

1 Introduced by Council Members Peluso, Johnson, Gaffney, Jr. and
2 Clark-Murray:

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5 **RESOLUTION 2024-216**

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

10
11 **WHEREAS**, the National Housing Act of 1934 was passed by
12 Congress to prevent banks from foreclosing on homes during the Great
13 Depression, creating the Federal Housing Authority ("FHA"); and

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

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

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

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

30 **WHEREAS**, while the Fair Housing Act was passed in 1968 to
31 outlaw explicitly discriminatory practices in lending, the impacts

1 of historical redlining are still felt in wealth disparities among
2 races today; and

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

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

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

15 **WHEREAS,** redlining leaves far-reaching and long-lasting
16 effects on the collective consciousness in communities of color,
17 upending cultural roots and creating an environment that harms the
18 "cultural pride" of a neighborhood, reducing the number of legacy
19 households; now therefore

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

21 **Section 1.** The City Council hereby recognizes that
22 redlining is a historical reality and that its effects are still felt
23 today. It recognizes that efforts to redress the effects of redlining
24 must involve participation from both the public and private sectors,
25 and it affirms that it is a goal of the City of Jacksonville to ensure
26 equal access to home ownership to all citizens, regardless of race.

27 **Section 2. Effective Date.** This Resolution shall become
28 effective upon signature by the Mayor or upon becoming effective
29 without the Mayor's signature.
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1 Form Approved:

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3 /s/ Shannon MacGillis

4 Office of General Counsel

5 Legislation Prepared By: Eamon Webb, City Council Research

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