

**New Eviction Defense Tools for Fulton County:**  
The County's Eviction Crisis is Ground Zero in Struggles  
Against Racism, Exploitation, and Dispossession



Event Presented by Housing Justice League (HJL) in collaboration  
with the Redefining Affordable Housing Collective (RAHC)



Phillip Rush Center Annex May 7, 2019

**Program Content:**

Schedule of Events ----- p. 2  
Panelist Bios ----- p. 3  
About: HJL’s Eviction Defense Campaign ----- p. 6  
RAHC Statement ----- p. 9  
Acknowledgements ----- p. 37

**Schedule of Events:**

**5:45 - Welcoming and Reading of Redefining Affordable Housing Collective Statement**

Richard Hunsinger, Organizer and Member of HJL

**6:00 - Presentation: What is the geography of eviction in Atlanta?**

Dani Aiello, Researcher with HJL

**6:15 - Panel Discussion followed by Q&A**

**Panelists:**

Nasheedah Muhammad, Director of Operations, Lost-n-Found Youth

Latresa Chaney, Tenant Organizer with the Housing Justice League

Elora Raymond, Assistant Professor in the School of City and Regional Planning in the College of Design at GA Tech

Andrew Thompson, Supervising Attorney, Housing Court Assistance Center at the Fulton County Magistrate Court

**Moderator:**

Alison Johnson, Executive Director and Member of Housing Justice League

**7:15 - What is HJL’s Eviction Defense Campaign and Manual?**

Karimah Dillard, Franklin Mack, Natalie McLaughlin (organizers and members of HJL)

**7:30 - 8:30 - Mingling and discussion**

## Panelist Biographies



**Latresa Chaney** is the oldest of four children, a mother of five, and a grandmother. She was raised in the Pittsburgh Community in Atlanta, GA where she attended Gideons Elementary, Parks Middle, and graduated from Carver High School.

Latresa came to live in what is currently called Forest Cove Apartments in August 2013 after a two-year homeless status. In March 2018 Latresa joined Housing Justice League and became a tenant leader and organizer at Forest Cove. In May 2018 Latresa traveled with HJL to attend the Homes for All South Regional Convening in Nashville, TN. She has also helped to lead information sessions on tenant organizing through HJL's monthly tenant organizing trainings and with Metro Atlanta DSA. Latresa knows from experience what it means to be displaced from housing because it wasn't safe, decent, nor affordable for her and her family. She believes we must organize until there is more safe, affordable, and decent housing for all families, and no more displacement of low-income families.



**Nasheedah Bynes-Muhammad** is the Chief Operating Officer at Lost-N-Found Youth (LNFY.org) in Atlanta, Georgia. Nasheedah has worked in nonprofit Management and Public Health since 1996 when she served as the Young Men's Health Program Manager at Youth Pride (Atlanta, GA). Previous roles include: HIV Program Supervisor

at Tri-City Health Center (Fremont, CA) and Health Promotions Director at AIDS Project of the East Bay (Oakland, CA). As an active member of the House of Mizrahi and the West Coast Ballroom Scene, Nasheedah is proud to have been Femqueen Realness Of The Year for three consecutive years. She is a student of the Black Queer and Feminists literary traditions and is herself a writer, most recently published in the anthology Black Gay Genius. Nasheedah is inspired by the works of James Baldwin, Octavia Butler, Joseph Beam, Audre Lorde, Essex Hemphill, Arbert Latex, and Pepper Labeisha and is determined that the struggle to control HIV/AIDS in our communities will succeed by drawing on Black Queer and Feminists; artistic, literary, spiritual and activist traditions.



**Elora Lee Raymond** is an Assistant Professor in the School of City and Regional Planning in the College of Design at Georgia Tech. Her research is at the intersection of real estate finance and socio-spatial inequality. She has explored the uneven housing market recovery following the real estate and financial crises of the 2000s, persistent and concentrated negative equity in the Southeast, the rise of single family rental

securitizations, and eviction rates in single family rentals. She has ongoing projects on affordable housing issues among Pacific Islanders in the diaspora, and land tenure issues in the South Pacific.

Dr. Raymond has published articles in Cityscape, JPER, Urban Geography, Housing Studies, and the Federal Reserve Bank of Atlanta's Community and Economic Development Discussion Paper Series. Her research has been featured in the Washington Post, the New York Times, Bloomberg's Businessweek, NPR's Morning Edition,

the Atlanta Journal Constitution, Univision, and Radio New Zealand, among other news outlets.



**Andrew Thompson** is a political law attorney that helps local, state, and national advocacy organizations navigate campaign finance laws and ethics regulations. Andrew is also the managing staff attorney for the Fulton County Housing Court Assistance Center, a legal clinic that provides free, limited legal assistance to Fulton County tenants facing eviction. Since

October 2017 the HCAC has assisted

over a thousand Fulton County tenants and their families, saved tenants an average of \$530.00 in reduced judgments and fees, and helped over 75% of tenants succeed in court or leave on their own terms. The HCAC is located the Fulton County Courthouse and is open on Tuesday and Wednesday mornings from 9am until noon.

## **About: HJL's Eviction Defense Campaign**

**Keep up with the campaign at:**

**[housingjusticeleague.org/eviction-defense](https://housingjusticeleague.org/eviction-defense)**



**Volunteer with the Campaign! Email [housingjusticeleagueatl@gmail.com](mailto:housingjusticeleagueatl@gmail.com). We have many volunteer needs now and coming up. These include but aren't limited to:**

- Join the Eviction Defense Voicemail Answering Team
- Canvas in buildings with high eviction rates
- Drop off manuals to community organizations and tenants requesting them
- Help with the needs and logistics of information sessions (food, child care, etc.)
- Join our Slack channel and keep up with conversations and needs that arise

### **CAMPAIGN BACKGROUND**

We are nearing completion of our Eviction Defense Manual for tenants facing or at risk of eviction. There are currently close to 800 evictions filed every week in Fulton County. We started developing the manual with the understanding that the majority (53 percent) of tenants lose the opportunity to challenge their eviction in court because they do not file an answer. Many additional tenants file an answer without a proper legal defense or fail to show up to their court date. Any of these actions speed up the eviction process and lose tenants the opportunity to challenge their case.

In response to this, we have developed an Eviction Defense Manual for Fulton County renters with lawyers, tenant leaders, and other volunteers which breaks down the convoluted eviction process in simple, accessible language. It provides a roadmap on how to intervene in the eviction process to get a less harmful outcome.

Even though the eviction process is very tilted in the favor of landlords, understanding legal opportunities for intervention can buy tenants time and prevent or reduce debt. Sometimes it can stop an eviction altogether.

The purpose of this project is to reduce the harm caused by lack of knowledge and legal representation.

In addition to reducing harm by giving tenants useful tools to fight eviction, the manual will also serve as an entry point for tenants into the organizing work of HJL. We see this work as necessary for building resiliency and leadership within communities that can move the housing justice movement in Atlanta forward and to win longer term solutions.

