to the limited territory of Overtown, blacks rapidly pushed out the boundaries of Liberty City, sweeping into undeveloped land as well as white working class neighborhoods on the northern fringes of Miami. As in such cities as Chicago and Detroit, the racial turnover of existing neighborhoods in Miami was a process filled with conflict and violence.<sup>26</sup>

Although smaller in population, the black central district remained as well, obviously frustrating the ambitious segregation plans of Gramling, Merrick, and the others. But the black-removal goals of the downtown business leaders have never completely disappeared from the scene. The highway building mania of the late fifties and early sixties accomplished some of

the black removal program. A single interchange on the North-South Expressway (Interstate 95), for instance, destroyed the housing of 2,500 Overtown families in the early 1960s. Urban renewal programs in the 1960s provided new opportunities to achieve the same end. In a 1964 study, geographer Harold M. Rose noted that "a recently proposed urban renewal project, if instituted, would result in the elimination of this historic center of Negro settlement, which has been blamed for stifling the economic growth of the central business district." Close readers of the Miami press know that the idea of pushing the business district into what remains of Overtown is fully alive in the mid-1980s.<sup>27</sup>

It would, moreover, be difficult to describe Miami's early experience with public housing as a roaring success. From 1937, when Liberty Square was completed, until 1949, only three public housing projects with 1,515 units had been completed, one for blacks and two for whites. A referendum in 1949 permitted the Miami Housing Authority to construct an additional 1,500 public housing units, but ten years later only half that number had been completed. Not until the 1960s and the creation of the Dade County Department of Housing and Urban Development -- "Little HUD," as it was called -- did public housing in the area get serious attention. But despite the relatively meager results in terms of housing units actually completed, it should be clear that federal intervention had a shaping impact on urban physical and spatial development.<sup>28</sup>

Another New Deal federal agency -- the Home Owners Loan

Corporation (HOLC) -- had an equally pernicious influence on the development of segregated housing patterns in Miami, as well as in other cities. Established in 1933, the HOLC was designed to grant long-term, low-interest mortgages to homeowners who were unable to secure regular mortgages, who were in danger of losing their homes through default or foreclosure, or who sought to recover homes already lost by foreclosure. The HOLC developed an elaborate appraisal and rating system by which to evaluate neighborhoods in every city. HOLC appraisers -- usually local bankers and real estate men -- assigned each neighborhood to one of four categories, beginning with the most desirable or "A" sections through the least desirable or "D" areas. These appraisal decisions were plotted on "residential security maps," on which the four categories were color-coded -- green for those areas designated "A," blue for the "B," yellow for the "C," and red for the "D." These maps, the HOLC noted, "graphically reflect the trend of desirability in neighborhoods from a residential viewpoint." As urban historian Kenneth T. Jackson has suggested, the HOLC appraisal system actually initiated "redlining," the practice by banks and other lending institutions of refusing to grant mortgages or other loans in older, poorer, and black neighborhoods.<sup>29</sup>

How did redlining work in actual practice? The HOLC "residential security maps" were accompanied by detailed area descriptions compiled by the local appraisers. The area descriptions listed the characteristics of Miami neighborhoods, economic and occupational status of residents, positive and

detrimental influences, type, age, and price of buildings, as well as "restrictions set up to protect the neighborhood" -- an obvious reference to discriminatory deed restrictions.<sup>30</sup> The HOLC made two such residential surveys in Miami during the 1930s, one in 1936 and another in 1938.

In the surveys of Miami, as well as of other cities, the HOLC began with a general statement describing the four different neighborhood categories. The "A" areas were new and well-planned, with a homogeneous population and well-built, high-priced homes; these sections of Miami, HOLC appraisers wrote in 1938, were "synonymous with the area where good mortgage lenders with available funds are willing to make their maximum loans." The "B" neighborhoods were slightly less good, although "still desirable." The houses were older, the residents less wealthy, the areas less uniform in architecture and building style, and the availability of mortgage money "slightly limited."<sup>31</sup> The "C" category was assigned to sparsely developed sections on the metropolitan fringe and to areas of transition characterized by age, obsolescence, poor building or maintenance, inadequate transportation and utilities, lack of zoning or building restrictions, and closeness to black neighborhoods. They were, HOLC appraisers said in 1936, "definitely declining." The least desirable "D" rating went to so-called "hazardous" areas -- "neighborhoods in which the things that are now taking place in the C neighborhoods have already happened." Specifically, the "D" sections were inhabited by blacks and "low grade white population" and characterized by such "detrimental influences" as

a low percentage of home ownership, dilapidated housing, poor sanitation, industrial land uses, and nearness to trash dumps, incinerators, and railroads.<sup>32</sup>

