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Methods Hist 4431

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San Antonio's Redlining and Segregation

Segregation were evidently shown during the years of 1903-1925 within San Antonio and has a long and complex history of segregation and redlining. What my research will be consisting of is how the work of B.G. Irish and H.E. Dickinson from 1903-1925, as well as the work of Home Owners Loan Corporation (HOLC) in the 1930's contributed to the rise and expansion of redlining and segregation in San Antonio. Irish and Dickinson were two successful real estate developers, and they included racial covenants in their deeds, covenants that states that no African Americans or Mexicans could own, lease, rent property specifically within the north area of the city where it was vastly growing and where career's and opportunities began. The HOLC contributed by developing the redlined system which frequently labeled the Mexicans and the African Americans of San Antonio to be a risk to the banks, therefor they were not able to get loans to buy houses or properties. Resulting in division by race with the Mexicans mostly residing in the west and south areas and a little in the east where it was mostly where African Americans resided, and where the north is predominantly white. Now in the year 2020, San Antonio is one of the leading cities in America to be segregated by economic status. ¹

¹ Richard Fry and Paul Taylor "The rise of residential segregation by income" The pew research center. Published August 1, 2012

Irish, was born in Missouri in February in the year 1876 and passed away in March in the year 1930.² Irish began buying and selling property in the early years of the 20th century. Irish met Dickinson in the year of 1909, and ever since that year, the two always being each other's cosigners in nearly all of their deeds they guarantor for. As most real estate owners and agents were at this time, Irish was Caucasian. This gave him an advantage that most African and Mexican Americans did not have, because at the end Irish had the power to decide whether they could purchase a house/ property depending on the clauses within the deeds in the specified subdivisions.

From the years of 1903-1914 Irish and Dickinson constructed over 70 deeds within Bexar county, and most of the deeds were located in the Alamo heights subdivision on the north central/ north-east side of San Antonio. B.G. Irish dealt with all the property within this upscale subdivision. Because of its distinct location being close to corporate companies and the downtown area, which helped sustain high incomes for its residents, everyone wanted a piece of this precious land. It is repetitively shown in these deeds that this area was strictly for Whites only, that they could only be the ones who could own this land in the north side of town.

B.G. Irish and H.E. Dickinson also contributed to other segregated subdivisions and one of them was called the "Queensboro Place." It was located in the north side of San Antonio roughly about 5 to 7-mile away from Alamo Heights. What differentiates the two is the racial covenants in their deeds. Alamo Heights deeds usually excluded mostly African American people from owning, renting, and leasing property, with a rare accounts that excluded the Mexican Americans. Queensboro however excluded both Mexicans and African Americans,

² Bexar County, Texas, Death Certificate (1930) Bertram Garrett Irish, Texas Department of Health, Bureau of Vital statistics, San Antonio, digital image, Ancestry.com, accessed on March 10, 2020

which might be why its properties were more. The picture below is a deed constructed by B.G. Irish in the subdivision of “Queensborough” in the year of 1912, accessed on Bexar.county.gov.

State of Texas, all that certain lot or parcel of land, situated in City of San Antonio, County of Bexar, and State of Texas, in the Queensboro Place Subdivision, and particularly described as follows: Lot No. 3, Block No. 6, according to the map or plat of said subdivision, recorded in the Records of Deeds and Plats of Bexar County, Texas, Vol. ___, Page ___. to which reference is made. This deed is made upon the following^{express} conditions: That the vendee or her heirs and assigns will not: 1st. Use the above described premises, nor allow the same to be used for business pursuits other than Hotel, Boarding or Lodging Houses. 2nd. Sell or lease to, nor allow the above described premises to be occupied by Negroes or Mexicans, except as servants, 3rd.

3

In Alamo Heights division people were paid about \$100 per lot, versus Queensboro which was roughly \$200. These amounts were just for the lots; no houses yet had been constructed on this land. Many of the deeds gave a minimum amount that the house the buyer would build should cost, the minimum \$1000.

Between the years of 1914-1919 the two constructed over 230 deeds in various locations within San Antonio. In these years, Irish and Dickinson expanded their real estate work to the central, southern, and western parts of the city, after they had helped the northern portion to be composed mostly of the middle- and upper-class whites. The new subdivisions or additions were known as “Southolome”, “Collins Court”, “Victory Heights”, and “Brackenridge” place. These new areas stretched from north to south, and towards the central and west side of San Antonio. Helping Irish and Dickinson expand their real estate business drastically.

