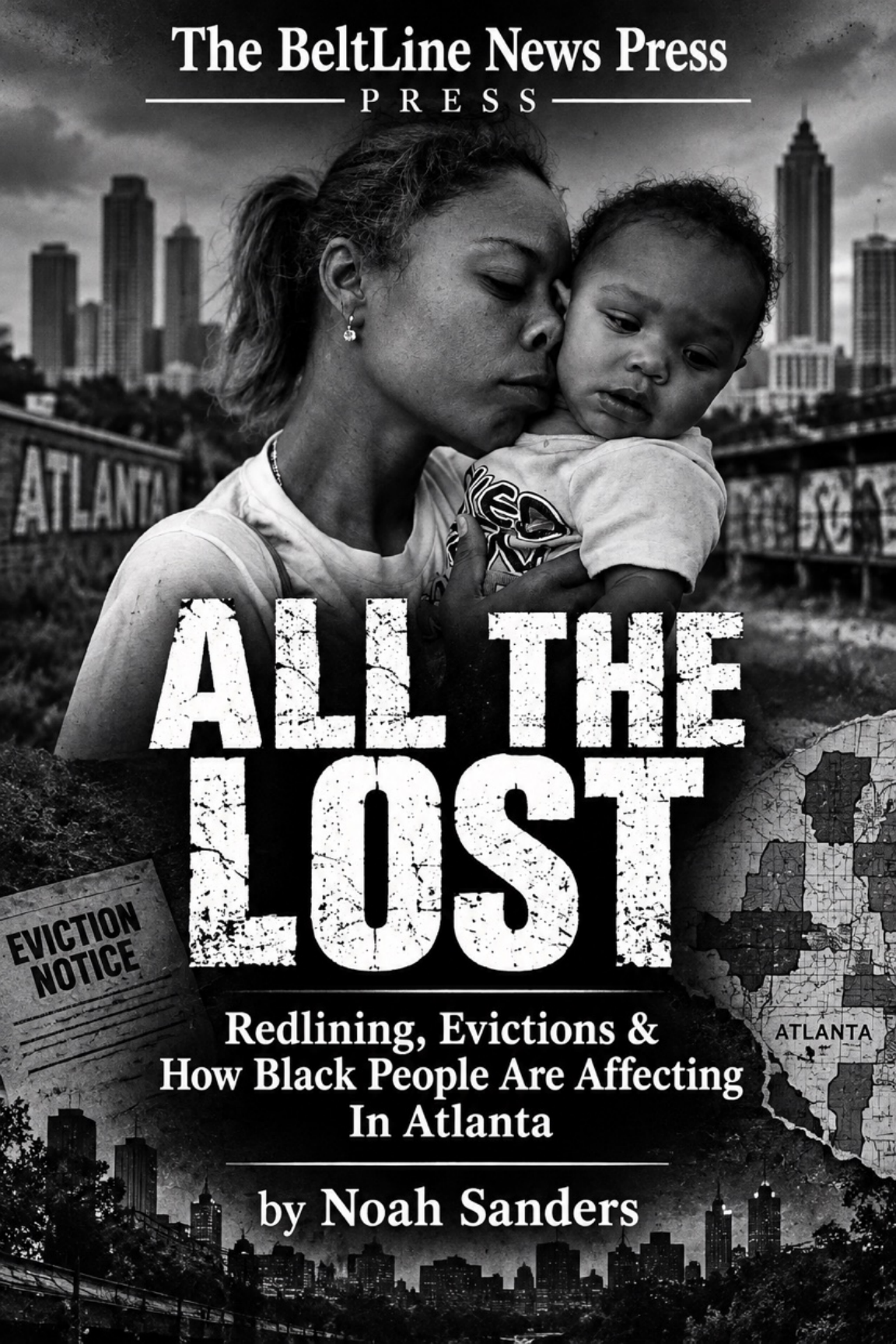


The BeltLine News Press

P R E S S



ALL THE LOST

Redlining, Evictions &
How Black People Are Affecting
In Atlanta

by Noah Sanders

ALL THE LOST

Redlining, Evictions & How Black People Are Affected In Atlanta

by Noah Sanders

Published by The BeltLine News Press, 2026

Copyright © 2026 by Noah Sanders

Published by The BeltLine News Press, an imprint of Noah Sanders Advocacy, Atlanta, Georgia.

All rights reserved. No part of this book may be reproduced in any form without written permission from the publisher, except for brief quotations in reviews and articles.

First edition, 2026.

