www.bloomberg.com /news/features/2021-05-28/reparations-for-black-residents-in-chicago-evanston-illinois-s-hard-reality

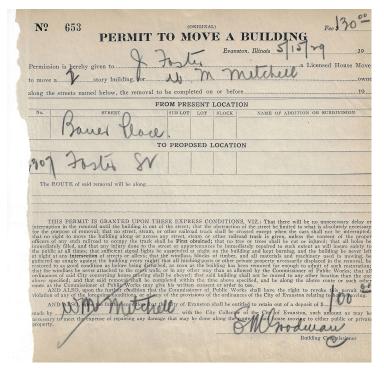
What Happened When Evanston Became America's First City to Promise Reparations

Susan Berfield, Jordyn Holman : 24-30 minutes : 5/28/2021

Lucious Sutton disconnected the water line, the gas line, and the sewer line for the home he'd built on Bauer Place on the northwestern edge of Evanston. He and his brothers removed the appliances and the furniture. They secured the windows. Then he watched as men he didn't know—maybe they worked for the city, maybe for a property developer—jacked up the wooden house, set it onto a truck, and drove it a mile-and-a-half to the neighborhood the city had deemed more suitable for Black families. A sheriff stode by.

It was May 1929, five months before the onset of the Great Depression. Evanston, just north of Chicago on the shore of Lake Michigan, even then thought itself the ideal American town, with fine homes, a university, and a certain class. The city's population had grown by tens of thousands in a decade, so that by the time Lucious and his wife, Minerva, were removed from their property, 63,000 people lived there, almost 5,000 of them Black. Homebuilding was lucrative, and the rules of segregation—some coded, some official—were well established. A 1921 ordinance allowed the city to limit where Black residents could live by rezoning residential blocks into commercial ones; racial covenants kept them away from other neighborhoods. More rules and restrictions were to come.

Bauer Place was prime real estate. It was near a new elementary school and lush woods, and at least one developer could imagine some grand brick homes in the area. "There was only one problem," says Carlis Sutton, a grandson of Lucious and Minerva. "They were afraid that Whites would not pay that much for a house in such close proximity to Black people." Carlis says his family had a deed to the property. Nonetheless, the developer gave Lucious a choice: We can tear down your house or move it to the Fifth Ward. The six other Black families on the block—the Thompsons, Fraziers, Logans, Smiths, Hunts, and Collinses—had to leave too. The developer demolished the homes of those who were renting and paid the \$130 permit fee to transport the others. The families had no recourse, no city agency to appeal to, no hope that the matter could be sorted out in the courts quickly or at all.



Permit to move Lucious Sutton's house.

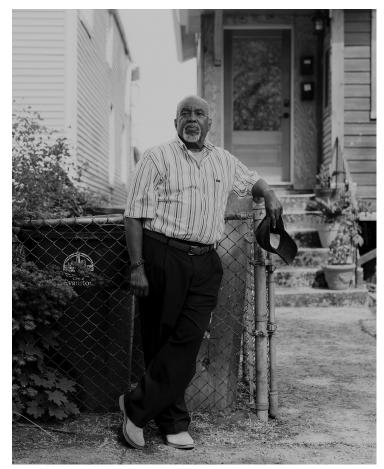
Courtesy: Evanston History Center

During that decade about 300 other families were also required to move their homes. The permits didn't list the owners' race, and it wasn't the reason for every relocation, says Morris Robinson, founder of the Shorefront Legacy Center, which studies the history of the local Black community. When Black homes were moved, though, it was to the Fifth Ward. Among them was the home where Carlis now lives.

The losses for the Suttons began to accumulate soon after they settled in the Fifth Ward. Their new neighborhood was bounded by a sanitary canal to the west and north, train tracks to the east. The lots were smaller than those on Bauer Place. Not all the streets were paved; not every new resident had running water at first. Newspapers called the area "undesirable."

Sutton says his grandfather had come from Tennessee in his teens and by the 1920s owned a successful plastering business. He had three employees and two cars. But after the family had to relocate, he started drinking and gambling and cheating on his wife. "To be disgraced like that in front of your family was a hard thing for him," Sutton says. "It was emasculating." The Depression made everyone's life more difficult. Minerva divorced Lucious, took a job as a live-in maid for a White family in the nearby town of Wilmette and had to send her sons to stay with relatives. Sutton thinks about that loss of stability, the economic precarity that followed, the narrowing prospects for his own father, and the

impossibility of a full accounting. And he thinks about 2931 Bauer. It's a parking lot for a church, has been for years. Just to the side is an elm tree his grandparents planted. "If the house still sat where my grandfather put it, it would be worth \$500,000," he says. Sitting where it does in the Fifth Ward, the house sold four years ago for \$152,000.