³ Account of Queensboro Deed segregating both Mexicans and Africans. B.G. Irish has a deed and grants Fugas J to reside within the subdivision for \$450. Doc #: 99990140861 in San Antonio Texas. Accessed on Bexar.county.gov

In 1914, when Irish and Dickinson expanded their segregationist real estate work to other parts of San Antonio, they became elastic and versatile in terms of who their target market was. The two began to realize the mass population of Mexicans within San Antonio which made up nearly 64% of the city's population.⁴ Irish and Dickinson then began to purchase other subdivision areas within San Antonio to target the Mexican and African American mass population and begin to offer properties that were specifically designed to keep the African and Mexican Americans in their designated subdivisions or additions.

The first subdivision I came across was the "Southlome" addition, built in the year of 1914. These lots were more accessible to the working-class since often times all that was needed was \$10 and an agreement to pay future tax on the property. There were some instances, however where some Mexican Americans would pay the same amount a Caucasian person would in a "white restricted" area. Although this new subdivision allowed the Mexican Americans to purchase property, for the most part, it still excluded the African American population from residing in this subdivision. This is clear evidence that demonstrated the ways Irish and Dickinson used their real estate business to segregate and the splitting up the people of San Antonio by race.

The next area that demonstrates segregation would be the "Brackenridge" area of San Antonio, which is located in the central part of town, and within a walking distance to the downtown scenery of the city. The Brackenridge area has a lot of historic value because of its significant location, and Irish and Dickinson, aware of this values, segregated the new subdivision. The deeds for the homes or properties of this specific region did not allow Mexicans

⁴ 1919 U.S. Census, Bexar County , Texas, population of the city. Accessed on [Census.gov/SanAntonio](https://www.census.gov)

nor African Americans to own, rent, or lease property within this area.⁵ The prices for these lots varied, Irish and Dickinson sold some of these high priced lots within this area for as much as \$1,000 or \$3,000.⁶ The picture below is an account I accessed on Bexar.county.gov, it's a deed between B.G Irish and a grantee in the "Brackenridge Subdivision" in the year of 1921.

That I, B. G. Irish, for and in consideration of the sum of Three Thousand (\$3,000.00) dollars, cash paid by C. H. Woodson and wife, Mrs. Emily T. Woodson, the receipt whereof is acknowledged, have granted, sold and conveyed, and by these presents do grant, sell and convey unto the said C. H. Woodson, and wife, Mrs. Emily T. Woodson, of the County of Bexar, State of Texas, all those certain lots or parcels of land, situated in the City of San Antonio, County of Bexar, and State of Texas, in the Brackenridge Place Subdivision, and more particularly described as follows: Lots Number Four (4) and five (5), in Block Number Fifteen (15), according to the map or plat of said Subdivision, recorded in the records of Deeds and Plats of Bexar County, Texas, Vol. 105, page 248, to which reference is made. This deed is made upon the following express conditions: That the vendees or their heirs and assigns will not:

- 1st. Use the above described premises, nor allow the same to be used for business pursuits other than hotels, boarding or lodging houses.
- 2nd. Sell or lease to, nor allow the above described premises to be occupied by Negroes or Mexicans, except as servants.

Like the first

subdivision "Alamo Heights", "Brackenridge Place" was another subdivision devoted to the white population of San Antonio limiting Mexicans to reside their only allowing economic prestigious people to live here.

The "Collins Court" addition is located in the present day "Woodlawn" area which is on the north west side of San Antonio within a 10-mile of the downtown opportunities and businesses. The rules within these deeds clearly stated that the "described property shall never be sold or leased to a negro or negroes".⁷ Irish and Dickinson were fairly consistent with their

⁵ Account of Brackenridge and the deeds guidelines stating that no Mexicans or Africans are allowed only as servants. Baker Juanita was granted by B.G. Irish in September 29, 1918. Doc# 99990134794. Accessed on Bexar.county.gov

⁶ Emily Woodson paying \$3,000 for Brackenridge lots granted by B.G. Irish on April 7, 1921. Accessed on Bexar.county.gov

