The New Metropolis

A two-part documentary film about America’s First Suburbs

Educator’s Guide

A Curriculum Guide to accompany The New Metropolis for High School and College Educators

Episode 1: A Crack in the Pavement
Rebuilding America’s First Suburbs

Episode 2: The New Neighbors
How one town created a vibrant, integrated suburb

Torrice Productions
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HOW TO USE THE EDUCATOR’S GUIDE

The New Metropolis film series includes two companion episodes, A Crack in the Pavement and The New Neighbors, that can be used together or independently in curricular settings. The purpose of The New Metropolis Educator’s Guide is to help students learn about the policies that perpetuate the abandonment and resegregation of older communities. The film series uses personal stories to make these policies accessible, and points towards solutions and strategies for revitalizing our communities, (i.e. regional approaches and intentional integration). The films also explore the power of individuals to make changes within their communities, especially when they begin working with others.

This Educator’s Guide has been designed for use with The New Metropolis Viewer’s Guide (available free at www.thenewmetropolis.com/resources/New_Met_Viewers_Guide.pdf). The Viewer’s Guide provides background information about the films and the issues underlying their stories, as well as post-film discussion questions and suggestions for civic engagement. The Educator’s Guide provides lesson ideas, additional questions and resources, and suggestions for student engagement. Students from high school to graduate school can engage with these films.

Description of The New Metropolis Film Episodes

Go to www.thenewmetropolis.com and learn more about the videos, see additional clips, and get more resources.

The 26-minute film A Crack in the Pavement describes the difficulties first suburban governments face in trying to maintain the roads, bridges and other infrastructure that are basic building blocks of our communities.

The 26-minute film The New Neighbors highlights the impact of white flight and racism on the fabric of first suburban communities in America through the story of one town’s efforts to become and remain an integrated community.

Shown together, the films illustrate how the plight of first suburbs is critical to the overall health of our metropolitan areas.

The New Metropolis Educator’s Guide in conjunction with the Viewer’s Guide contains the following parts to assist the classroom teacher:

› **Background:** This section is contained in the Viewer’s Guide and includes a synopsis of the film episodes and background information for the issues presented in the film episodes.

› **Viewing and responding:** Both guides include questions to help students explore each episode’s specific content and themes. The questions can be used to facilitate discussions, prompt research questions or reflective journal writing, assist students in viewing the episodes, or assist the classroom teacher in evaluating student understanding of the episode. The Viewer's Guide includes questions to help communities with their exploration of the content and themes. The Educator's Guide includes questions to help students in reflection, discussion and research as they explore content and themes.
Documents and references: The guides also include websites, documents, and references selected to provide background on key concepts presented in the episodes. These documents and references can be used to deepen students’ understanding, and to guide focused discussion and post-viewing activities. The Educator’s Guide extends the resource list to include education-oriented materials.

Lesson Ideas: The Educator’s Guide provides lesson ideas that construct activities to support student understanding of each episode and extend the learning beyond the film episodes.

Evaluating students’ understanding: The Educator’s Guide provides specific assignments and activities that can be used to assess student understanding of ideas and concepts in the films. The assessment is accomplished through writing assignments and projects that provide students a way to demonstrate and deepen their understanding of the material.
EPISODE I

A CRACK IN THE PAVEMENT: REBUILDING AMERICA’S FIRST SUBURBS

Standards

Aligns with the National Curriculum Standards for Social Studies Themes

- **Culture** Social studies programs should include experiences that provide for the study of culture and cultural diversity.
- **Time, Continuity, and Change** Social studies programs should include experiences that provide for the study of the past and its legacy.
- **People, Places, and Environments** Social studies programs should include experiences that provide for the study of people, places, and environments.
- **Individuals, Groups, and Institutions** Social studies programs should include experiences that provide for the study of interactions among individuals, groups, and institutions.
- **Power, Authority, and Governance** Social studies programs should include experiences that provide for the study of how people create, interact with, and change structures of power, authority, and governance.
- **Civic Ideals and Practices** Social studies programs should include experiences that provide for the study of the ideals, principles, and practices of citizenship in a democratic republic.