Carlis Sutton

Photographer: Lyndon French for Bloomberg Businessweek

Sutton has been calculating his family's losses in these specific, often painful ways because Evanston is the first city in the U.S. to attempt to redress such harm. It's begun a \$10 million, 10-year local reparations program to pay down its debt to Black residents, starting with housing. Sutton, a retired teacher and longtime activist, is one of four residents recently appointed to the City Council's new reparations committee to help figure out the details.

Sutton's great-grandfather had been eligible for the 40 acres and the mule that the federal government promised the formerly enslaved after the Civil War. Sutton's grandfather was building his business when Callie House, a Black woman born into slavery, led the first national movement for reparations and was imprisoned for nearly a year. A century later, the pandemic has laid bare the country's inequities, and the protests after the murder of George Floyd have started a racial reckoning. In April the U.S. House of Representatives agreed to discuss the possibility of establishing a commission to study reparations, more than three decades after the proposal was first introduced. President Joe Biden called the resolution, H.R. 40, a good idea. But full reparations from the federal government—an apology for slavery and the harm done afterward, compensation in some form—probably won't be coming anytime soon.

Cities across the country and the state of California are starting to make a case for local reparations. They would have to be more limited but could come sooner. Evanston is relatively small and relatively wealthy, with some 75,000 people living in eight square miles. About 16% of the city's residents are Black, and some of the families, like the Suttons, have lived there for more than a hundred years. Evanston had set up an Equity and Empowerment Commission in 2018 and apologized for its history of discrimination. It's not a surprise that it was the first to agree to pay reparations.

But Evanston's ambitions have collided with the program's particulars, especially since the City Council voted in late March to begin paying out the first \$400,000 to a select few applicants in the coming months. Some Black residents wonder about the ways and the means. They worry about institutions that might benefit and people who won't. They think the program is too modest. These reactions are probably inevitable. Restitution is complex and emotional, and at the local level it will never be enough. Sutton says he knows people have complaints and concerns and ideas of how to do better. He does too. He also says he's encouraging residents to apply anyway.

Robin Rue Simmons was born and raised in Evanston. She's 45, fourth-generation, and has been a real estate broker, bookstore owner, and nonprofit executive. She started a construction company. Now she owns and manages affordable housing and commercial property in her hometown. In February 2019 she was representing the Fifth Ward on the City Council—one of nine aldermen, as they're called— when she sent an email to the Equity and Empowerment Commission. The subject was reparations, but the subject line was "Black Equality Policy." She wasn't sure how receptive everyone would be otherwise. She began the message: "Because 'reparations' makes people uncomfortable."



Robin Rue Simmons

Photographer: Lyndon French for Bloomberg Businessweek

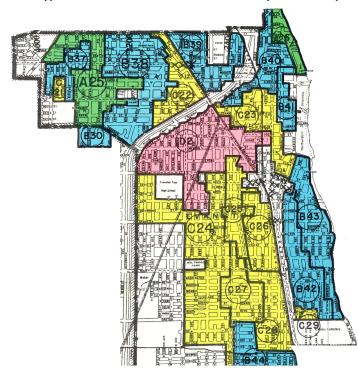
She thanked the members—a mix of city officials and community advocates—for their work and said it was time to do more. "I'd like to pursue policy actions as radical as the racial policies and actions that got us to this point," she wrote. Later, she pointed out that there was a \$46,000 difference in median household income between Black and White Evanston. A 13-year difference in life expectancy. An achievement gap between Black and White high school students that couldn't be explained by income differences alone.

She was right about the sensitivity around a certain word, at least initially. "A few people said, 'Call it anything but reparations, and you have my full support,'" she says. But she wanted to have those uncomfortable conversations. "Let's not call it anything else to make you feel better about your role in it or our inability to address it before now," she says. "Let's call it what it is." That spring the commission put reparations on the agenda.

That June, the City Council passed a sweeping resolution calling for the end of structural racism and a commitment to racial equity. It didn't say much about how, and it didn't say anything about reparations. Then, on June 19–Juneteenth, the holiday commemorating the end of slavery—the House of Representatives held hearings on H.R. 40, the first such session in a decade. The writer Ta-Nehisi Coates, who'd brought the issue back to national attention in 2014 with his *Atlantic* magazine cover story "The Case for Reparations," argued that America had a chance "to say that a nation is both its credits and its debits." The actor and activist Danny Glover said his great-grandmother had been enslaved, his grandparents had been sharecroppers, and national reparations was "a moral, democratic, and economic imperative."