## **CAMPAIGN OUTREACH PLAN**

In our work we will target areas of Atlanta hardest hit by the eviction crisis to build capacity for renters to learn and teach each other skills to navigate the eviction process. We are currently developing our outreach strategy, including mass mailings to inform tenants of this resource, canvassing at buildings with high eviction rates, and facilitating eviction defense information sessions on how to use the manual. We are in the process of establishing a voice messaging line and response team so that tenants can call to request manuals and/or set up information sessions with HJL tenant leaders.

### **First Steps:**

- Identify key **community organizations** that can host workshops, and hold manuals for distribution.
- Identify key **apartment complexes with very high eviction rates** to distribute invitation mail outs for workshops, as well as canvassing to assess interest in a workshop.
- Conduct **postering throughout key high traffic areas** of the community.
- Conduct a **targeted mail out of folded poster** to above apartment complexes. This mail out will contain contact information for tenants to request an eviction manual workshop.

## **Second Steps:**

- Identify and **build relationships with community organizations** and spaces that are geographically central to the target neighborhood.
- **Assess mail out and hotline efficacy for tenant outreach.**
- If necessary, **carry out canvassing** in key apartment complexes to possibly distribute manual copies or recruit residents for workshops.

## **Third Steps:**

- Conduct workshops.
- Build a follow up and/or feedback mechanism.
- Assess Steps 1 through 3, as well as workshop outcomes for modification.
- Work with **lead community organizations to build their capacity** to conduct future workshops without facilitation (but maybe consultation) by Housing Justice League.

## **4 Neighborhoods of focus:**

1. West Downtown (Vine City; Washington Park; English Ave)
2. West Side (Florida Heights; Chalet Woods; Harland Terrace; Westhaven; Ivan Hill)
3. South West
4. South East

To get involved, email us at [housingjusticeleagueatl@gmail.com](mailto:housingjusticeleagueatl@gmail.com)

## REDEFINING AFFORDABLE HOUSING COLLECTIVE STATEMENT

The Redefining Affordable Housing Collective (RAHC) is a group of individuals with varied roles in grassroots social movements, membership and social service organizations, and academic fields. We are organizers, service providers, administrators, advocates, activists, and researchers. Some of us were born and raised in Atlanta, others chose to make Atlanta our home, and a few are new arrivals. We represent a broad span of race, class, gender, and sexual identities that are interwoven and intersectional, as is the discourse we share and create. We emerge from movements related to HIV/AIDS, LGBTQ health and wellbeing, Black gay empowerment, economic and racial justice, sexual freedom, and personal autonomy. We also speak from a variety of political, religious, and irreligious vantages. However, for the purposes of this collective and this statement, we speak together and situate ourselves within the movement for housing justice in Atlanta - a city whose multiple and overlapping housing crises are particular to the metro area, but are also reflective of historical conditions and intensifying economic inequalities that are specific to the South and the United States as a whole.

The Redefining Affordable Housing Collective began meeting bi-weekly in October of 2018, coming from different areas of social justice work but sharing a common interest in the political landscape of housing in Atlanta. What spurred these meetings was an awareness of our shared place at the margins of the official housing and policy discourse in the city and a desire to build a community-driven knowledge base and research agenda about housing in Atlanta. We realized that we had much to learn about each other's respective projects, interests, and that building a collective foundation would help us form a stronger analysis. With this understanding, RAHC's mission is "to fight for affordable housing in Atlanta by building community power through political education." In bringing people together to develop our understanding of the complex issues we face, we build relationships between individuals and across organizations and movements that make our city more resilient.

Our name comes from an often-repeated term that permeates the discourse around these issues in all major cities in this country: "affordable housing." We also deploy the term critically, and as a point of departure in

order to redefine “affordable housing” in more inclusive terms. We have learned from observation and experience that the word “affordable” in discussions about housing policy and development often does not mean for people with low incomes, for people who rely on public housing, for people of color, for people who have been cast out of their homes because of their sexual orientation or gender identity, for people who experience housing discrimination based on their health or physical ability, for people currently living in the neighborhoods like those of West, South, and Southwest Atlanta, and for people living on the outskirts of the city as the result of the suburbanization of poverty.

When the most “affordable” rent being offered from a new development is \$1200 a month for a single-bedroom apartment, that is not affordable. When the methods of calculating affordability do not factor in our highly racialized geography of income, wealth inequality, educational opportunities, and access to other basic human needs, that is not affordable housing. When wages have been stagnant, but so-called “affordable” rent is based on the incomes of wealthier, white residents calculated into the “Area Median Income” - a critical metric used by the U.S. Department of Housing and Urban Development (HUD) and local housing authorities - that is not affordable housing.

Therefore, we are faced with a need to change how we think about and define affordable housing as part of the broader goal of re-imagining the possibilities for new forms of equitable development and the creation of inclusive housing policies that center the needs of those who cannot afford to live in housing designated as “affordable.” To shift these conversations, our collective has aimed to reframe the facts and data about housing and inequality in our city and metro area in their full historical dimensions, with the aim of producing outcomes that will serve and center the needs of historically dispossessed communities.

Understanding that covering any specific issue in one of our areas of work leads us down a road where we encounter several more, each with their own particular complexities, we decided to focus on a modern day manifestation of the multifaceted historical practice of dispossession that directly pertains to housing: evictions in Fulton County.

Eviction is a site where the full range of violences related to housing injustice are acutely on display, and the eviction crisis in Fulton County is one that reflects a national eviction crisis. Fulton County is not a separate, isolated instance. It is, however an extreme example, with one of the highest eviction rates in the country: close to 800 evictions filed in court every week. That is more than 40,000 evictions filed in Fulton County each year. In the five core counties of the Atlanta metro area, one in four tenants had an eviction filed against them in 2016 (Immergluck et al. 2019). And these numbers do not account for the many unrecorded evictions where landlords push tenants out through intimidation or illegal means without going through the court. Furthermore, many tenants do not file an answer in court, often because they are not informed of their rights within the legal process of eviction, and thereby lose their opportunity to challenge their eviction in court.

There is also a looming potential mass-displacement event happening in HIV housing in Atlanta. Between Fiscal Year 2017 and Fiscal Year 2022, the City of Atlanta's Housing Opportunities for Persons with AIDS ("HOPWA") program will lose 56% of its funding, owing to a nationwide "formula modernization" process being undertaken by HUD. Atlanta's allocation will plummet from over \$23 million annually to around \$9 million annually. There are currently no plans to make up this funding gap, and while the City of Atlanta and HUD have stated their commitment to ensuring that no person living with HIV becomes homeless as a result of the cuts, a strategy to make this a reality have yet to materialize. If mismanaged, the loss of Atlanta's HOPWA funds could be a potential mass-eviction-style event.

In the spirit of our intended mission, we see it as crucial to craft an intervention to redefine affordable housing by using lessons from history, so that we are able to understand the eviction crisis and its origins in our present context. Mainstream political discourse often asserts a historical narrative that assumes inevitable and ongoing progress toward greater economic and racial equity. This can make invisible the structures of power and oppression that so deeply affect our communities every day. Thus, a common tactic of today's grassroots social justice movements is to reveal the widespread structures of violence that upholds the social, political, and economic order of society. The tendency of institutions to place blame on individual people, rather than to highlight the historical processes that

have led to systemic dispossession, prevents us from seeing the structural nature of the violences that contribute to housing unaffordability and the eviction crisis we face in Atlanta and the greater metropolitan region. Here, we intend to make more clear the violence of eviction for what it is, as well as the ways in which a structural understanding is obscured.



