

400 Years to Homeownership

1865- 1895 - The African-American Civil Right Movement refers to the post-Civil War reform movements in the United States aimed at eliminating racial discrimination against African Americans, improving educational and employment opportunities, and establishing electoral power. This period between 1865 and 1895 saw tremendous change in the fortunes of the black community following the elimination of slavery in the South.

The year 1865 held two important events in the history of African Americans: the Thirteenth Amendment, which eliminated slavery, was ratified and Union troops arrived in June in Texas to enforce the Emancipation Proclamation, giving birth to the modern Juneteenth celebrations.

Immediately following the Civil War, the federal Government began a program known as Reconstruction aimed at rebuilding the states of the former confederacy. The federal programs also provided aid to the former slaves and attempted to integrate them as citizens into society. During and after this period, blacks made substantial gains in their political power and many were able to move from abject poverty to land ownership. At the same time resentment by many whites toward these gains resulted in unprecedented violence led by the local chapters of the Ku Klux Klan, and other hate groups.

In **1896** the Supreme Court ruled in *Plessy v. Ferguson*, a landmark upholding “separate but equal” racial segregation as constitutional. It was a devastating setback for civil rights, as the legal, social, and political status of the black population reached a nadir.

1954 – 1968 - The **American Civil Rights Movement** (1955-1968) was a biblically based movement that had significant social and political consequences for the United States. Black clergymen such as the Reverends Martin Luther King, Jr., Ralph Abernathy, Joseph Lowery, Wyatt T. Walker, Fred Shuttlesworth, and numerous others relied on religious faith strategically applied to solve America's obstinate racial problems. Black Christian leaders and their white allies joined together to challenge the immoral system of racial segregation. The movement sought to address and rectify the generations-old injustices of racism by employing nonviolent resistance, which they believed to be modeled after the life and sacrifice of Jesus Christ.

The founding fathers of the United States had written of humanity's inalienable rights to life, liberty, and the pursuit of happiness, but many did not believe this should apply to black slaves or women. The American Civil Rights Movement put up a decade of struggle long after slavery had ended and after other milestones in the fight to overcome discriminatory, segregationist practices. Racism obstructs America's desire to be a land of human equality; the struggle for equal rights was also a struggle for the soul of the nation.

1968 – The Civil Rights Act signed into law in April 1968—popularly known as the Fair Housing Act—prohibited discrimination concerning the sale, rental and financing of housing based on race, religion, national origin and sex.

1966 – 1975 - The Vietnam war years and the aftermath of the war brought rise in political power as in the founding of the Black Panther Party (1966); Election of Julian Bond to the Georgia House of Representatives (1967); Thurgood Marshall was appointed to the Supreme Court (1967); Dr. Martin Luther King “I have a Dream Speech and his Assassination (1968); Black Caucus is formed (1969); Shirley Chisholm, first African American to run for President; Black History Month founded by Carter Woodson and Alex Haley “Roots” 1976 to name a few accomplishments. This was also the period of highest homeownership by African Americans.

2007 – 2009 - Beginning of the housing crash and rise in foreclosures. During this period, African American had the greatest loss of home equity. It went from 50% to 41.2%--the largest decline in history. Read the SHIBA Report (State of Housing in Black America)