⁷ Account in Collins Court Subdivision stating that no African American shall buy this land or property granted to C.S. Mergenthaler on July 12, 1918. Doc #: 99990270871. Accessed on Bexar.tx.gov

prices, in terms of how much per lot they have been charging throughout San Antonio's subdivisions. The median range per lot seems to be roughly \$100. I also found the first Asian family to purchase within this subdivision, implying that Irish and Dickinson are selectively discriminating against the of Mexicans and African Americans within San Antonio and prohibiting them to reside there.⁸

The 1920's was the most successful decade for Irish and Dickinson. During the years 1920-1925 the two constructed over 1,100 deeds across San Antonio. The two notably established new subdivisions within San Antonio: "Beacon Hills", "Westholme", "Highlands", "Eastholme", "Northaven" and "Pershing Place". These subdivisions stretched all over the city, from East to West and North to South. With the new addition of these subdivisions, they continued their practice of segregation and redlining explicitly towards the African and Mexican Americans of San Antonio, depriving these groups of public services and career opportunities available in other areas.

The "Eastholme" division is located in present day Dignowty Hills in San Antonio which is on the "peak" side of the East side. This is roughly about 3-5 miles away from the downtown area. This subdivision stretches from Burnet street to Iowa North to south and ends at the street of New Braunfels. At the other end of New Braunfels. Eastholme as early as 1920, have put a restriction on African Americans and if they can buy or rent the properties listed within this area.⁹ At the other end of New Braunfels was the "East End Addition" which allowed both Mexican and African Americans to live there. The deed restrictions in "Eastholme" pushed

⁸ 1st account of Asian Purchase within San Antonio granted to Ng Chew by B.G. Irish on September 4, 1919. Doc#: 99990230062. Still same clauses enforced on this property. Accessed on Bexar.tx.gov

⁹ Eastholme Subdivision account. Purchased by J.D. Heard, granted by B.G. Irish. States that no African Americans can own property. Took place on June 15, 1920. Doc #: 99990206125 Accessed on Bexar.tx.gov

Highlands” the Mexican Americans could reside in. Furthermore, during this time is when America’s economy was at its peak and in result B.G. Irish and H.E. Dickinson used this to their advantage in new subdivisions like the Highlands. No matter what race you were within this subdivision the average cost per lot was roughly \$350 each. ¹¹ Implementing that some Mexicans can afford to purchase properties, but because of their ethnicity would be turned down by banks to grant them the \$1,000 needed to construct a house on the purchased property.

“Beacon Hills Terrace” another of the two Irish and Dickinson’s subdivision that prohibited African Americans to reside. Located on the north west side of the city, stretching into just north of the downtown area of San Antonio and is still known by the same name today. Properties here started at roughly \$200 per lot, and probably due to its geographical positioning; most of the people mostly residing in this new subdivision was mostly the white population of the city. ¹² Beacon Hills offered to is a better career opportunity since it was fairly close to the downtown area and located in the North. Where most of the corporations and expansion took place within the city. ¹³

The two B.G Irish and H.E. Dickinson expanded their segregationist real estate work in the north side of San Antonio when they came to help develop this subdivision that was called “Northaven”. In present day, this subdivision is primarily located on the city’s north west side,

¹¹ West Highlands had no restrictions in regards to Mexican Americans that resided here but still did not allow the African Americans to reside here. Granted by B.G. Irish on June 27, 1922 to T.B. Hart in West Highlands. Doc#: 99990173997. Accessed on Bexar.tx.gov For the Highlands Subdivisions the clauses of the deeds imply that neither will African or Mexican Americans be permitted to reside here. Granted by B.G. Irish on August 8, 1925 to Adolph Walker in Highlands. Doc #: 99990178257. Accessed on Bexar.tx.gov

¹² Beacon Hills prohibited African Americans to reside here. Was granted by B.G. Irish on June 14, 1924 to Fred Sterling. Doc#: 99990440079. Accessed on Bexar.tx.gov

¹³ History of San Antonio by Gary K. Grice in January 2007. Has information of business corporations in San Antonio during the 1900’s. Accessed on Illinois.edu/SanAntonio

where economic development was thriving. Which during this time is where the money was more consistent than in other parts of city.¹⁴ Nearly a century ago, the middle and upper-class whites resided in the areas near businesses and career opportunities. Northaven was part of this, as it closed its doors to Mexicans and African Americans in the early 1920's, limiting their access to potential career and job opportunities. Transportation at this time is what distinguishes the two, the white residents of Beacon Hills or Northaven or any subdivisions in the north could literally be a walking distance to their jobs or take a streetcar, while African Americans and Mexicans would have more trouble reaching their destination and even at, that still be denied entry somewhere just because of their color on their skin.