*Figure 1. Aftermath of an Eviction in Fulton Co.*

## **I. Eviction & Dispossession**

Eviction has its roots in histories of violence and cycles of dispossession that have forced Black communities into a discriminatory and predatory rental market - a market characterized by high rates of eviction and fueled by an economy increasingly dominated by debt. Today, this violence is maintained by being made invisible in the same ways it has been made invisible in the past: through the justification of racialized predatory financial practices, and the obscuring of the structural nature of those practices. In the analysis that follows, we show that central elements of this institutionalized power inequality in the housing market formed in reaction to movements of the dispossessed that rose up against their condition.

Eviction is defined as the act of expelling someone, most often a tenant, from a property. This practice is a tactic in a longer, and ongoing, historical

process and practice called “dispossession.” The formal eviction process in fact begins when a tenant is served a document called a “dispossessory warrant.” However, the concept of dispossession has a much broader history, and when we speak of “dispossession” we do so in its particularity in the eviction process, but also as the act of dislocating people and communities from each other and from the social and material resources on which they rely. Dispossession can also take the form of the dispossession from humans of their bodies, as in systems of slavery and incarceration. In the history of the United States, racialized dispossession has always played a key role in the formation of the power of the white, propertied class. Dispossession is the means by which profit is accumulated, gathered, and thus hoarded, out of the hands of those whose livelihood it once was. This is reflected in the word itself: the prefix, “dis,” as in “to separate” or “to tear asunder” and the word “possession,” as in “what somebody has or owns.” To dispossess is to rob someone - or a group - of what is rightly theirs.

Dispossession creates subjects without land. As the foundation of political power in the United States, “land,” transformed by law into “property,” and one’s access to property, is key to the ability to hold political power in US society. Barring groups from this sacred right of ownership, on which that political power depends, has been a crucial mechanism for disenfranchisement and dispossession. A class of the dispossessed, then, must find alternative means of exercising political power - and throughout history, dispossessed classes have built movements on this basis. Here, we will explore some of that history, in recognition that connecting resistance to the contemporary eviction crisis to histories of organized struggle from below is crucial for building the movement for housing justice.

We see two forms of dispossession as vital to the foundation of state power in the US context: The dispossession of Indigenous people of their land and cultures, and the dispossession of Africans of the autonomy of their bodies, of their land, and of their own heritage. What emerges, to put it broadly, is a two-pronged attack, which can be understood as the theft of land and the theft of the body.

The key targets of dispossession, land and body, have legacies in American colonization and slavery. Colonization and settlement saw the

expropriation of the means of subsistence and material wealth of Indigenous people, and slavery the expropriation of the labor of Africans for the cultivation of the settled Indigenous lands. These methods for extracting value and accumulating wealth became the foundation for the incredibly profitable settler-colonial economy. Maintaining this foundation required the open exercise of violence by the domineering slave-owning and land-holding classes.

## II. Racializing Dispossession

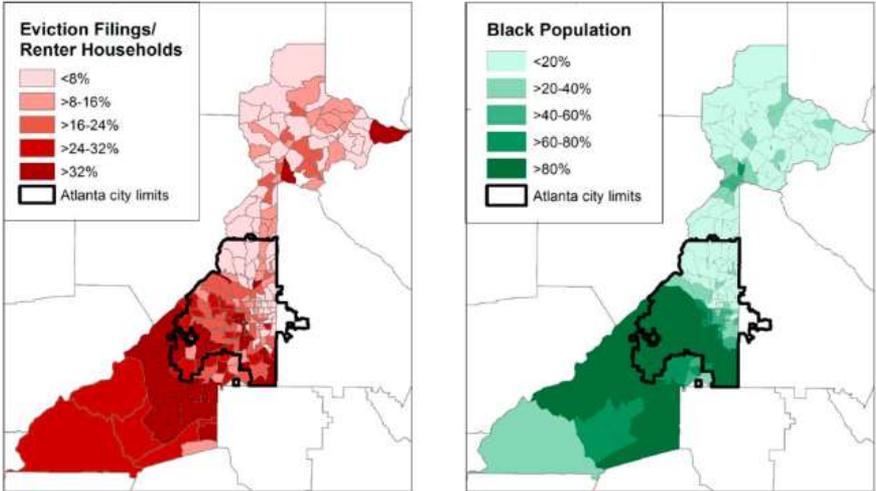


Figure 2. Eviction rates compared with % Black Population in Fulton County

The introduction of slave labor to the American colonies in 1619 and the dominance of enslaved labor in agricultural production was met with great resistance. In 1676, Bacon's Rebellion - led by landowners against the state - posed the first major challenge to colonial rule. The rebellion itself was no utopian affair: much of the conflict resulted from colonist resentment against Indigenous attacks on expanding colonial settlements, which were themselves acts of resistance to colonial dispossession. But what occurred in this conflict was an alliance between Black slaves and white indentured servants that joined the insurrection, united by their shared discontent with slavery and bonded servitude. Nathaniel Bacon, a land-owner himself, was motivated more by maintaining and expanding his hold on Indigenous lands than by the grievances of the poor and slave-servant classes, but nevertheless became a conduit for resistance to dispossession (Zinn 1980).

Though this rebellion itself was short-lived, it opened a wave of conflict fueled by the growing resentment of the dispossessed classes - Black slaves, white servants, and Indigenous peoples - against the rich of the colonies that monopolized political power. This last quarter of the 17th century was dominated by such violent conflicts that posed a major threat to the stability of colonial governments. This period saw pragmatic alliances formed between differently dispossessed peoples. It thus became necessary for landowners and the state to adapt forms of rule designed to deal with the threats of interracial unity amongst these groups, and to obscure their common oppression.

The solution was to further evolve racialized exclusion in society. After Bacon's Rebellion, Black slaves that participated were hanged, while white servants involved were granted amnesty. The developing white middle class of small planters, independent farmers, and skilled workers were given monetary incentives to work with the merchant and slave-owner classes. Northern cities which developed economic conditions that required skilled workers gained the favor of white laborers, while slaves and free Black people were prevented from accessing the training and institutions necessary to join this new class of proto-industrial workers (Zinn 1980). However, most of the white working class stayed at the bottom of the economic system, trapped in poverty and compensated only by what Du Bois, and later historian David Roediger term the psychological "wages of whiteness" - a sense of racial superiority among whites created by the racial caste system that was becoming the bedrock of American society (1991). Racism was thus embedded in the fabric of colonial society as the investment in racial difference became increasingly instrumental in preventing Black and white workers from joining forces against their oppressors. As W.E.B. Du Bois would later observe of this historical pattern during the period of Reconstruction,

*there probably are not today in the world two groups of workers with practically identical interests who hate and fear each other so deeply and persistently and who are kept so far apart that neither sees anything of common interest (1935: 700-701).*

The examples just offered are part of an evolution of racism as a powerful weapon wielded by the ruling class and driven by their fear of a combined rebellion of workers, slaves, and indigenous peoples. Eventually these forms of racism would contribute to the institutionalization in the development of legal mechanisms and strategies of governance and property-ownership in the colonies that favored white land-owners. Through legal codification and philosophical justification, violences as extreme as slavery and the forced relocation of native people became increasingly obscured and a naturalized part of the political and social order. This lowered a veil that - to this day - often prevents us from seeing clearly, and thus comprehending, the core injustices at the root of American history that shape the notion and experience of concepts like ownership, property, and rights.