This book is a work of history, reporting, and advocacy. Statistics are date-labeled throughout. Where individual stories appear, they are either drawn from public records or presented as composite illustrations clearly marked as such. Nothing in this book is legal advice.

thebeltlinenews.net

Contents

Introduction: The Question That Started This Book

1. How Atlanta Was Divided
2. The Highways That Ate Black Atlanta
3. White Flight and the Making of the Other Atlanta
4. The Subprime Heist
5. The Eviction Machine
6. The BeltLine Paradox
7. The Human Cost
8. All the Lost
9. What We Do Now

Resources: Where to Go, Who to Call About the Author

Introduction: The Question That Started This Book

I work the streets of Atlanta. Not from behind a desk — boots on the ground, in the shelters, at the eviction courts, under the bridges, in the neighborhoods where the rent went up and the people got pushed out. I run Noah Sanders Advocacy, and every day somebody asks me a version of the same question:

How did it get like this?

How did Atlanta — the Black mecca, the city too busy to hate, the cradle of the civil rights movement — become a city where the vast majority of homeless people are Black? Where a mother working full-time can still get an eviction notice taped to her door? Where the neighborhoods our grandparents built with their own hands now have coffee shops they can't afford to walk into?

This book is my answer. And I want to be straight with you from the first page: this didn't happen by accident. It didn't happen because Black people didn't work hard enough, save enough, or want it enough. It happened because this city — like most American cities — was engineered this way. On purpose. On paper. With maps, laws, bulldozers, and bank policies.

Then, when the laws changed, the engineering just got quieter.

I'm going to walk you through it the way I wish somebody had walked me through it: redlining, urban renewal, white flight, the

subprime heist, the eviction courts, gentrification, and the homelessness crisis sitting in plain sight on our streets right now. Every statistic in this book is date-labeled so you know exactly when it was true. I won't hype anything. The truth is bad enough without exaggeration.

But this isn't just a history book. History without action is just grief. So the last part of this book is about what we do now — the policies, the organizing, the programs, and the phone numbers you can call today if you or somebody you love is in trouble.

Let me tell you where I stand, so you know who's talking to you. I do outreach with people experiencing homelessness in Atlanta. I work with women, children and families, men, veterans, elderly folks, disabled folks, and people dealing with mental health challenges. My organization runs educational classes, life and trauma coaching, youth intervention for young people facing housing instability, and job placement and benefits access. I don't write about these issues from far away. I live inside them.

Here's the number that should stop everyone in their tracks: in Atlanta's 2026 homeless count, 85 percent of the people counted were Black. Eighty-five percent. In a city where Black people are less than half the population. That is not a coincidence, and it is not a mystery. It is the end of a long chain — and this book traces every link.

One more thing before we start. You're going to read stories in this book about families facing eviction, about children caught in the middle, about people sleeping outside. Some of these stories are composites — built from the real patterns I've seen doing this work,

with details changed to protect people's dignity. I'll always tell you when that's the case. I won't exploit anybody's pain to make a point. The people in this crisis deserve better than that, and so do you.

All the lost. That's what this book is about — the neighborhoods we lost, the wealth we lost, the homes we lost, and the people we've lost along the way. But it's also about what we haven't lost: each other, and the fight.

Let's get into it.

— Noah Sanders, Atlanta, Georgia, 2026

How Atlanta Was Divided

There's a map from 1938 that explains half of what I see when I walk this city.

It's called the Home Owners' Loan Corporation map — the HOLC map, made by a New Deal federal agency as part of its City Survey project. Government men divided Atlanta into 111 residential neighborhoods and graded every one of them: A through D. Green through red. A was green — “best.” B was blue — “still desirable.” C was yellow — “definitely declining.” D was red — “hazardous.”

Banks and lending institutions used these grades to decide who should and shouldn't get a loan.

Now here's the thing about those grades. They weren't measuring what they claimed to be measuring. The men who drew the maps were mostly affluent white realtors, investment bankers, and mortgage lenders who'd taken government jobs during the Depression. Their maps reflected their racial biases — not actual financial risk. We know this because the records show that Black homeowners repaid their mortgage loans at the same rate as white homeowners. Same money, same reliability, same responsibility. But the color of the neighborhood decided what the map said.

All of this comes from a 2021 study by Georgia Tech's Ivan Allen College, “In the Conversation About Redlining, Details Matter.” I keep coming back to that title, because the details are the whole story.

Every Black neighborhood: red

Let me tell you what the map said about Atlanta.

All of Atlanta's Black neighborhoods were graded D.

Every single one. Red. Hazardous.