William Darity, a professor of public policy at Duke University who studies the economics of reparations, told the *New York Times* he'd never been more optimistic about the prospect of comprehensive reparations. Darity and others argue that reparations should, at the least, close the racial wealth gap, which has persisted for generations so that now White families typically are seven times wealthier than Black families. Reparations on that scale, hundreds of thousands of dollars for each eligible African American, would cost trillions of dollars for all. That can come only from the federal government.

Rue Simmons was thinking about what reparations could look like for a city. She saw the big promise of national reparations and the smaller possibilities of local redress, but she didn't imagine a conflict between the two.



A Homeowners Loan Corp. map of Evanston from 1940, prepared for mortgage lenders. The Sutton family home was in the green-shaded area in the northwest. Green means an A grade—the safest place to lend. The Sutton house was moved in 1929 to the area shaded red, which was graded D. Getting fair mortgages there was difficult.

Source: Mapping Inequality: Redlining in New Deal America project

Evanston's Equity and Empowerment Commission hosted two community meetings that July, hoping to hear from more Black residents about what they wanted. Lots of people came with lots of concerns about education gaps and health-care inequities and opportunity divides and housing discrimination. Especially housing, says Rue Simmons: "It was very clear that housing was the area of the most tremendous damage, that wealth had been stripped away from us by the city's practices and policies."

In the 1920s and 1930s, more than 1,400 homes were built in the part of town where the Suttons and other Black families had lived, and according to historian Andrew Wiese, none were sold to Black families. Real estate agents steered them away, and no banks would give them a mortgage anyway. By 1940, 84% of Evanston's Black residents lived in the Fifth Ward, and the White residents, many of them immigrants, had mostly moved out. That year the Home Owners Loan Corp., a federal agency, created hundreds of city maps showing the risk to lenders of approving mortgages in different neighborhoods. On the agency's map of Evanston, the community that included what was once Bauer Place was deemed homogeneous and desirable. It received an A, and on the map it was shaded green. The Fifth Ward was determined to have detrimental influences and an undesirable population. It got a grade of D and was shaded red. That made mortgages had to come by. When Carlis Sutton's grandmother wanted to buy a home for them all in the Fifth Ward in 1950, she had to ask her White employer to talk to the bank. (After they moved in, Carlis climbed to the roof and yelled, "My house!")



The home (center) Lucious Sutton built on Bauer Place, now in Evanston's Fifth Ward. Photographer: Lyndon French for Bloomberg Businessweek

If someone couldn't get a mortgage, they might end up with a contract loan. They'd have to put down a lot of money for a house, then make monthly installments at high interest rates. They didn't get the title until the house was completely paid for. They never got equity, and they could be evicted any time they missed a payment.

Rose Cannon's family was ensnared in this system. Her mother was a maid and a cook; her father worked for the gas company. They moved into a big home just beyond the southern edge of the Fifth Ward in the early 1960s. When her mother began suffering health problems and couldn't work as much, they had trouble making their payments. They didn't get evicted, not exactly, but they had to move to a smaller home in the Fifth Ward. Cannon says the lender transferred the contract. Their monthly payments were smaller and manageable, but her parents were embarrassed. "It's hard for me to talk about it, because I was kind of ashamed that my parents never had any power in any of the houses that they owned," she says. "My mom was ashamed of it too." In the late 1970s, when Cannon worked for the federal government and her husband was a teacher, they managed to turn her parents' contract loan into a mortgage. It wasn't easy, she says. "It's like we were in slavery and the master decided to release us."



Rose Cannon

Photographer: Lyndon French for Bloomberg Businessweek

Stories like these, plus research commissioned by the city detailing its role in housing discrimination, helped clarify matters. Evanston would offer reparations for these injustices first. They were egregious, their damage was lasting, and the city was responsible. Now the city needed the money to pay for it. This is where the broad conversation about reparations comes up hard against reality. In this respect, Evanston got a little lucky. Or so it seemed.

Illinois was about to legalize recreational marijuana. Cities would be able to collect a local sales tax — new revenue, so far unclaimed in Evanston. Black people had been disproportionately hurt by prohibition; in Evanston, 71% of those arrested for selling weed were Black. Legalization was supposed to provide some measure of social justice. It made sense to the City Council to fund reparations with the tax money. The council estimated that the 3% sales tax would bring in about \$1 million a year. They'd set aside the first \$10 million for reparations.