Although the HOLC was a federal agency, its appraisal decisions were made by local mortgage brokers and real estate men. The 1936 survey, for instance, was prepared by an HOLC official and four Miami realtors. The 1938 survey was made by an HOLC man and seven local realtors and mortgage bankers. The participation of Miami realtor Lon Worth Crow on both surveys typified the involvement of the city's civic elite in the local workings of the HOLC. Arriving in Miami in 1913 from west Florida, where he had operated a lumber and sawmill business, Crow soon became an inveterate city booster. He served for 27 years as a director of the Miami Realty Board and for several years in the 1920s president of the Miami Chamber of Commerce. As one admirer put it, Crow "concerned himself with practically every kind of vital problem connected with his city and its life. He had a keen sense of civic pride and loyalty to Miami and worked tirelessly for its welfare and growth." Like John Gramling, Lon Worth Crow found in the new federal housing programs an opportunity to shape Miami to his own liking.<sup>33</sup>

As might be suspected, the HOLC appraisals of Miami neighborhoods reflected the bias of the local appraisers. The 1936 survey assigned the "A" designation to only a few small areas of the metropolitan area. These included a section of Miami Beach north of Lincoln Road, sections of Coral Gables and Miami Shores, a few bay front neighborhoods north of Miami, and



the Biscayne Bay islands between Miami and Miami Beach. These were neighborhoods of larger and more expensive homes on sizable lots; their residents were "native-born whites" who ranged from "the extremely wealthy" to professionals, "salaried executives," and retired businessmen. One would not be surprised to learn that the HOLC appraisers themselves lived in these same neighborhoods. Of the Miami Beach section, the appraisers noted with approval "the northward movement of Jews from the southern part of the island . . . is limited in most cases by deed restrictions." The 1938 survey was even more parsimonious with the "A" rating, some of the north bayshore neighborhoods being downgraded to the "B" category.<sup>34</sup>

The appraisers were relatively generous in the assignment of the "B" rating in 1936. A few Miami Beach, Coral Gables, and Miami bay front areas received this second-grade rating, as did a few older Miami neighborhoods (Riverside, Lawrence, Shenandoah, Shadowlawn, and Biltmore). However, the 1938 appraisal downgraded some of these areas to the "C" category because of the encroachment of businesses, tourist homes, and boarding houses, as well as the "infiltration of Cubans." (There is a sense of *déjà vu* here in this reference to exiles from the Cuban revolution of 1933).<sup>35</sup>

There were no "C" designations in 1936, but virtually the entire remainder of the metropolitan area received the lowest "D" rating. As might be expected, this included the downtown black district near the CBD; it also included "some of the outlying southwest sections of Miami and practically all of the northwest

sections, including Hialeah." It also included the Liberty City housing project of the PWA, even though it was not yet completed. The 1938 appraisers were even tougher in their real estate evaluations. Many "A" and "B" neighborhoods were downgraded, and a large number of new "C" and "D" areas were designated.<sup>36</sup> The 1938 HOLC map reveals a smattering of green and blue, and a vast expanse of yellow and red covering the entire metropolitan area.<sup>37</sup> By 1938, Miami for all practical purposes had been redlined by the local real estate and banking community.

The Miami appraisers of the HOLC noted the hesitancy of banks and mortgage lenders to invest in the "C" and "D" neighborhoods. Mortgage money for home purchase or home building generally was described as "ample" in "A" and even some "B" areas. But in the "C" areas mortgage money was "limited." For instance, in the white, working class Shadowlawn section -- area "C-6" on the residential security map -- mortgage money was "limited" even though the area was "close to good transportation and schools and shopping centers" and despite the fact that portions of the area were "being improved with houses too good for the area." In the judgement of the HOLC appraisers, the "trend of desirability" of Shadowlawn over the next ten to fifteen years was "down."<sup>38</sup> Banks and other lending institutions were very reluctant to invest in these "C" neighborhoods, even though their populations were entirely white. According to the HOLC these areas were in the process of "transition" -- a code word which meant that they were near black neighborhoods and that they might soon be less white and more black. For the "D"

neighborhoods, a single word described the availability of mortgage money from local institutions — "None."<sup>39</sup>