And it wasn't because the neighborhoods were falling apart. There was one area — the appraisers called it D17 — where even the mapmakers admitted, in their own notes, that if race were not a factor they “would rate as a high B grade, or possibly a low A grade.” Read that again. The best Black neighborhood in Atlanta was home to professors, professionals, and entrepreneurs from Atlanta's Black universities. The appraisers looked at it and said, essentially: *this is fine housing, good people, good buildings — we'd call it a high B, maybe even a low A.* And then they stamped it D anyway. Red. Hazardous. Because Black people lived there.

That detail comes from historian LeeAnn Lands, cited in a 2025 piece by PLATFORM called “Atlanta Citizenship and Housing, Success and Setback.” It might be the most honest sentence ever written about American housing policy: the appraisers saw the truth, wrote the truth down, and then graded it red anyway.

Atlanta wasn't special in this. Or rather — it was special only in that it was ordinary. Across the entire country, only one Black neighborhood was ever graded green: one, in Savannah, Georgia. Five more, in North Carolina, got yellow. Everything else Black in America was red. The whole country, colored by men who believed a Black address was a bad investment, and who then made sure it

became one.

When the HOLC map was made in 1938, Atlanta was 34 percent Black. Twenty-nine percent of the city was labeled “hazardous” — nearly a third of the land, reserved almost exactly for the third of the people the city had decided didn’t deserve a mortgage.

Think about what that did. Think about what it means to look at a city and say: more than a quarter of your land is hazardous — and it just happens to be where the Black people live.

“The appraisers would rate it as a high B grade, or possibly a low A grade — if race were not a factor.” — HOLC appraisal notes, area D17, Atlanta, 1938

They wrote it down. They graded it red anyway.

How the grades worked — and what they did

I want you to understand the machinery, because the map by itself was just paper. What gave it power was everything built on top of it.

The grades came with descriptions. Surveyors wrote up each of the 111 neighborhoods — housing stock, occupations, income levels, and, always, race. The presence of Black residents was treated as a contaminant in the formula. A neighborhood could have solid brick homes, employed professionals, low crime, good upkeep — and the grade would still come back D if the residents were Black. D17 proved it. The appraisers told on themselves.

Once the grades existed, they became the operating manual for how money moved through Atlanta. Banks consulted the maps. A green grade meant lend freely. A red grade meant don't lend at all — or lend only on punishing terms. The practice got its name from the red ink: *redlining*.

Then the Federal Housing Administration took the logic national and made it official. The FHA's 1939 Underwriting Manual explicitly recommended racially restrictive covenants to keep neighborhoods "occupied by the same social and racial classes." That's not my paraphrase of the manual's spirit. That's the policy, documented in a 2015 peer-reviewed article in the journal published through PMC, "The Legacy of the 1968 Fair Housing Act." The federal government wrote racial segregation into its mortgage underwriting standards and handed them to every bank in the country.

So here was the deal, and I want you to feel the weight of it:

If you were white, buying in a green or blue neighborhood — which the mapmakers had carefully drawn to include most of white Atlanta, especially on the north side — the full power of the federal government stood behind your purchase. FHA-insured loans. After the war, VA loans for veterans. Long-term mortgages, low down payments, fixed rates. Your home gained value year after year. You built equity. You borrowed against that equity to send your kids to college or start a business. When you died, your children inherited wealth.

If you were Black, the government had drawn a red line around your neighborhood and told the banks not to lend there. No FHA loans. No VA loans — even for Black veterans who'd just fought a war for

this country. No thirty-year mortgages building equity. The money didn't flow. And when money did reach Black buyers, it often came on predatory terms: contract sales where you built no equity until the final payment, high-interest loans from lenders who specialized in exploiting people the banks wouldn't touch, deals structured to take homes rather than build wealth.

This is how the racial wealth gap got built. Not by accident. Not by bad choices. Not by a lack of work ethic — Black Atlantans worked as hard as anyone on earth. It was built by a federal agency with a color-coded map and a lending system that treated Black families' money as worth less than white families' money, even when the government's own records showed Black homeowners paid their debts at the same rate as white homeowners.

Let me put it the way I put it when I'm talking to young people in my programs: imagine two families, same income, same jobs, same discipline. One gets a thirty-year mortgage at a fair rate in a neighborhood where the government guarantees the loan. The other gets locked out — no loan, or a predatory one. Thirty years later, one family owns a home worth many times what they paid. The other owns nothing, or lost what they had to a contract seller. Now multiply that by thousands of families, over generations. That's the wealth gap. It has an address. It has a date. It has a map.

The covenant and the zone

The map wasn't the only tool. It was just the most colorful one.