Resolution 126-R-19 to create a reparations fund went before the council on Nov. 25, 2019. Who would be eligible? How would the money be distributed? What other debts did Evanston owe? The resolution didn't say. The details would be worked out later. (The loose terms bothered one of the six White aldermen, Thomas Suffredin, and he was the only representative to vote no.) The moment was symbolic and historic, but in the drab council chambers, the reaction was subdued. The mayor at the time, Steve Hagerty, congratulated everyone, and then they carried on. "I remember just wanting to jump and scream and celebrate, and it was business as usual," Rue Simmons says. About two weeks later, she did get to celebrate when Danny Glover and other reparations advocates came to Evanston for a town hall meeting. One of them, Ron Daniels, says: "It was one of the most powerful experiences I can remember in my lifetime." Then it was back to work on all those details.

When Evanston's only dispensary, Zen Leaf, began selling recreational pot at the start of 2020, there was a line down the street. During the pandemic, the state deemed dispensaries essential businesses, but the city wasn't allowed to collect taxes until July. Rue Simmons and the two colleagues working with her on the reparations program decided to recommend starting with the \$400,000 the council expected

to have by year's end. The idea had momentum, and they didn't want to slow it. There were also local elections coming in the spring.

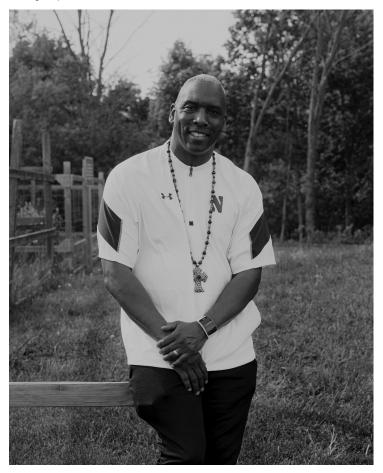
They settled on grants to help qualified Black residents buy homes, fix them up, or stay in them. Then they had to determine who was qualified. The priority is any Black resident of Evanston from 1919 to 1969, the year after the federal government passed the Fair Housing Act, then any of their direct descendants. And then anyone who moved to the city after that and can show that they've faced discrimination.

And the big question: How much? They decided on grants of \$25,000—not a lot of money in Evanston, where the average home sells for many multiples of that. The \$400,000 covers just 16 people to start with. That's a tough number, another reality check. There are other restrictions: The residents won't get the cash directly. The city says that would likely require them to pay state and federal taxes on it. Instead, the money will go to the financial institution providing a new mortgage or holding an existing one or to the closing agent handling a down payment. It could go to a contractor making repairs on the recipient's home or to Cook County to pay property taxes. Rue Simmons says she and her colleagues want residents to be able to work with local Black-owned businesses and banks that have a history of fair lending.

The council planned another crucial vote for late March, on whether to begin distributing that first \$400,000 for what's now called the Evanston Local Reparations Restorative Housing Program. Just a few weeks before, a group had emerged on Facebook called Evanston Rejects Racist Reparations. Until then, there had been some questions and concerns about the program, but no organized opposition. The founders are Black residents of Evanston. Cannon is one of them. The group wanted the council to delay the start of the program until after the election. They said the program was too small. It shouldn't require recipients to work with banks and other financial institutions that have discriminated against Black residents. It shouldn't even be called reparations.

At the March 22 City Council meeting, held virtually, so many people had something to say that the mayor limited them to a minute each. The first speakers were the Duke professor Darity and Kirsten Mullen, co-authors of the 2020 book *From Here to Equality: Reparations for Black Americans in the Twenty-First Century*. Darity said the program would do little about the equity gap in housing. Mullen challenged the premise. "There are some admirable efforts by municipalities to atone for their own racebased policies," Mullen said. "However, it is unfortunate when those acts of atonement are confused with reparations."

Cannon said that because she now rents an apartment and at age 73 doesn't want to take on a mortgage, she wouldn't benefit, even though she'd qualify. "We want cash payments," she said. "I want reparations like any Black person." Kevin Brown, another founder of the Facebook group, said: "The city of Evanston should not willingly mislead our country.... We support the housing program, but we don't support calling it reparations."



Kevin Brown

Photographer: Lyndon French for Bloomberg Businessweek

Many others were eager for the program to begin. Kamm Howard, a reparations activist who'd been advising the city, compared the 16 Evanston families that would receive the grants to the nine students in Little Rock who integrated the schools there: "This can open the door for others." Lots of residents

said they were proud of their city, that the program was a good start, and a long time coming. Carlis Sutton was among them.