Background


**Film Chapters for Episode 1: A Crack in the Pavement**

- Ch. 1 – Introduction
- Ch. 2 – Federal Role in Building Suburbs
- Ch. 3 – First Suburbs Today
- Ch. 4 – Older v. Newer Suburbs
- Ch. 5 – Hidden Costs of Sprawl
- Ch. 6 – A Model for Change
- Ch. 7 – First Suburbs Organization
- Ch. 8 – Credits

For More Resources Visit: www.thenewmetropolis.com
**Viewing and Responding**

**Viewing preparation**

Choose one or a combination of the following activities to prepare students prior to viewing the film.

1. In small groups have students find articles to share with the class on these issues:
   - Infrastructure maintenance (bridges, roads, sewers, etc.) in the U.S.
   - Suburban sprawl
   - First suburbs or first-ring suburbs
   - Regionalism in metropolitan areas

2. Have students read one or more of the following articles (additional resources available below or in the Viewer's Guide, pages 13-14)

3. Ask students to explore federal websites for policy and/or demographic information:
   - **U.S. Census Bureau, American Fact Finder:** http://factfinder.census.gov/
     January 2011 upgrades to the American Fact Finder allow students to focus searches, customize tables, and generate maps for local, regional, state, and national level statistical queries. Available data sets include geographically-specific population profiles, housing, business and government.
   - **U.S. Department of Transportation, DOT Livability:** http://www.dot.gov/livability/
     Outlines the transportation options and federal policies supporting the development of sustainable communities; user-friendly web pages include “Livability 101,” “What I Can Do,” case studies, and FAQs.

**Additional Resources for A Crack in the Pavement**

**Books**

Websites
Almanac of Policy Issues: Urban Sprawl:
www.policyalmanac.org/environment/archive/urban_sprawl.shtml
EcoCity Cleveland: Smart Growth (interesting example of regional Smart Growth):
www.ecocitycleveland.org/smartgrowth/smartgrowthpage.html

Viewing
Student learning results from active engagement. Assist the students in actively watching the
episode A Crack in the Pavement by taking notes using a graphic organizer, pausing the film
at the end of each chapter and encouraging writing reactions, or using a journal to record
and reflect.

Graphic Organizer Suggestions:
- KWL (What students Know, What students Want to know, What students Learn)
- Concept map
- Cause and effect
- Columns with key topics such as history, infrastructure, policies, solutions

Using a journal to record and reflect suggestions:
- Have students draw a line down the center of a page in their journal – on one side of
  the line write what the episode says, on the other side write their reaction.
- Have students respond in free writing to this prompt: What were you thinking about
  after watching The Crack in the Pavement?
- Have students respond to this prompt: In the episode, Tom W. Moeller, City Manager,
  Madeira, Ohio states:
    “They’re just simply moving population from one area to another or development from
    one area to another and what do you do with an abandoned community?”
  What is your reaction to this question? How would you respond to Tom Moeller?

Responding
After viewing the film and reflecting, have students discuss their new learning using the
following discussion questions. Additional discussion questions are provided in the

Defining Your Community
1. How would you define the type of community in which you live? Is it a city, an older
   or newer suburb, a village, or a rural community?
2. How close to the largest city in your region is your community?
3. What are the characteristics of your community?
4. What types of infrastructure are in your community?
Perceptions about Suburbs

5. What does “the American Dream” mean to you? Do you think that it has the same meaning for your parents?

6. How would you define first suburbs as a result of viewing this film?

7. In your region, does it seem that some communities are preferred places to live? Why do you think that is?

8. What is the relationship between the way we use our land and environmental degradation (e.g., loss of habitat, air and water pollution)?

Infrastructure Concerns

9. Do you notice the condition of roads and bridges where you live? How would you describe their condition?

10. Do you know who makes decisions about and pays for building new infrastructure? Do you know who pays to repair and maintain older infrastructure?

11. Did it surprise you to see a middle-class community struggle to maintain its infrastructure? Why or why not?

Finding Effective Strategies

12. Why do you think people and businesses move from the city and first suburbs to outer-ring suburbs? Do you think that this is a good use of land and resources? Why or why not?

13. Do you think that we can continue to sprawl out from our cities? What are some potential alternatives?

14. In the film, what did they do in Minnesota that was different from what was done in Ohio?

15. Who do you think should be responsible for paying for infrastructure?

16. Do you think that it would be a good idea for multiple communities in a region to share the costs of infrastructure and services? Support your answer.