Much of the colonial aristocracy's guiding philosophy was shaped by Enlightenment era ideas from Europe in the 17th and 18th centuries. The core of this school of thought saw the right to property asserted by whoever exerts their labor upon natural resources for the greatest benefit to oneself. In this case of the American colonies and later the United States, this centered the labor of white colonists, and not that of Indigenous peoples. Through this interpretation of what came to be called the "labor theory of property" from the writing of English philosopher John Locke, uses of land and resources that did not have a place in the colonial project - such as many Indigenous uses of land - did not count as a defense of the right to property.

This logic likewise did not extend to the dispossessed slave labor that was used to cultivate the slave-owner's property. This is due to the philosophical justifications of slavery that placed the burden of enslavement on the slaves themselves and extended the right to property to include the right to own slaves. An influential example of these highly influential and violent arguments - which presage contemporary discourses of "personal responsibility" - can be found in Locke's *Second Treatise on Government*. In the chapter "Of Slavery," which is immediately followed by the chapter "Of Property" Locke writes, "*whenever he finds the hardship of his slavery outweigh the value of his life, it is in his power, by resisting the will of his master, to draw on himself the death he desires*"

(1794[1690]:114). Slavery or death, says Locke, thus framing slavery as the choice of the slave, rather than an act of violence by the slave owner.

These formed the main philosophical arguments for the principles of private property and personal responsibility upon which the United States' founding documents were written. Thomas Jefferson, primary author of the Declaration of Independence and a slave owner himself, was most famously influenced by Locke (Bailyn 1967). The dispossession of land and bodies was justified by the slave-owning class using logics contained in the canon of Enlightenment thought. The structural nature of this violence becomes obscured through framing one's oppression as of their own making or of their own responsibility. The means to perpetuate this violence is made a right, and even a responsibility, of the white ruling classes through the assertion of rights to private property, to the body of the slave, and to dispossess Indigenous people of their land.



Figure 3. Pictorial Quilt by Harriet Powers, 1898.

By extending the right to private property (which can also be framed as the right to dispossess) to all whites, the expansion of settlements further into Indigenous lands became for the ruling class a means of expanding the US nation state's territory and wealth through the encroachment of settlers.

Settlements would continue to be incentivized to whites through the 19th century by granting land to settlers through homesteading initiatives into territories acquired through treaty and/or conquest. Settlers would wage war against Indigenous peoples who still lived in these territories, creating escalating conflicts by which the United States could justify military intervention in support of settlements. This dispossession served to put the land into the hands of white settlers who were accepted as “citizens” of the U.S., to make the lands profitable by having in place a population that could produce tax revenue from these lands to the state (Dobbz 2012).

Despite the egalitarian words of U.S. founding documents, the contradiction of these ideals and the condition of colonial subjects and Black slaves were apparent to many living at the time, some of whom actively resisted the state of affairs. Just after the U.S. Declaration of Independence was first published in 1776, English abolitionist Thomas Day noted:

*If there be an object truly ridiculous in nature, it is an American patriot, signing resolutions of independency with the one hand, and with the other brandishing a whip over his affrighted slaves. (1831 [1784]:10).*

### **III. Resistance, Emancipation, & Evolution of Dispossession**

The spirit of liberation that the American Revolution claimed intensified the contradictions present and had repercussions that posed a challenge to the stability that white supremacist ideology attempted to secure. There were major geopolitical effects of these declarations of human rights. The French Revolution took up the mantle of this cause as well, deposing the French monarchy. The Haitian Revolution of 1789, influenced by this same philosophy, marked the end of a 13-year war for emancipation led by Black Haitian soldiers against colonialism and slavery in the French colony. It led to the abolition of slavery in Haiti and laid the foundations for the formation of a free state with Black political leadership.

The Haitian Revolution struck fear into the American slave-owning class, forcing them to contend with the possibility of slave revolts in the South. There were still many examples of such events prior to 1789, such as the New York Slave Revolt of 1712, the Samba Rebellion in 1731, and the Stono Rebellion in 1739, among others, but the transition of a revolt into political rule in the Haitian example posed a new threat entirely. The fear of rebellion influenced an ever more brutal rationale and enforcement of racism to maintain the stability of slave labor and a racially-divided oppressed class in the U.S. throughout the 19th century.



Figure 4. *Black Sun*, a depiction of Nat Turner, by Stephen Towns, 2016.

The 3/5ths compromise, found in Article 2 of the U.S. Constitution (1789), counted slaves as bodies in the population that dictated how much legislative representation a state could have in Congress, without extending enfranchisement or emancipation for those bodies. Dispossession of the body now extended to that body's potential for carrying political power within itself. This "compromise" thus gave the slave-owner class a disproportionate amount of political power at the national level, contributing to the frustration of any efforts to the abolition of slavery in the U.S. for much of the century. This same dynamic is at play in modern day mass incarceration in the United States, as a disproportionately Black incarcerated population, dispossessed of bodily autonomy and robbed of the right to vote, still counts in the decennial census and thus determines a region's political representation.

Racism of the 19th century United States continued evolving to rationalize the condition of slavery, finding new bases for justification even in the face of an increasingly powerful abolitionist movement. Increasingly, supposed intrinsic and indelible biological differences between races became

common explanations for the situation of a racialized social caste, thus naturalizing what were manufactured social, political, and economic distinctions held up by power structures of the white, male, propertied class. These arguments became common and were expressed frequently in Congress and all levels of government to maintain the legitimacy of the institution of slavery.

The resultant dehumanizing of Black people became codified legally, quite famously in the U.S. Supreme Court's decision in *Scott v. Sanford* (1857), where Chief Justice Roger B. Taney declared that Black people "*are not included, and were not intended to be included, under the word 'citizens' in the Constitution, and can therefore claim none of the rights and privileges which that instrument provides for and secures to citizens of the United States.*" As fear of the rising tide of abolitionist movements and slave rebellions intensified, so did reactionary movements and their radical investment in the status quo, which favored the ruling classes.

Abolitionist movements took many forms and expressions. An abolitionist movement of free Black people and Northern whites, working both together and apart at various moments, formed in the industrializing cities of the United States. William Lloyd Garrison's publication *The Liberator*, an abolitionist paper, had an extensive weekly circulation. The Underground Railroad served as a network of routes, safe houses, and collaborators that allowed thousands to escape the South and slavery. Free Black people in cities further North, such as Boston, Baltimore, and Washington D.C., increasingly used their freedom to establish their own communities within those cities and created their own opportunities for education outside of those in the public sphere, from which they were prohibited. Traditions in writing and thought from Black America became increasingly influential, with figures like Frederick Douglass, whose life and body of work would last through the antebellum struggle for abolition, the Civil War and emancipation, and the period of Reconstruction that followed.