Atlanta also used racially restrictive covenants — clauses written directly into property deeds that legally prohibited Black people from buying, leasing, or living in homes in white neighborhoods. These weren't quiet understandings between neighbors. They were enforceable legal documents, widespread in Atlanta and across the country through the early 20th century. Buy a house in the wrong neighborhood and the deed itself said you couldn't sell it to a Black family. That history is documented by housing researchers including Akira Drake Rodriguez in a 2016 analysis of Atlanta housing.

Think about what that meant in practice. Even a Black family with money — a doctor, a professor, a business owner — couldn't buy into the neighborhoods where homes were gaining value. The wealth-building machine of American homeownership had a "whites only" sign on the door, written into the deed.

And Atlanta went further than private covenants. The city itself got into the business of racial separation. In 1922, city planner Robert Whitten wrote explicit racial zoning into Atlanta's zoning plan. The City Planning Commission defended it openly, declaring that "race zoning is essential in the interest of the public peace, order and security." That's a 1922 quote from Atlanta's own planning officials, documented in a 2023 analysis in the Pace Environmental Law Review blog. They weren't hiding it. They weren't whispering. They put it in the plan and defended it in public: separating the races was essential to peace, order, and security.

The courts backed the whole system. The U.S. Supreme Court upheld racially restrictive covenants in *Corrigan v. Buckley* in 1926. So for more than two decades after that decision, it was settled

American law that a white neighborhood could legally bar Black families from buying in. The highest court in the land said so.

Shelley v. Kraemer: the crack in the wall

The wall finally cracked in 1948. The Supreme Court declared in *Shelley v. Kraemer* that racial covenants were unenforceable — courts could no longer enforce them. On paper, it was a landmark. In the law books, it reads like the beginning of the end.

But let me be honest with you the way this book promises to be honest: *Shelley* didn't end the exclusion. It ended the enforceability. There's a difference, and the difference mattered for decades.

After 1948, you couldn't take a Black buyer to court for violating a covenant. But the covenants were still in the deeds. The attitudes were still in the real estate offices. The banks were still consulting their redlined maps. Atlanta's FHA-backed developments kept operating under the old rules in practice, and Black families found themselves shut out of the private market for decades afterward. That's documented in the 2025 PLATFORM history of Atlanta housing. The law said the door was open. The people holding the keys acted like it wasn't.

This is a pattern you're going to see again and again in this book: the law changes, and the system adapts. The exclusion gets quieter, more deniable, harder to point to — but it keeps working. *Shelley* is the first great example. The covenant couldn't be enforced in court anymore, so the market enforced it instead: steering, redlining, higher rates, sudden unavailability. Same wall,

new materials.

1968: the law changes, the damage stays

It took another twenty years — until the Fair Housing Act of 1968, Title VIII of the Civil Rights Act — for racial discrimination in housing sales, rentals, and financing to be outlawed outright. The 1968 act banned discrimination based on race, color, national origin, and religion. On paper, the wall came down in 1968.

But here's what I need you to understand, because this is the hinge the whole book swings on: **by the time the law changed, the damage was structural.**

The 1938 map had thirty years to do its work. Thirty years of denied mortgages. Thirty years of equity never built. Thirty years of neighborhoods starved of investment while white suburbs got FHA loans and highways and rising property values. Thirty years of Black families paying rent to landlords instead of building equity for their children — or buying on contract and losing everything when they missed a payment.

You can't redline a neighborhood for three decades and then fix it with a law that says "okay, stop doing that." The wealth was already gone — or rather, it had been diverted. It flowed north, into the green and blue zones. Into white home equity. Into white college funds. Into white inheritances. Into the down payments that white parents gave their children in the 1970s and '80s, which became the down payments those children gave *their* children.

That's what generational wealth is. It's not a metaphor. It's a house, bought in 1955 with an FHA loan, sold in 1985 for five times the price, the proceeds split among the kids. Black families were locked out of that machine during the exact decades when it created the American middle class. Then the law changed, and everybody acted like the race was starting fresh.

The irony of 1970

Here's a detail that tells you everything about how these forces played out in Atlanta specifically. By 1970 — just two years after the Fair Housing Act — Atlanta had become a majority-Black city for the first time, along with Baltimore, Detroit, Gary, Newark, and Washington. That's from a 2009 study by Massey, Rothwell, and Domina, cited in the 2015 PMC article on the Fair Housing Act's legacy.

Read that carefully. The formal barriers came down, and Black families could finally buy where they wanted — and the city's white population was already leaving. The end of legal housing segregation coincided exactly with white flight. White families didn't integrate; they moved. We'll get into that in Chapter 3, because it deserves its own telling. But note the timing, because it's devastating: the doors opened, and the people who'd been holding the wealth walked out.