Lesson ideas

1. Structure a conversation about the ideas in A Crack in the Pavement by selecting questions from “Responding” or from the Viewer’s Guide (page 10) and use these questions to focus an activity. Use the teaching strategy to pair, respond and share. Pairs of students begin by writing responses to assigned questions, then the whole class has the opportunity to read and contribute individual responses. This can be handled in multiple formats including:
   - an online discussion board, blog or wiki
   - posting the written response on large paper within the classroom or in the hallway outside the classroom and encouraging or requiring written reactions by individuals.
   Note: This technique is particularly effective in maintaining a conversation among students across periods or sections of a class.

2. Journal writing. After viewing the episode have students react in their journals to one or more of the questions in “Responding” or the questions in the Viewer’s Guide (p. 10).
3. Taking action. *The Crack in the Pavement* encourages research and investigation into local, regional, state and national policies. What are some of the innovative infrastructure policies that help first suburbs and older communities? Why is this important to our communities, the national economy, and the environment? What actions would you suggest for the residents of the urban and first suburb communities? What policy implementation would you suggest for the state lawmakers?

Give students the opportunity to do outside research on this topic by reviewing some of the resources listed in this guide; additional resources are also available in the *Viewer’s Guide* (pp. 13-15). Then encourage students to dig into their local community and region with one or more of these activities:

- Develop a list of local neighborhood associations or community groups that help with property repairs, clean-ups, and local actions to keep the community safe and attractive. Determine what actions your class or individuals can take to work with these groups.
- Attend city council meetings or planning committee meetings and report back to the class on the issues in your community. Ask for information about your community’s plans to maintain and repair public infrastructure.
- Research the demographic changes and trends in your community. Identify links between demographic trends and future infrastructure needs and sources of funding. Propose ideas on how to maximize the infrastructure and limit waste in your community.

4. Exploring the American Dream. Have students reflect in their journal on the question: “What does the American Dream mean to you? Has it changed from the post-World War II version portrayed in the film? If yes, how and why?” How can government policy help the “American Dream” become a reality for people in urban and first suburb communities? Have students share their view of the American Dream either in small groups, in an online discussion, or by posting their statements on a bulletin board or wall.

5. Debate *The Crack in the Pavement* introduces the struggle faced by first suburb communities due to lack of resources to support the infrastructure of the community. The most successful first suburbs work together and form a regional collaborative to address the needs for their entire metropolitan area. Give students the opportunity to do outside research on opposing ideas about transportation and other basic infrastructure funding for the first suburbs, and the pros and cons of regional collaboration. You could assign students to take sides and research one aspect of the first suburb and urban infrastructure issue. Then, to deepen understanding, structure a debate that seeks to establish common ground between opposing viewpoints. You might invite land use and transportation reform proponents or local council members, mayors or other lawmakers interested in the policy issues to participate in the debate in person or through either videoconferencing or recorded interviews.
EPISODE 2

THE NEW NEIGHBORS: HOW ONE TOWN CREATED A VIBRANT, INTEGRATED SUBURB

Standards

Aligns with the National Curriculum Standards for Social Studies Themes

- **Culture** Social studies programs should include experiences that provide for the study of culture and cultural diversity.
- **Time, Continuity, and Change** Social studies programs should include experiences that provide for the study of the past and its legacy.
- **People, Places, and Environments** Social studies programs should include experiences that provide for the study of people, places, and environments.
- **Individuals, Groups, and Institutions** Social studies programs should include experiences that provide for the study of interactions among individuals, groups, and institutions.
- **Power, Authority, and Governance** Social studies programs should include experiences that provide for the study of how people create, interact with, and change structures of power, authority, and governance.
- **Civic Ideals and Practices** Social studies programs should include experiences that provide for the study of the ideals, principles, and practices of citizenship in a democratic republic.

Background


**Film Chapters for Episode 2: The New Neighbors**

- Ch. 1 – Introduction
- Ch. 2 – First Suburbs History
- Ch. 3 – First Suburbs Issues Today
- Ch. 4 – Creating Stable Integration
- Ch. 5 – Need for Region Wide Strategies
- Ch. 6 – Credits

For More Resources Visit: www.thenewmetropolis.com
**Viewing and Responding**

**Viewing preparation**

Choose one or a combination of the following activities to prepare students prior to viewing the film.