Militant struggles and revolts against dispossession escalated in scope and strategy. Numerous disruptions of the transport of slaves to the United States occurred, such as the Creole case (1841) and Amistad rebellion (1839) in which slaves committed mutiny on ships and gained their freedom. The insurrection led by Nat Turner, an enslaved man on a

plantation in Southampton County, Virginia in 1831, struck a new chord of terror in Southern white plantation owners and political leaders, leading to increased restrictions on education for Black people and slaves and the outlawing of all free Black people from the Southern states. The assaults led by John Brown, in Kansas (1854-1861) and in Harper's Ferry, Virginia (1859), saw strategic, interracial actions of insurrection against both individual traders in slavery and the United States' military institutions. The weak compromises in Congress that did little to hold back the building pressures of increasingly violent exercises of power to maintain slavery, made absolutely necessary the militant resistance that countered it, and inspired the subsequent secession of the Southern states and Civil War.

With the defeat of the Confederacy, the white planter elite faced the imminent question of how they could maintain political and economic rule in a Southern economy that was in shambles. In the period of Reconstruction from 1863 to 1877, the US federal government maintained a presence of federal troops in the South, protecting the freedmen's right to vote to the extent that freed slaves were able to begin taking control over local governments in some areas and to gain seats in legislatures. In 1867, in the beginning of the Reconstruction era, no Black person held political office, but just three years later in 1870, 15 percent of all southern elected officials were Black (Alexander 2010). This taking of political power, coupled with rising rates of Black literacy and material gains, brought forth with the support of the Freedmen's Bureau, opened up a possibility for a true dismantling of racial caste control in the US.

However, racism was used again as tool to divide, control, and dismantle many gains of Reconstruction, as it had been used to drive a wedge between poor whites and African slaves. The racist reaction to Reconstruction imposed a new system of racial caste control that deterred racial solidarity among oppressed classes. The white Southern elite and the Ku Klux Klan reacted swiftly and violently against the gains of Reconstruction to abolish the Freedmen's Bureau and "redeem" the south. Their campaign imposed a state of racial terror and resulted in a retreat of federal troops and their enforcement of civil rights legislation. To reestablish white control over Black labor, Black people were forced into convict labor and debt peonage through the enactment of Black codes and "vagrancy" laws. This was "slavery by another name," an enormous market

of dispossessed Black labor enabled in part by the clause in the 13th Amendment to the US Constitution abolishing slavery *except* as punishment for a crime (Blackmon 2008). During this time, the nation experienced its first prison boom, foreshadowing the new system of racial caste control, what Michelle Alexander lays out as “the New Jim Crow” (Alexander 2010; Davis 2003).

At the same time Black people were being forced into a new system of slave labor, helping to re-solidify the system of white supremacy, the Populist Party was gaining momentum in the south and posing an increasing threat to the white aristocracy. The Populists sought racial solidarity among the poor, discussing the property-holding elite of the North and South as united in their hold on capital and political power, while using racism to keep the oppressed classes divided. Tom Watson, a Populist Party leader pushed for unionization between white and Black farmers saying:

*You are kept apart that you may be separately fleeced of your earnings. You are made to hate each other because upon that hatred is rested the keystone of the arch of financial despotism that enslaves you both. You are deceived and blinded that you may not see how this race antagonism perpetuates a monetary system that beggars both* (Alexander 2010:33).

To take down this rising Populist appeal and threat of class unity, white Southern conservatives pushed through segregation laws to impose a sense of superiority of poor whites over poor Black people. These laws built up the Jim Crow system which maintained a strict divide between Black and white in all areas of society for nearly a century. It became the new “natural” caste arrangement, a “return to sanity” (Alexander 2010:35). Black people were trapped in sharecropping arrangements, unable to break out of the debt holding them in super-exploitative labor relationships (Wacquant 2001). A campaign of racial terror through widespread lynchings carried out by lower-class whites was perpetuated and justified through the imagery of the Black man as a rapist and threat to white femininity and fragility.

#### **IV. Atlanta in the 20<sup>th</sup> Century: Dispossession and the City**

Here, in the context of the Jim Crow South of the early 20th century, we begin to bring our focus to Atlanta. Much like the aforementioned Northern cities' enclaves of free Black communities, Atlanta long had a strong Black community, largely owing to the political gains made during the Reconstruction era and the institutions Black Atlantans founded then, such as Morehouse and Spelman colleges (founded in 1867 and 1881, respectively). Georgia's political power structure in the Jim Crow era was dominated by a rural, white working class populism directed by the likes of four-time segregationist governor Eugene Talmadge, and was marked by outbursts of racial violence to suppress Black communities' exercise of the right to vote. However, this could not deter the growing Black economic and cultural power in Atlanta.

Black Atlanta's economic power-base drew largely from the growth of the Auburn Avenue sector of downtown, with institutions such as Alonzo Herndon's Atlanta Life Insurance Company, Heman Perry's Standard Life Insurance and Citizens Trust companies, which would go on to become the first Black-owned bank in the Federal Reserve system. By 1945, Black-owned businesses in Atlanta possessed a combined worth of almost \$30 million (nearly half a billion 2019 dollars). Political power formed from this, embodied in such figures of Black Atlanta life such as John Wesley Dobbs and Austin Walden, president of the Atlanta NAACP from 1924-1936 (Kruse 2005).

From the 1940's through the 1960's, a series of rapid changes in neighborhood racial demographics occurred. Much of the Westside neighborhoods that had long been occupied by white homeowners started to see a growth in Black resident population, as the emergent Black business and middle classes in the city created the opportunity for Black homeownership. In a local climate that was no stranger to racially-motivated conflict, a segregationist movement of white residents took many forms in quick and rapid succession. This led ultimately to the massive white flight from the city to the suburbs, many of which formed their own municipal governments. This white flight and move towards suburbanization was the product of racialized housing policies, crafted by the federal government, that formed suburbs as white enclaves of

American life, and had serious consequences in housing and urban disinvestment for Black America and cities overall.

The first incarnations of this white segregationist movement were incredibly violent, with organizations like the Ku Klux Klan leading the charge, expressing and acting on an open racial animus. The violence of material dispossession here took on a vigilante character. As Black families started moving into the Westside neighborhoods centered around Ashby Street (now Joseph E. Lowery Boulevard), white segregationists would bomb their homes.

City and state officials soon believed the violence to have gotten out of hand, and most importantly, to be bad for the city's booming business sectors. As the Civil Rights movement saw its earliest formations in the late 1940's through the 1950's, politicians and business leaders in Atlanta were quite intentional to make sure that the city did not become the symbol of racial violence that cities in Mississippi and Alabama had become. The groups of the segregationist movement demonstrating outright violence disintegrated under increased scrutiny and legal crackdowns. Instead a moderate coalition of Black business and community leaders, and white political liberals and heads of large corporations came together to mitigate the violence of the white segregationist movement, often using the courts to remove the charters of these organizations.