Cicely Fleming, one of the council's three Black members, had already announced her decision to vote against the resolution. She supported the housing program but opposed calling it reparations. "I think reparations is somewhat of a sacred term," she says. To her it means the big promise—the trillions, not these millions. "We take these crumbs and hope that we're going to get more crumbs later, instead of just saying, 'You know what? We deserve a whole piece of cake.'"

The measure to begin the program passed, with Suffredin in favor and only Fleming against it. The vote was one of Rue Simmons's last; she'd decided not to seek reelection so she could work as a full-time advocate for local reparations and H.R. 40.

A month afterward, enthusiasm for the program had grown, and some critiques had sharpened. New groups were forming. The council had established its reparations committee, comprising four community members, Rue Simmons and Sutton among them, and three of the four Black aldermen now in office. It will administer the program. An independent community group, the Reparations Stakeholder Authority of Evanston, was coming together. Evanston's Black residents were talking, planning, watching.

On a windy day in April, at the Dollop Coffee and Hoosier Mama Pie Company on the southern edge of Evanston, Brown describes how he arrived in the city in the 1980s to attend Northwestern University on a football scholarship, married a woman whose family had lived in the city for four generations, stayed, left, worked as a school administrator and policy consultant, and returned. In 2019 he was very publicly fired as Evanston's community services manager over what he says was a misunderstanding. He also says he left in good standing with the Black community he served.

Brown says it wasn't until earlier this year that some people realized the city was going ahead with reparations. There had been regular public meetings, opportunities to comment, but they'd almost all occurred while the city was locked down, people were struggling, and no one was socializing much.

Then there's the \$10 million. It had seemed a smart idea to use the marijuana sales tax to pay for reparations. It's such a convenient, tidy model that other communities might copy it. That's the problem, Brown says. "I kind of call it reparations on the cheap. There's no pain involved. I think it would be a different dynamic if reparations became an element of the city budget—of the core city budget—and the city government was saying, 'We're going to allocate a hundred million dollars over this period of time to fund the reparations budget.'" The city's annual budget, for reference, is about \$300 million. "This is just not costing anyone anything. So they're OK."

Percy Berger, 72, a former banker and private equity investor and the owner of a home in Evanston's Lake Shore Historical District, calls the \$10 million inconsequential, arbitrary. A national reparations program would have to calculate African Americans' economic losses: The lost wages from almost a century of forced labor after America's independence; or the loss of land, the 40 acres and the mule promised to those formerly enslaved after emancipation. Plus interest. But how, Berger wants to know, were the losses calculated in Evanston? "No one looked at it systematically," he says. "And if they did and came up with that number it would be even more insulting."

Outside the Fleetwood-Jourdain Community Center in the Fifth Ward, Herb Stevens says the housing grants are too restrictive. At the Church Street Barber Shop, Vicky Gaines says she'd prefer cash. Bennett Johnson, a 92-year-old local civil rights activist, would like the city to invest the \$10 million and use the proceeds to set up community trust funds. Cannon, from Evanston Rejects Racist Reparations, would like an outside group, with no ties to Evanston, to administer the program; she says there's too much mistrust of local leaders. Darity, the professor and author, continues to argue in op-eds and on Twitter that any local effort detracts and distracts from the struggle for full reparations.

This is an argument about what's possible and what's necessary and how far America will go. It's happening in Evanston, and it will happen elsewhere. "Black folk have to raise their voices and say what reparations are," Rue Simmons says. Some of the pushback she expected; some of it, she says, is personal and political. There will be plenty more discussion in Evanston about the remaining \$9.6 million. The council's resolution states it should be spent not only on housing but also on economic development and educational initiatives. Everyone hopes the \$10 million is just a start and that 10 years won't be the end.

That's where the Reparations Stakeholder Authority comes in. Two of Rue Simmons's informal advisers are helping set it up: Morris Robinson, whose Shorefront Legacy Center provided much of the documentation of Evanston's housing discrimination; and Michael Nabors, the pastor at Evanston's Second Baptist Church and president of the local NAACP chapter. The group will raise money for reparations programs beyond the City Council's scope and operate independently of it.

This summer, Black residents of Evanston will be able to apply for the \$25,000 housing grants. The recipients will be picked randomly from among the eligible groups. Sutton says he's decided to apply. He also hopes he can keep his position on the committee determining for the first time what local reparations will look like. If he's one of the 16 chosen, he'd use the money to jack up his hundred-year-old house and replace the foundation.

For more on Evanston's experiment with reparations, listen to Bloomberg's podcast The Pay Check.