1. In small groups have students find current newspaper/magazine/Internet articles to share with the class on these issues:
   - Real estate and housing markets
   - Fair housing
   - Segregation and/or integration
   - Suburban sprawl
   - First suburbs, first-ring suburbs, or inner-ring suburbs
   - Outer-ring suburbs or exurbs
   - Regionalism in metropolitan areas

2. Have students read one or more of the following articles (additional resources available in Viewer’s Guide, page 22-24)

3. Ask students to explore federal websites for policy and/or demographic information:
   - **U.S. Census Bureau, American Fact Finder:** [http://factfinder.census.gov/](http://factfinder.census.gov/)
     January 2011 upgrades to the American Fact Finder allow students to focus searches, customize tables, and generate maps for local, regional, state, and national level statistical queries. Available data sets include geographically-specific population profiles, housing, business and government.
     Provides links to housing information and policies by state, as well as the federal policies that govern states’ activities.

**Additional Resources for The New Neighbors**

**Books**

Articles & Other Publications

Websites
Fund for an Open Society: [www.fundopensoc.org/](http://www.fundopensoc.org/)

Viewing
Student learning results from active engagement. Assist the students in actively watching the episode The New Neighbors by taking notes using a graphic organizer, pausing the film at the end of each chapter and encouraging writing reactions, or using a journal to record and reflect.

Graphic Organizer Suggestions
- KWL (What students Know, What students Want to know, What students Learn)
- Concept map
- Cause and effect
- Columns with key topics such as housing, integration, beliefs, policies, solutions

Using a journal to record and reflect suggestions
- Have students draw a line down the center of a page in their journal – on one side of the line write what the episode says, on the other side write their reaction
- Have students respond in free writing to this prompt: What were you thinking about after watching The New Neighbors?
- Have students respond to this prompt:
  In the episode, Angela Glover Blackwell, President of PolicyLink states:
  
  “All people need to do is to educate themselves and exercise some political will to be able to use the resources we have in ways that produce the results that we want, which is a fully inclusive society. But ultimately, when the American people realize the strength of the diversity that is this country and they make a commitment to invest in it and embrace it, we’ll become a model for the world.”

  What is your reaction to this statement? How would you respond to Angela Glover Blackwell?

Responding
After viewing the film and reflecting, have students discuss their new learning using the following discussion questions. Alternate versions of the discussion questions are provided in the Viewer’s Guide, page 20.

Defining Your Community: Racial Patterns in Your Region
1. What is the racial composition of your school? Does it reflect the composition of the community? If not, why is it different?
2. Are the neighborhoods in your community racially integrated or do the different races tend to live in separate neighborhoods? What about in surrounding communities?
3. Do you think that your community needs intentional integration? Why or why not?
4. How important do you think it is to live in an integrated community? Why?
5. It has been said that with the election of a black president, America no longer has racial barriers. Based on what you’ve seen in this film and in your community, do you agree? How does *The New Neighbors* inform your thoughts on this issue?

**Policies and Your Community: Race and Policymaking**

6. In the study circle at Lynn Cummings’ home, one woman responds that to her, sprawl means fleeing, or “white flight.” Do you agree with her? What does “sprawl” mean to you?
7. Some of the strategies used to create intentional integration in Pennsauken included “affirmative outreach” to bring persons of specific races into the community to address “under-representation” and create a more diversely balanced mix of people. In some cases this outreach was to persons of color and in some cases whites. What do you think of these practices?
8. Do you think the people in your community will accept explicitly race-based policies of any kind? Why or why not?
9. Should intentional integration focus only on race, or should it also address economic integration?

**Thinking about Your Community: What Can Be**

10. In the film, Lynn Cummings worked to bring people together for a common purpose. Who did she reach out to in her community? Which relationship building activity (i.e. coffee groups, Stable Integration Governing Board, leadership training) did you think was most important, and why?
11. Do you think intentional integration is possible in your community? Why might it work? Why might it not work?
12. Who needs to be included in the discussions for intentional integration to succeed in your community? What other resources are needed?
13. What could you do differently in your neighborhood as a result of viewing this film?