In total Irish and Dickinson were a part of roughly 15-17 different subdivisions across Bexar county. The ones I have examined are just a model representation of the mass segregation and redlining that occurred to African and Mexican Americans in their many deeds. Between 1903-1925 the two constructed over 1600 deeds, all of which demonstrate the segregation and redlining practices responsible for the residential division in many areas of the city. Although they did this nearly a century ago, the demographics of the city of San Antonio have hardly changed. It is still seen as one of the leading segregated cities in all of America.¹⁵

HOLC developed this system called "Redlining" it is a system where a bank refuses a loan to someone because of the location where they live. The neighborhoods risk factor depends on the racial demographics of the neighborhood's residents. The HOLC contributed by developing the redlined system that frequently labeled the Mexicans and the African American

¹⁴ "A Guides to San Antonio Historic Context" Published by the City of San Antonio in 2012. What this includes is the business and development of the city. Page 3.

¹⁵ Richard Fry and Paul Taylor "The rise of residential segregation by income" The pew research center. Published August 1, 2012

neighborhoods of San Antonio to be a high-risk area, which meant that these communities were not able to get mortgage loans from banks. Looking at the work of B.G. Irish, H.E. Dickinson, and the HOLC highlights the various ways businessmen and government contributed to the racial and socioeconomic residential divisions of San Antonio, with Mexicans mostly residing in the south and west areas, African Americans largely living in the east and the whites mostly living in the north. They included clauses within the deeds of properties they owned, saying that, “No negro or no Mexican shall be granted to sell, lease, rent, own property on hearsay land.”¹⁶ As a result of these clauses in their deeds, their subdivisions were racially divided: strictly all white communities lived mostly in the north and north east sides of San Antonio, while the Mexicans and African Americans lived typically towards the south, west and east parts of San Antonio.¹⁷

The Picture below is from the HOLC survey of San Antonio during the 1930’s, accessed on UTSA library.com

The Mexican population and negro population are grouped in their respective sections. As to living conditions, the negroes are probably slightly more respectable than the Mexicans. The latter group live in their thickly settled parts of the city, the lower class occupying homes which would ordinarily be uninhabitable. Negro quarters are the general run of similar sections in southern cities.

The trend in the better class of homes in San Antonio is entirely to the north, suburban sections being rapidly developed.

¹⁶ 1st example of segregation within Alamo Heights Subdivision B.G. Irish Document #: 99991801585 Grantee: Hull Syble in San Antonio Texas 1/17/1903 accessed on bexar.county.gov

¹⁷ HOLC San Antonio City Survey:1 “Discrimination in mortgage loans” Accessed on UTSA library. Original date, 1935 October. On Page 13

The banks, lenders, and mortgage advisors used the HOLC's risk assessment of the city's neighborhoods to decide who they would grant a loan to purchase a mortgage loan. This system was called redlining. The HOLC's approach to assigning the level of risk to specific areas of town, it consisted up of four different levels, level A was for the areas deemed "best", level B was "still desirable", level C referred to "definitely declining" and level D was simply "hazardous or redline."¹⁸ In this case, if you were "redlined" you were a risk to the banks because they assumed that you wouldn't fulfill the monthly payments for the loan due to your racial and financial status. Often more times than others, African and Mexican Americans were stereotyped by the HOLC as a risk or "Type D". The African and Mexican Americans were mostly residing in the south, west, and east parts of the city, while the north was predominately white narrowing diversion between races and for subdivision's and other communities to be segregated.

