

“Mama” Susie Perkins

Fighting Discrimination in Housing



Most Americans believe homeownership is key to a stable, middle-class life. Additionally, home ownership is typically essential for generational wealth. A home “stores value” that can be passed down to children. But what if home ownership is made more difficult or impossible through federally funded programs? A century ago, home ownership was on the decline. To stabilize the housing market, the Home Owners’ Loan Corporation (HOLC) and the Federal Housing Administration were established during the New Deal Era.

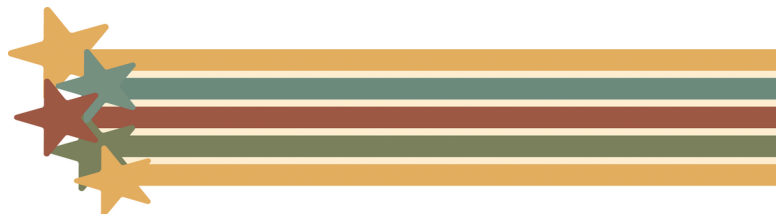
Despite the goal of increasing “first-time” homeownership, both programs led to systematic housing discrimination. The term “redlining” comes from red lines drawn on maps by lenders around predominately Black, mixed-race, and working-class neighborhoods. HOLC created a series of “Residential Security” maps for American cities, indicating areas of heightened “lending risk.” As National Geographic notes, “the now illegal practice of devaluing homes in Black neighborhoods... impacted homeownership, and these impacts can still be seen today.” A draft HOLC map for Colorado Springs exists, but it’s unclear if it was ever used.

However, there is abundant evidence of discriminatory lending practices and redlining. After marrying Rev. Justus Morgan in 1954, Alice Morgan recalled, “we had a terrible time trying to find a house... The realtor would tell us...it’s just not available for Blacks.” Renting practices were also discriminatory. Notably, in 1959 Colorado became the first state to pass fair housing laws, nine years before the federal Fair Housing Act.

“Mama” Susie Perkins was a trailblazing real estate entrepreneur who fought racial discrimination by buying & renovating real estate. She eventually owned over 100 units, renting them to single mothers, mixed-race couples and Black Fort Carson soldiers and their families. In other words, all the people other landlords turned away. She also had “unmistakable style.” Perkins loved gowns, tiaras and driving her Lincoln Continental around town. Extremely generous, she donated money to local schools, churches, charities – even her own tenants.



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