**Lesson ideas**

1. **Structure a conversation** about the ideas on *The New Neighbors* by selecting questions from the *Viewer’s Guide* (page 20) and use these questions to focus an activity. Use the teaching strategy to pair, respond and share. Pairs of students begin by writing responses to assigned questions, then the whole class has the opportunity to read and contribute individual responses. This can be handled in multiple formats including:
   - an online discussion board, blog or wiki
   - posting the written response on large paper within the classroom or in the hallway outside the classroom, and encouraging or requiring written reactions by individuals.

Note: This technique is particularly effective in maintaining a conversation among students across periods or sections of a class.

For More Resources Visit: www.thenewmetropolis.com
2. **Journal writing.** After viewing the episode, have students react in their journals to the statement by Lynn Cummings, resident of Pennsauken, N.J.:

“I walked outside to pick up our newspaper and the home down the street where new African-American neighbors had moved in...now had 5 sale signs almost like a ring around their home. And all I can say is that I was overwhelmed with sadness...I looked at myself in the mirror that night and I said, well, if you want somebody to do something, you've got to do it yourself.”

Using examples from the film episode, how does the action of one person make a difference for the community? Why was it important that her first step was to begin talking to her neighbors? What would it take to be this kind of leader?

3. **From research to action.** *The New Neighbors* encourages research, investigation, and individual action. Give students the opportunity to do outside research on the effects of segregation and intentional integration by reviewing some of the resources listed in this guide; additional resources are also available in the *Viewer's Guide* (p. 22-24). Ask students to dig into their local community and region through statistical research (see resources in “Viewing preparation”) and informational interviews with local real estate agents to understand the local housing market and how fair housing policies and practices are applied in the local community. Using what they have learned, students can explore the following questions: What actions would you suggest for the residents of the urban and first suburb communities? What policy implementation would you suggest for the state lawmakers? Encourage students to report on their findings and conclusions in an open community forum. Invite local government officials and housing industry leaders.

4. **Visualizing the American Dream.** Have students reflect in their journal on the question: What does the American Dream mean to you? Do you think your idea of the American Dream is different than your parents? Why? How can individual actions help the “American Dream” become a reality for people in urban and first suburb communities? Have students share their view of the American Dream through art, word walls, in an online discussion, or by posting their statements on a bulletin board or wall.

5. **Discussing personal responsibility.** *The New Neighbors* introduces the question of social responsibility faced by citizens in first suburban communities as housing opportunities opened to people of all races and faiths. This episode demonstrates a town where citizens worked together to create intentional integration. Give students the opportunity to do outside research on urban and suburban intentional integration. You could assign students to research one aspect of the first suburb and urban segregation issues. Then structure a forum in which students make specific policy recommendations. You might invite local council members, mayors or other lawmakers to participate in the forum, or have students prepare and communicate their recommendations to local leaders and decisions makers.
**FIRST SUBURB/LAND MANAGEMENT/ FAIR HOUSING TIMELINE**

**1764**  
Township Land Ordinance. Established basis for land management.

**1785**  
Land ordinance. Continental Congress established rules for measuring townships (6 miles square).

**1862**  
Homestead Act. Provided for the distribution of surveyed federal land; an adult could get up to 160 acres for the price of a filing fee and 5 years occupation and cultivation of the land.

**1866**  
Civil Rights Act of 1866. The law sought to address the issue of access to housing and employment by extending property to the country’s African-American population.

**1896**  
*Plessy v. Ferguson*. The Supreme Court ruled that the 14	extsuperscript{th} Amendment allowed segregation by providing “separate but equal” facilities for blacks.

**1913**  
The National Association of Real Estate Boards (NAREB) began working openly to prevent fair and equal housing.

**1917**  
*Buckley v. Warley*. U.S. Supreme Court ruled that racially restrictive zoning ordinances were unconstitutional.

**1934**  
Federal Housing Authority (FHA) underwrote residential housing loans, but favored white neighborhoods, redlining (literally drawing a red line on a housing map) minority neighborhoods as poor investment risks that were not eligible for FHA loans.

**1937**  
Housing Act of 1937. Distributed federally subsidized housing funds through local public housing agencies to improve living conditions for the poor.

**1947**  
Levittown. The first mass produced suburb built outside New York City. The suburb was racially segregated with a stipulated “restrictive covenant” in the sales agreements that houses could only be rented or sold to members of the Caucasian race.