The surveys done by the HOLC expanded redlining for the city of San Antonio further along the lines of economic status, and race. These surveys began during the early years of the 1930's consisted of four stages, Grades A, B, C, and D. Along with these surveys are comments about the city and its population and along with note about informative characteristics of the city. What was evident is that the Mexican population accounted for a large portion of these rental properties in San Antonio. Thus, we can conclude that they couldn't/ were not approve for such a mortgage/loan to own property within the city. The Mexican population predominately resided in what was known "Mexican Quarters," with limited prospects.¹⁹ The picture below is from the

¹⁸ HOLC Survey city survey:1 pg. 3 "Discrimination in Mortgage loans" Accessed on UTSA library. Dates, October 1935.

¹⁹ HOLC Survey of City of San Antonio "Discrimination in mortgage loans" rental policies on Mexicans. Page. 27 Accessed on UTSA library.

HOLC survey of San Antonio during the 1930's, accessed on UTSA Library.com

D - Rental Policies

Policies of large holders of real estate are governed by local conditions as to rental. The large Mexican population is the chief influence.

Inasmuch as a large proportion of the rent houses are in Mexican quarters, and the white laboring classes, with limited sale prospects, rent houses receive only the necessary attention as to repairs, etc. No rehabilitation or reconditioning is done, as a general rule. With the rent houses in better sections, the policy is

What the survey also concluded is that the Mexican population was “As a class they are non-productive, socially inferior and times in distress, a burden upon the community.”²⁰ The HOLC survey also stated that the ranking of the city according to the distribution of motor vehicles was low because of the Mexican population in the city. How were Mexicans and African Americans going to be able to get a reliable transportation such as a car if the motor vehicle distributors are opposing off the HOLC surveys that they are deemed a risk? This added a burden upon the Mexican and African American communities, preventing them from getting transportation that would enable them to reach jobs that would make them be qualified or labeled as type A. The picture below is from the HOLC survey of San Antonio during the 1930's, also

²⁰ HOLC Survey of City of San Antonio “Discrimination in mortgage loans” pg. 12 paragraph 6. Accessed on UTSA library.

stating why the Motor vehicle distributors rank San Antonio low, accessed on UTSA library.com

There are many economic drawbacks in San Antonio's large Mexican population. As a class they are non-productive, socially inferior and in times of stress, a burden upon the community. In San Antonio the large Mexican population consumes most of the attention of police, fire and health departments, and more than one-half of families on relief are Mexicans. (See Section III (a))

Distributors of motor vehicles rate San Antonio in the 100,000 to 200,000 class because of the economically unproductive Mexican population.

This condition, a drawback to the community, adversely affects the real estate situation also, as shown elsewhere.

Businessmen like B.G. Irish and H.E. Dickinson helped pave the way for the HOLC report, and in turn, the HOLC survey justified the segregationist work Irish and Dickinson implemented within their deeds that prohibited African and Mexican Americans from owning land/property in the north side of San Antonio. The north side, as stated earlier is where the majority of the city's economic and career opportunities were. There is a domino effect: B.G. Irish and H.E. Dickinson constructed their deeds to reflect how they felt about African and Mexican Americans, prohibiting them from residing in the north where massive economic cultivation and expansion were happening. The surveys of HOLC to confirmed that the residential demographics and economic inequality of San Antonio is profoundly separated the city by race ultimately and that ultimately in the end, it was justified

B.G. Irish and H.E. Dickinson along with the Home Owners Loaning Corporation were mass contributors to redlining and segregation of the people in San Antonio. The two, Irish and Dickinson had a piece of San Antonio in every direction possible, having such power to grant someone or some people as to where they could live and as to start a life in the city. These two

dismantled the population of San Antonio through race and economic segregation. By doing this they treated Mexicans and African Americans as outcasts pushing them towards the east, west, and south parts of the city where job and career opportunities were scarce compared to the urban and wealthy north side, where businesses flourished, and careers began. A century and several generations later, these characteristics are still evident today which speaks to how strong of an impact B.G. Irish and H.E. Dickinson had on San Antonio and its people.