In response to moderates' reactions to overt forms of racist dispossession, the segregationists adapted and formed organizations that presented an external veneer of "respectability." The first of these "respectable" efforts took the forms of neighborhood and homeowners' organizations, such as the Southwest Citizens Association and the Mozley Park Home Owners' Protective Association. These groups changed their rhetoric to develop a language of "community integrity," which tapped into the fears of declining property values that racist housing policies at the federal level of government made into economic realities in the housing market (Kruse 2005). This is important to our current day situation, as their movement created the conditions for the corporate dispossession of Atlanta that fuels the contemporary housing affordability and eviction crises.

Housing policy at the federal level, through the establishment of the Homeowners Loan Corporation (HOLC) in 1933 and the Federal Housing Authority (FHA) in 1934, set up a broad-based mechanism for continuing the U.S. tradition of racialized dispossession. From the 1930s through the '60s, Black people were excluded from the biggest opportunity for wealth accumulation in US history: home-ownership (Coates 2014). In an extension of historical forms of dispossession rooted in racialized dispossession, New Deal, post-World War II, and Great Society housing policies and lending practices became tools to enforce and sustain a racist economic system through the labeling of Black communities as “risky” investments.

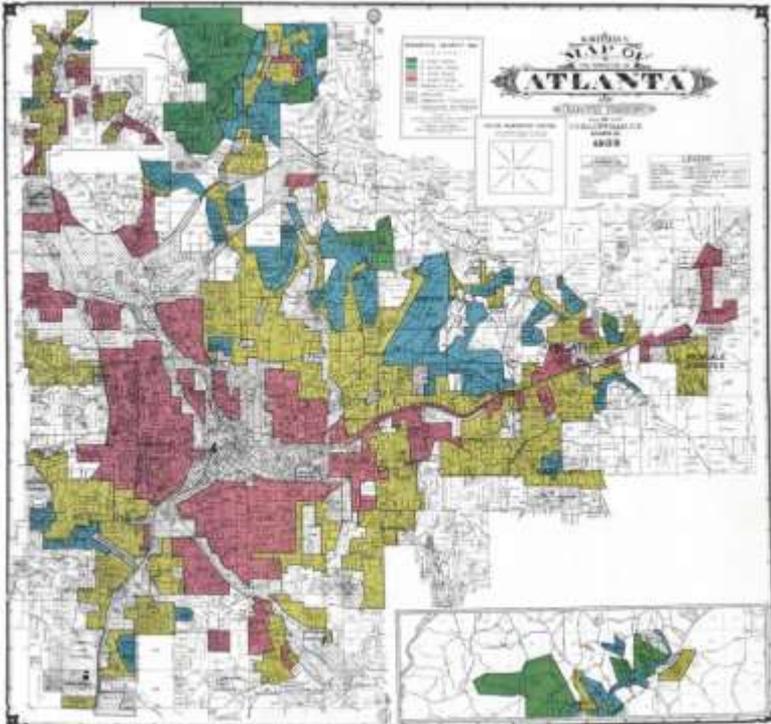


Figure 5. Redlined map of Atlanta, 1938

HOLC and the FHA made the purchase of homes possible for a large segment of the American public by insuring private mortgages so lenders could lower interest rates and down-payment requirements. The FHA claimed it could not insure mortgages in Black neighborhoods because

there would be a high risk of loan defaults. The denial of these mortgages to Black people was justified through the language of “risk” and “the free market.” This practice was systematized through the creation of maps of every city that were codified by race. Black neighborhoods were coded red and denied mortgages. This became referred to as “redlining” (Coates 2014; Seamster 2019; Wang 2018).

The Homeowners Loan Corporation, and later the FHA, insisted that home sales include restrictive covenants that prohibited the sale of the property to non-whites in order for properties to gain insurance (Coates 2014). This was the federally-mandated denial of mortgage loans to Black people. These policies spread to the entire mortgage industry, had catastrophic effects on Black people’s ability to accumulate wealth, and created a segregated market with an artificially high demand for rentals in urban areas that slumlords could use to their advantage (Desmond 2016).

Even though Black people were excluded from state-backed home loans during this period, the housing market was flooded with predatory debt schemes used by profiteers. Locked out of the credit system, huge numbers of Black people bought homes “on contract,” a setup where sellers kept the deed until the contract was fully paid. The sellers could reclaim the property if a single payment was missed. Unlike a normal mortgage, in this situation the buyer did not acquire any equity until all the monthly payments were made. White profiteers targeted Black families and locked them into contracts on which they were likely to default. Contract sellers built their business model on taking the down-payment and a few monthly contract payments, then evicting the family and starting over again. Today this practice continues in lending schemes known as “Land Installment Contracts” (Akers et al. 2019). The FHA’s labeling of Black people as risky became a self-fulfilling prophecy as public dollars were funneled into white suburbs and Black people were dispossessed of their wealth and homes in an exclusionary, predatory market (Coates 2014; Seamster 2019; Wang 2018).

In the 60’s-70’s, white Atlantans left for the rapidly-growing, federally-funded suburbs surrounding the city, and brought their segregationist politics along with them. This movement into the suburbs brought with it the abstracted principles segregationists adopted to their cause, to create

a racism that could achieve its purpose while seldom having to declare it outright in public. Instead a new strain of conservatism was born - the so-called "New Right" - which created heavily-coded rhetorics of "individual rights," "private property," and "freedom of association" (Kruse 2005). These would come to be the discursive bedrocks that justified and facilitated the physical and economic secession of whites to newly-created and segregated suburban enclaves.

This suburban secession had a serious impact on the city of Atlanta and its housing landscape. As neighborhoods transitioned from majority-white to majority-Black residents, redlining would ensure that opportunities for home-ownership would be drastically more precarious than those afforded



*Figure 6. Buttermilk Bottom, in the process of being razed during "urban renewal" in Atlanta in the mid-20th Century*

to whites. The logic of privatization that the suburbs made concrete closed off any form of material or economic interactions between the suburbs and Atlanta itself. The "freedom of association" of

the suburbs was extended to schools where white Atlantans maintained a private education system that prevented them participating in, and consequently funding, the "desegregated" public schools in Atlanta. Highways were constructed through redlined, Black neighborhoods, displacing communities from the city's core in a process now known as "urban renewal," permanently razing such neighborhoods as Buttermilk Bottoms and Rawson-Washington just South of downtown.

The expansion of MARTA into white suburbs was consistently blocked by suburban residents, restricting movement of people and jobs. This practice continued as recently as March 2019 - two months before the publication of this statement - when Gwinnett County voters rejected MARTA expansion in a plebiscite. Public housing development remained exclusive to Atlanta, as counties and seceded municipalities in the North formed their own housing authorities for the sole purpose of preventing the

development of any public housing in the suburbs. With property taxes linked to the funding of schools, the tax revolt of the suburbs, and the long-term compounding of redlining policies on opportunities for homeownership within the city's predominantly Black neighborhoods, the entire city entered a period of economic exhaustion leading into the 1980's. This situation laid perfectly the foundation for the opening of Atlanta to corporate development, and our subsequent crises of affordability and eviction.