**1948**  
*Shelley v. Kraemer*. U.S. Supreme Court ruling outlawed the enforcement of restrictive covenants.

**1954**  
*Brown v. Board of Education*. Overturned *Plessy v. Ferguson* and ended the constitutional foundations of all forms of state-supported segregation.

**1956**  
Federal-Aid Highway Act. Established federal policies to create and maintain subsidized freeways connecting U.S. regions. Also known as the Interstate Highway Act or as the National Interstate and Defense Highways Act.

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For More Resources Visit: www.thenewmetropolis.com
**1964**
Civil Rights Act. Prohibited discrimination in public places and in employment, and integrated schools and other public facilities.

**1967**
Air Quality Act. Enacted to protect the quality of air it was an important next-step to the Clean Air Act of 1970.

**1968**
Civil Rights Act of 1968. Title VIII is also known as the Fair Housing Act. Congress extended anti-discriminatory protections and outlawed redlining.

**1968**
*Green v. County School Board of New Kent County, Virginia.* U.S. Supreme Court ruled that segregation must end at once.

**1970**
Clean Air Act. Establishes pollution controls for both stationary and mobile pollution sources that represent a major shift in the government’s role in pollution control.

**1974**
Housing and Community Development Act. Establishes the system of “community block grants” that provide for development of neighborhoods, communities, and cities with federal funding for certain projects.

**1976**

**1977**
Community Reinvestment Act. Forbids discrimination in access to credit.

**1988**

**Websites**

Fair Housing Center of Greater Boston Timeline:  
[www.bostonfairhousing.org/timeline/index.html](http://www.bostonfairhousing.org/timeline/index.html)


Howard University School of Law Fair Housing Clinic. Historical Timeline:  

Land ordinance: [http://hdl.loc.gov/loc.rbc/bd5d0ce1201](http://hdl.loc.gov/loc.rbc/bd5d0ce1201)

Our Documents: [www.ourdocuments.gov](http://www.ourdocuments.gov)


View the One Fifth of America, A Comprehensive Guide to America’s First Suburbs:  
[www.brookings.edu/reports/2006/02metropolitanpolicy_puentes.aspx](http://www.brookings.edu/reports/2006/02metropolitanpolicy_puentes.aspx)
GLOSSARY OF TERMS

Affirmative action — governmental policies that award social goods and resources to individuals based on the membership in designated groups to compensate for past discrimination.

Affirmative outreach — identifying a target community and developing relationships with people and organizations who can recruit from the targeted group. Activities include advertising in publications geared toward the targeted community and presenting to organizations with members from the targeted community. The approach avoids legal challenge because it expands the applicant pool rather than mandating race as part of the decision process.

American dream — traditional social ideals of the U.S. such as equality, democracy, and prosperity, which is often associated with the ability to achieve home ownership.

Baby boom — an increase in the annual birthrate. Often refers to the increased birthrate following the end of World War II through the early 1960’s.

Balanced growth — development and economic growth that uses regional planning and shared resources to reduce sprawl and protect the environment while promoting healthy, integrated neighborhoods and access to good jobs, schools, and housing.

Community services — services provided by the government for its citizens; services include road building, schools, refuse collection, police, fire, safety forces, and more.

Commuter — a person who travels between their home and place of work. According to information released by the Census Bureau in 2009, 75% of U.S. employees commute alone.

Density — in housing or development, the ratio of people and uses to land. High density development (such as a city) has many residences and/or businesses per acre; low density development (such as a suburban community) has very few.

Desegregation — the elimination of laws or social and business practices that prevent one group of people from having full access to the larger society.

Discrimination — unjust or prejudicial treatment of different categories of people.

Diversity — showing a great deal of variety of characteristics in a population. Different groups of people existing as parts of a larger community. These differences may be defined by language, race, ethnicity, religion, gender, or economic status.

Economic integration — the intermixing of people with different incomes and levels of economic resources in an organization, institution, or neighborhood.

Ethnic groups — a community or group of people with distinctive social, cultural, and behavioral characteristics that distinguish themselves from others in a community. Members of an ethnic group share common language, history, culture, and customs.

Fair Housing Act — Title VIII of the Civil Rights Act of 1968 prohibited discrimination in the sale, rental, or financing of housing. Discrimination based on race, color, religion, gender, or national origin was outlawed.

Federal-Aid Highway Act — see the Interstate Highway Act.