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Map I'll be using for visual representation of where the Subdivisions and property Irish and Dickinson sold to.

https://www.tsl.texas.gov/apps/arc/maps/storage/texas_media/imgs/map01052a.jpg

City office directory and locations within Bexar County

https://mrcc.illinois.edu/FORTS/histories/TX_San_Antonio_Grice.pdf

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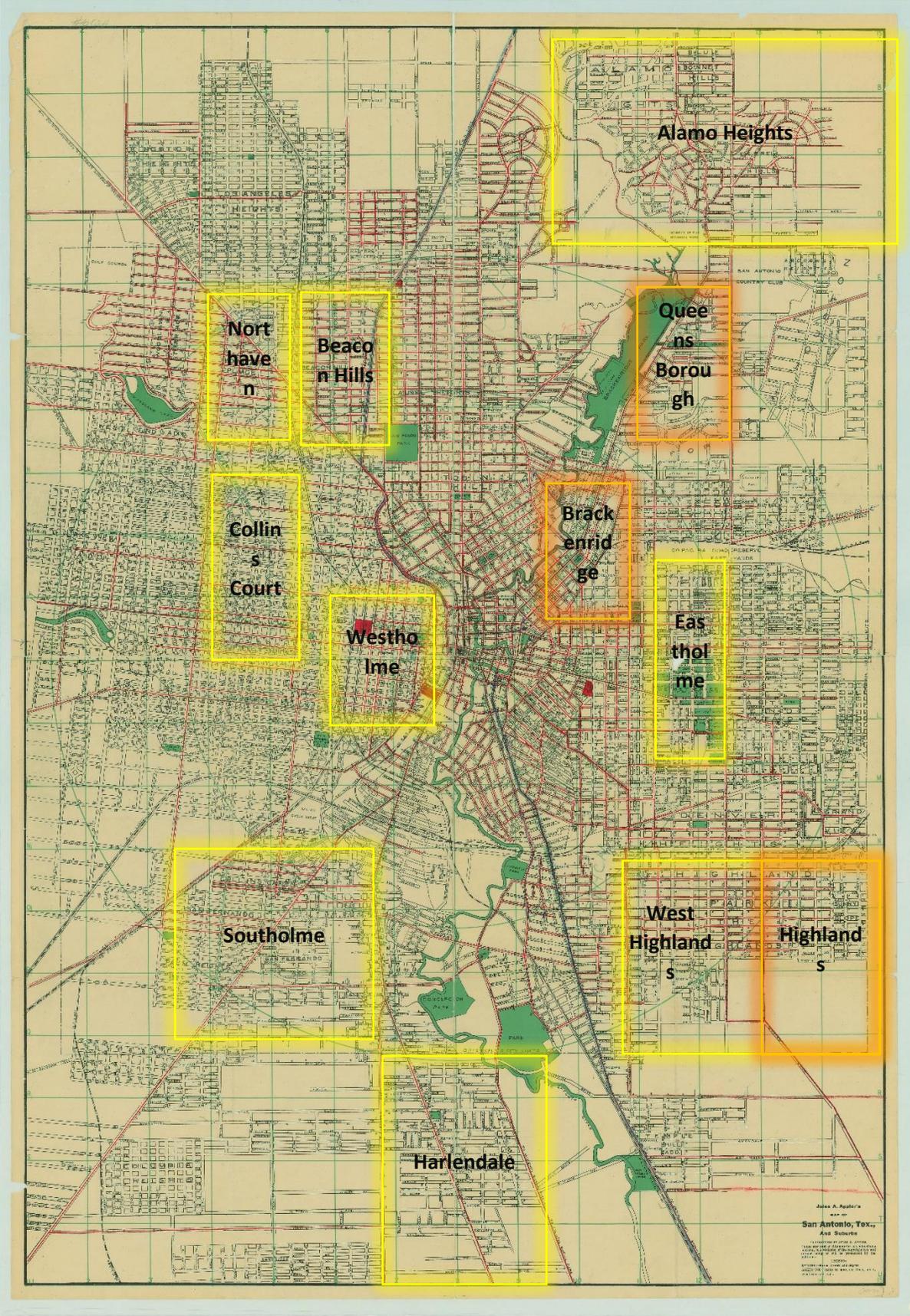
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No African Americans in this area = Yellow

No African or Mexican Americans in this area = Orange



Alamo Heights

North
haven

Beacon
Hills

Queens
borough

Collins
Court

Brackenridge

Westholme

Eastholme

Southholme

West
Highlands

Highlands

Harlandale

John A. Apple's
Map of
San Antonio, Tex.,
and Vicinity