The impact of the HOLC in Miami, it should be clear, was to consign the city's black sections, as well as adjacent white areas, to a future of physical decay and intensified racial segregation. Some HOLC mortgage loans were made in "C" and "D" neighborhoods, but local financial institutions strengthened their earlier discriminatory loan practices. As Jackson has written, "the damage caused by the HOLC came not through its own actions, but through the influence of its appraisal system on the financial decisions of other institutions."<sup>40</sup> HOLC "residential security maps" were available to local bankers (after all, they had an important role in drawing them up), and the HOLC appraisal categories were used in evaluating mortgage and loan applicants. The Federal Housing Administration (FHA), which insured private mortgages for home construction, also used the HOLC appraisal categories and probably the HOLC residential security maps. It is clear that the FHA had a discriminatory loan record in Miami. According to Elizabeth Virrick, author of a 1960 study of Miami housing, "it is well-known locally that Negroes in Dade County were refused FHA commitments until recently."<sup>41</sup> Thus, the Home Owners Loan Corporation, a federal agency originally designed to help poor homeowners combat the depression, was effectively turned against the people who needed help the most.

The effect of federal "redlining" was to hasten the physical decay of the city and strengthen the process of residential segregation. Several studies have demonstrated that of more than

one hundred large American cities, Miami had the highest degree of residential segregation by race in 1940, 1950, and 1960.<sup>42</sup> This was not a racial pattern that happened by accident. Residential segregation and the rapid physical deterioration of ghetto housing, moreover, has had devastating human and social consequences in Miami. Race riots in 1968, 1980, and 1982 revealed the extent of black anger and frustration. A succession of studies singled out housing as one of the most serious black grievances.<sup>43</sup> The spatial distribution of population and housing initiated in the New Deal era has had long-term consequences.

This Miami research conforms to several recent studies elaborating the shaping impact of federal intervention on urban development and change since the 1930s.<sup>44</sup> The New Dealers put together a new Democratic coalition — one largely held together by a vast federal investment in urban employment programs and new urban construction. But although the funding came from Washington, the implementation and direction of these various urban programs was left to local governments and local leaders. The much-vaunted liberalism of the New Deal was often tempered in cities like Miami by segregation and the opportunism of local entrepreneurs.

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18. Paul S. George, "Criminal Justice in Miami, 1896-1930" (Unpublished Ph.D. dissertation, Florida State University, 1975), 158-159.
19. A. B. Small to A. R. Clas, May 31, 1935, PHA Records, Box 298.
20. [Miami] Friday Night, January 12, 1934, clipping, PHA Records, Box 301; Gramling to Klaber, February 19, 1934, *ibid.*, Box 299; Gramling to Horatio B. Hackett, October 17, 1934, *ibid.*, Box 301.
21. Gramling to Klaber, February 19, 1934, PHA Records, Box 299.
22. Isabelle Sanderson to Hackett, April 19, 1935, PHA Records, Box 297; Sanderson to Clas, May 17, 1935, *ibid.*, Box 297.
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24. George E. Merrick, Planning the Greater Miami for Tomorrow (Miami: Miami Realty Board, 1937), 11.
25. Dade County Planning Council, "Negro Resettlement Plan," 1937, mimeo in National Urban League Papers, Part I, Series VI, Box 56, Library of Congress.
26. Recent studies confirming this pattern for other cities include: Arnold R. Hirsch, Making the Second Ghetto: Race and Housing in Chicago, 1940-1960 (Cambridge, England: Cambridge University Press, 1983); Dominic J. Capeci, Jr., Race Relations in Wartime Detroit: The Sojourner Truth Housing Controversy, 1937-1942 (Philadelphia: Temple University Press, 1984). For the pattern of conflict in Miami during the 1940s and 1950s, see Abrams, Forbidden Neighbors, 120-136.
27. Miami Negroes: A Study in Depth (Miami: The Miami Herald, 1968), 23; Rose, "Metropolitan Miami's Changing Negro Population," 224; Robert M. Press, "Miami's Overtown: Blacks Fight Inequality to Revive Community," Christian Science Monitor (March 20, 1984), 5; Miami Herald, December 28, 1981, December 2, 1983, May 19, July 13, 1984; Miami Times, December 16, 1982; Miami News, October 6, 1983. For the

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30. "Security Area Descriptions: Metropolitan Miami," 1938, HOLC Records.
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32. "Security Area Map" and "Analysis of Realty Area Map of Miami," 1936, HOLC Records.
33. The East Coast of Florida (3 vols.; Delray Beach, Fla.: Southern Publishing Company, 1962), III, 532.
34. "Analysis of Realty Area Map of Miami," 1936, HOLC Records;  
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35. Ibid.
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37. "Security Area Map, Miami, Florida," 1938, HOLC Records.
38. "Security Area Descriptions: Metropolitan Miami," 1938, HOLC Records.
39. Ibid.
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