Federal Housing Administration (FHA) — U.S. agency that guarantees and insures mortgage loans.

First suburbs — also known as first-ring or inner-ring suburbs. Older communities established just outside the core city of a metropolitan area.
Housing discrimination – when purchase or rental of housing is denied to otherwise qualified individuals because of their race, ethnicity, gender, religion, marital status, or disability.

Housing value – the market value of housing in the real estate market.

Infrastructure – basic physical structures and facilities needed for operation of a society such as roads, sewers, water and power supply.

Inner city – older, center city. Often has a negative connotation referring to a ghetto area.

Inner-ring suburbs – also known as first-ring or first suburbs. Older communities established just outside the core city of a metropolitan area.

Integration – the intermixing of people who have been segregated. Integration most commonly refers to racial intermixing, but may also be applied to combining groups from different ethnic, religious, or economic backgrounds.

Intergovernmental cooperation – cooperative activities between governing bodies or agencies. When municipalities and/or counties work together to save money on services, it is also known as regional cooperation.

Intentional integration – using specific strategies to affect the racial mix in a community.

Interstate Highway Act – passed in 1956 under the Eisenhower Administration. A former general in the U.S. Army, Eisenhower believed that a national highway system was essential to the rapid deployment of people and goods for national defense. It established federal policies and subsidies (funding) to connect U.S. regions in a network known as the Interstate Highway System. Also known as the Federal-Aid Highway Act or as the National Interstate and Defense Highways Act.

Metropolitan area – Also referred to as a Metropolitan Statistical Area (MSA) it is an urban core (city) with a large densely located population and the surrounding communities/suburbs that share a high degree of economic and social interaction. Many people who live in metropolitan areas commute daily between home and work. See Commuter.

Mortgage lending – a loan secured by property. A mortgage agreement allows a person to borrow money to buy property (usually a house) based on the value of the property; if the borrower fails to pay back the loan, the lender may take possession of the property (thus “securing” the loan). Features of the loan include size, maturity and interest rate.


Neighborhood – a community within a town or city.

Outer-ring suburb – new suburban developments located further out from the urban core than the older first suburbs.

Property tax – tax based on the value of the property owned by a taxpayer.

Racial segregation – separation of people from the rest of society based on race.

Real estate – U.S. name for land and property attached to land such as buildings and mineral rights. The legal term is real property (as opposed to personal property).

Realtors – accredited real estate agents or brokers; individuals who negotiates real estate sales between individuals for a fee.
Glossary of Terms

**Regional cooperation** — cooperative activities among municipalities and/or counties to save money on services. Also known as **intergovernmental cooperation**.

**Regional land use** — cooperative planning among counties and municipalities for the best use of land for development, re-development, and the preservation environmental resources.

**Regional planning** — the process of developing land use and development plans for a region.

**Resegregation** — renewal of segregation, as in a school system or community, after a period of desegregation.

**Redlining** — refusal by banks to make loans to individuals or firms in particular neighborhoods.

**Segregation** — the isolation or separation of one group of people from the larger society. Segregation may be based on race, ethnicity, religion, or economics; and can be the effect of legal or social policies and practices.

**Sprawl** — low-density suburban developments on the edges of cities and towns that tend to occupy large tracts of land. Usually poorly planned and heavily dependent upon automobiles for access to work, school, activities, and other resources.

**Subsidy** — money provided by the government to pay for part or all of the cost of public goods and services, such as infrastructure and education. Goods and services funded in this way are said to be **subsidized**.

**Suburb** — a residential community built outside of the central city.

**Sustainable development** — economic growth pattern that meets the needs of the present without compromising the ability to meet future needs.

**Tax base** — the designated areas on which taxes are levied such as individual or corporate income, property or inheritance to provide governments money needed to operate.

**Tax-base sharing** — a percent of the taxes collected in a regional area are contributed to an area-wide shared pool. The shared tax-base is then redistributed back to the jurisdictions based on agreed upon criteria such as population size and the value of all property relative to the metro average, reducing fiscal disparities across the region.

**Urban planning** — design and organization of urban areas.

**Urban sprawl** — low-population density suburbs located outside of denser urban cores.

**White flight** — migration of white people from neighborhoods, towns, or cities with growing minority populations to suburban areas that have predominately white populations.