The mayoral administration of Andrew Young in the 1980's sought to address the economic exhaustion and stagnation that white tax revolts and suburban secession had had, cultivating a closer relationship with the white corporate elite that profited off of business in the city but protected that profit with the secessionist politics of the suburbs. As the city's tax-base was strapped for capital, public-private partnership models began to be implemented to attract investment. Public-private partnerships are arrangements between government entities and private corporations. While couched in the language of mutual benefit, the effect of these arrangements is nearly always to divert public resources into the pockets of large companies and finance capitalists. Construction and development flourished in this period, with Mayor Young approving some 20,000 projects in his first three years in office. In his words to a *Esquire's* Art Harris in 1985, he addressed the dynamic between Black political power and white economic power in relation to his position that "My job is to see that whites get some of the power and blacks get some of the money." With this, the floodgates for development were opened (Kruse 2005: 241-242).

This spur in an interest in development was partly due to a reality not openly acknowledged by segregationists at the time: despite their fears that property values would decline with Black homeownership, property values within the city increased. One such example was in Mozley Park. Having completed a racial transition from white to Black residents through the 1950's, the neighborhood saw an average increase in property values of 27 percent over the course of the decade (Kruse 2005). This itself must be understood as a testament to Black Atlanta's strength and ability to hold its own in a hostile environment that sought to abandon the city.

Another reason for the intense cooperation with corporate interests was that the emergent Black economic power in Atlanta throughout the 20th century produced a community rich in complex, and often conflicting, class dynamics, with its own leaders on the levels of the working poor and in the upper elite strata of the business community. This class dynamic within Black Atlanta to this day is one that has made for a climate where in pursuit of renewed investment, we see plans where the city's political elite pursued those of their own class interests. The competition of these interests has often been obscured by the mythologizing of Atlanta's history in the Civil Rights movement, but this narrative has still done little to materially and constructively address the very real disparities in rich and poor that ail the city to this day.

As a result of this value and the renewed cooperation of city leadership with the private, corporate sector in the 1980's, many corporations began to make Atlanta their home, as tax rates for them were cut dramatically to incentivize their doing so. This was the next phase of a long trajectory of corporate economic dominance through dispossession of the public sectors of the city, and a sharp decline in public accountability. Corporate dispossession of communities' lands is now a normal practice, pervasive through Atlanta's culture of development, fueling the rapid rise of rents and property taxes on Black residents that have experienced wage stagnation for decades and been barred from accumulating wealth for generations. It is a key driver of the eviction crisis in the county, and the result of a long history of racial and economic violence and dispossession.

Over time the tools of predation have shifted, but the outcomes of resource extraction and dispossession remain the same. We can see the trajectory in terms of a shift from "racialized exclusion" (redlining and discriminatory development practices) to "racialized inclusion." Leading up to the 2008 financial crisis we see this shift to "racialized inclusion" in the form of predatory lending based on the same language of "risk" used by the major financial institutions. Rather than being locked out of formal lending by financial institutions, Black and Latinx neighborhoods were targeted with subprime loans, with variable and enormous final "balloon" payments, on a mass scale. Employees of lending institutions were incentivized to target minority borrowers who were referred to by Wells Fargo employees as 'mud people.' These loans were said to be designed

using “risk-adjusted mortgage rate pricing” that used a person's’ credit score to determine interest rates. “Risky” people, it is said, deserve higher interest rates, despite the fact that they are “risky” because of hundreds of years of racialized exclusion and predation (Wang 2018). In the five years of the Great Recession, the racial wealth gap doubled (Seamster 2019).

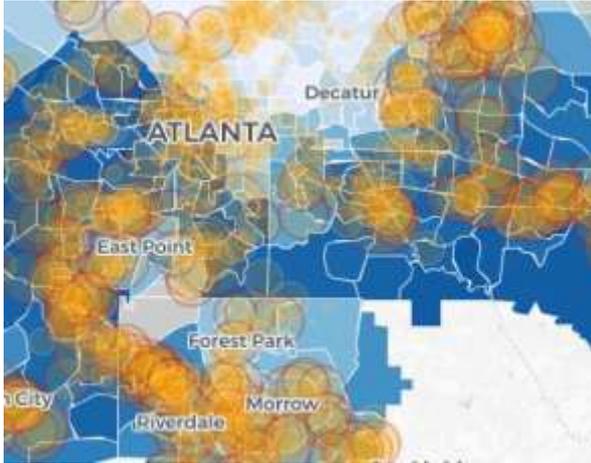


Figure 7. A section of the Atlanta Journal-Constitution's map of Eviction in Metro Atlanta, 2016

In Atlanta, much of the same neighborhoods that were redlined by the FHA and HOLC's lending policies saw massive rates of foreclosures in the wake of the Great Recession. After the bailout of the banks, a move which only served as a massive transfer of wealth to the richest people in the U.S. (who also caused the recession),

banks moved to sell off the burden of this now-debased real-estate stock. Large corporate entities like Invitation Homes, FirstKey Homes, and the all too appropriately-named Colony American Homes bought up much of this housing stock. These companies would then go on to consolidate, creating massive corporate landlording empires (Semuels 2019).

Robbed of the opportunity for homeownership and with the rise of these large-scale corporate landlords, we now see the same pattern of predation reflected in Black communities as we face the eviction crisis. While widely distributed public eviction records lock many tenants out of most rental opportunities, to some landlords an eviction record signals economic fragility and therefore an opportunity for secondary revenue extraction through late fees. Increasing numbers of corporate landlords are using eviction filings as part of their business models to extract revenue by means of late fees from rent-burdened tenants, or as a disciplinary

reaction to late rent to remind tenants the force of the state is on the side of the landlord (Immergluck et al. 2019).



## V. Conclusion: Fighting Dispossession

The housing market continues to find ways to capitalize off of racialized housing policy, as can be seen by the remarkably similar geographies of redlined neighborhoods and areas of high concentration of eviction. This relation makes clear that the history that is often given to us as a by-gone, distant world from our current one is in fact still a direct influence on the character that dispossession takes on to this day. We see massive tax subsidies granted to large corporate entities (the so-called “public-private partnerships”), to dispossess communities of the land they were the stewards of for so long. Renters are dispossessed of their homes and very means of subsistence as communities are continually dislocated in this process. The individualized nature of evictions cloud our ability to see the scale of this assault, and in the moment of experiencing it we are unable to connect this to the full scope of the history that makes it possible.

We can see this direct relationship in a comparison of the maps of redlining in Atlanta in the 20th century to the concentration of evictions in the 21st. In this sample of the Atlanta Journal-Constitution’s mapping of eviction data in 2016, we see the densest clusters of apartment complexes with high eviction rates in the neighborhoods immediately West, South, and Southwest of Atlanta’s downtown core. The line of clusters heading Northeast from this core illustrate this as well, appearing in the same

general form of the strip of red from the older map that runs along what is now Decatur St / Dekalb Ave.

Just as no single issue exists in a vacuum (dispossession, wage stagnation, environmental justice, and race are all deeply entwined with each other), so too does no single person or family's hardships exist in isolation from the histories that led to the contemporary moment. While often presented as individual failings, the inability to afford housing and the current eviction crisis are very much part of a larger system: a pervasive, structural violence that assaults not only us, but our neighborhoods, our communities, and our cities.

The form of this particular assault is dispossession. Dispossession is not only an assault on the land of a people, but on their homes and their bodies too. The city and the community is itself a body: called a "body politic" in the canon of Western political thought. In the examples of segregation and the ultimate suburban secession (the politics of which continue to ail us) we see how destructive a severing of limbs from this body can be. With understanding to its full scope, we not only see this as an assault on our own, individual body, but the body of our community, our city, and our people as a whole. But, to paraphrase Baruch Spinoza, a creative outlier in the Western philosophical canon who articulated early investments in radical democracy, *we do not yet know what a body can do*.

We present this history because the informed struggle is the effective struggle, and we cannot take on eviction and the broader housing injustices in Atlanta without seeing them in a broader historical continuity. These issues are not aberrations or failings of our current political, social, and economic systems, they are operating as designed. In the tenant-landlord relationship, so long as one person holds the power to take away someone's else's home, power will be exploited. It is not a matter of a conscious, malicious motive of those using this system to exploit others, but the nature of that system itself.

When a tenant has an eviction on their record, that record follows them each time they attempt to rent again. Landlords may choose to not rent to them because of the perceived "risk," or they may choose to rent to them because they know that this eviction record may be leverage that they can

hold over someone, and extract more fees from thereafter, because of this very same perceived “risk.” Further, as these evictions are more concentrated in single areas, the perception of the renting population as “risky” also increases. From this standpoint, and the principles of our current economic system, greater risk justifies the demand for a greater return, to “protect” one’s investment. In this way, we can see how it is in this system’s own rational self-interest to rent to those who have been evicted (those who are “risky”), and then to continue using eviction against them, for profit (because of said “risk”).

Other renters are also framed as “risky” and face systemic discrimination on this basis: the young, people living with HIV, the formerly incarcerated, LGBTQ people or non-normative family units, those without parents with means to co-sign leases, those with low scores from the credit rating oligopoly, those unable to work, and the disabled are just some among of the many groups placed into this “risky” category. This landlording system creates the very “risk” that is attributed to the tenant, because “risk” creates the justification for driving up the cost of rent. Therein lies the fundamental contradiction. In such an unsustainable system, there is no way that this can be assigned as the fault of any one tenant.

And we must see how this is directly affecting the crisis we now face in “affordable housing.” As this business model continues to reproduce itself, rent rises and communities are displaced. Disastrous exploitation is built into this model, as boom-and-bust cycles driven by housing speculation show, and which we experienced most recently, and acutely in the 2008 crisis. The drive for profit that this system continues to demand of us will only continue, because it is a drive that cannot be satiated.

And we return now to our name, our chosen arena of struggle. In the Redefining Affordable Housing Collective, we are acutely aware of this contradiction at the heart of the housing market and the market itself, and of the failings of current efforts that allow the terms of “affordability” to be set by those most invested in maintaining this lucrative exploitation. So the task at hand is to take back control of this definition of “affordable housing,” to reset the terms of its use once again in the favor of those whose needs must truly be met. A roof over one’s head is far too essential

a resource for basic human survival to be exploited for profit. This game will do little to build a sustainable future, and it is what we must combat.

The current forms of racialized dispossession as a means of accumulating wealth for property owners that dominate the housing market is merely the newest form of an historical system of exploitation that is traceable to the origins of property itself, which has at its root America's "original sin" of slavery. The development of this system has been shaped by the powerful in reaction to the struggles of those who came before us that fought back against violent dispossession from below: those who resisted and made the exploiting classes fear the unstable foundations of their power. As is self-evident by the long history of resistance to and struggle against dispossession, our world is constantly open to new possibility.

However, we must take the action to make it so.

-Atlanta, Georgia | May 7th, 2019

---

## Sources Cited

- Akers, Joshua, Eric Seymour, Diné Butler, and Wade Rathke. 2019. "Liquid Tenancy "Post-crisis" economies of displacement, community organizing, and new forms of resistance." *Radical Housing Journal* 1(1):9-28. Section: The long Read.
- Alexander, Michelle. 2010. *The New Jim Crow*. New York: The New Press.
- Bailyn, Bernard. *The Ideological Origins of the American Revolution*. Cambridge, MA: The Belknap Press of Harvard University Press, 1967.
- Blackmon, A. Douglas. 2008. *Slavery by Another Name: The Re-enslavement of Black Americans from the Civil War to World War II*. New York: Anchor Books.
- Coates, Ta-Nehisi. 2014. "The Case for Reparations." *The Atlantic*, June.
- Day, Thomas 1831 [1784]. [\*Fragment of an Original Letter on the Slavery of the Negroes\*](#). Boston: Garrison and Knapp.
- Davis, Y. Angela. 2003. *Are Prisons Obsolete?* New York: Seven Stories.
- Desmond, Matthew. 2016. *Evicted: Poverty and Profit in the American City*. 1 edition. New York: Crown.
- Dobbs, Hannah. 2012. *Nine-Tenths of the Law: Property and Resistance in the United States*. Chico: AK Press.
- Du Bois, W.E.B. 1935. *Black Reconstruction in America*. New York: The Free Press.
- Immergluck, Dan, Jeff Ernsthausen, Stephanie Earl, and Allison Powell. Preprint 2019. "Multifamily Evictions, Large Owners, and Serial Filings: Findings from Metropolitan Atlanta." *Research Gate DOI: 10.13140/RG.2.2.24976.05120*

- Kruse, M. Kevin. 2005. *White Flight: Atlanta and the Making of Modern Conservatism*. Princeton: Princeton University.
- Locke, John. 1794. *The Works of John Locke*. London: Rivington.
- Seamster, Louise. 2019. "Black Debt, White Debt." *Contexts* 18(1): 30-35.
- Samuels, Alana. "When Wall Street Is Your Landlord." *The Atlantic*, Atlantic Media Company, 13 Feb. 2019.
- Wacquant, Loïc. 2001. "Deadly Symbiosis: 'Rethinking Race and Imprisonment in Twenty-First-Century America.'" *Boston Review* 27 (2): 23.
- Wang, Jackie. 2018. *Carceral Capitalism*. South Pasadena: Semiotext(e).
- Zinn, Howard. 1980. *A People's History of the United States*. New York: Harper Collins.



## **ACKNOWLEDGEMENTS**

Housing Justice League extends a big thank you to the following groups and individuals who made this evening possible:

All members and event organizers of the Redefining Affordable Housing Collective

Charles Stephens and Johnnie Kornegay of the Counter Narrative Project for their months of insight in organizing the event and for their logistical support this evening

The event panelists, moderator, presenters, and MC

Event Photographers and Videographers

The Phillip Rush Center for allowing us to use their space

Atlanta Legal Aid Society lawyers Margaret L. Kinnear, Miriam Gutman, and Amy Mei Willis for their endless support over the past year in developing the Eviction Defense Manual

Alex Duncan of Manual Atlanta for her tireless work on advising and designing the manual

HJL members, tenant leaders, and other volunteers for their support in offering critical feedback in developing the manual

American Friends Service Committee for too much printing

Everyone else who has pitched in to make this possible, and the many people to come to keep the work moving forward!