And think about what that meant for the neighborhoods. Black families finally gained the legal right to buy in areas that had been covenanted and zoned against them — just as the white

homeowners, the businesses, the tax base, and the political investment were leaving. The right arrived at the exact moment the value departed.

The line that never went away

The 1938 map drew a line through Atlanta: north desirable, south undesirable. Green and blue above, yellow and red below. And that line is still there.

A 2025 study published through the CDC and PMC, “Historical Redlining and Community-Reported Housing Quality: A Spatial Analysis,” found that the HOLC grades created a clear north-south demarcation in Atlanta between “desirable” (A and B) neighborhoods in the north and “undesirable” (C and D) neighborhoods in the south — and that this divide persists in the city’s racial geography today.

Nearly ninety years later. The ink was supposed to be a lending guide for Depression-era banks. It became the permanent geography of the city. North Atlanta: whiter, wealthier, better schools, better services. South and west Atlanta: Blacker, poorer, disinvested — the neighborhoods that were red in 1938, bulldozed in the '50s and '60s (that’s the next chapter), abandoned by white flight in the '60s and '70s (the chapter after that), targeted by subprime lenders in the 2000s, and now being gentrified block by block.

It’s all one story. It starts with a map.

Walking the red lines today

Let me bring it home, because I'm not writing this from a library. I'm writing it from the streets.

When I walk the Old Fourth Ward today, I'm walking a neighborhood the 1938 map graded D — red, hazardous, Black. The Georgia Tech study names Old Fourth Ward specifically among the Black neighborhoods the map stamped red. And now that same neighborhood is being re-invested and gentrified — the 2021 Georgia Tech analysis notes this directly. The land the government called hazardous in 1938 is now land developers call opportunity in 2026. The people who were told their neighborhood was worthless watched it become valuable the moment they started getting pushed out of it.

When I walk the Westside — Vine City, English Avenue, the communities around the Atlanta University Center — I'm walking ground that was red in 1938. Same story. Graded hazardous because Black people lived there. Starved of loans for decades. Highways poured through it. And now? Now the cranes are here. Now the values are rising. Now the children of the people who were redlined are being priced out of the neighborhoods their grandparents were trapped in.

That's the cruel arithmetic of it, and I want you to sit with it:

Redlining said: *your neighborhood is worth nothing*. Disinvestment made it true — for a while. Then, decades later, speculators and developers looked at the same land and said: *actually, this is worth quite a lot*. But by then, the people who'd been told it was worthless

had been denied the mortgages, the equity, the generational wealth that would have let them own it.

So the wealth the neighborhood finally gained flowed to newcomers — not to the families who'd endured the red years. The map didn't just divide Atlanta by color in 1938. It set the terms for every housing fight this city has had since. Urban renewal targeted the red zones. The highways ran through the red zones. The subprime lenders hunted the red zones. The eviction filings pile up in the red zones. The gentrification comes back to the red zones — but for new people, not the old ones.

The veterans the country forgot

I want to talk about the veterans for a minute, because this is the part that makes people the angriest when I explain it in my outreach work — and it should.

Black men from Atlanta fought in World War II. They fought in segregated units, under white officers, for a country that wouldn't let them vote in most of the South. They came home with the GI Bill waiting — on paper, the most generous veterans' benefit in American history. Low-cost mortgages. College tuition. Business loans. The GI Bill built the American middle class.

But the GI Bill's housing benefits ran through the same system Chapter 1 has been describing. VA loans required bank participation, and banks used the HOLC maps. A Black veteran trying to use his VA loan in Atlanta faced the redlined map, the restrictive covenants, the white realtors who wouldn't show him

homes in the green zones, and the banks that wouldn't lend in the red ones. The benefit existed. The access didn't.

So while white veterans used VA loans to buy suburban homes that would fund their families for generations, Black veterans — men who'd worn the uniform, taken the same risks, buried the same friends — were locked out of the very program their service had earned them. Some bought on contract. Some rented for life. The wealth their service should have seeded never grew.

I think about those men a lot. I meet their grandchildren in my work — families still renting, still one emergency from eviction, still starting from zero every generation. The grandfather served. The country said thank you. And then the country drew a red line around his neighborhood and called it risk assessment.

They fought for the country. The country drew a map against them.

How theft compounds

Here's the thing about wealth that nobody explained to most of us growing up: it compounds. A home bought in 1955 doesn't just shelter a family. It appreciates. It gets borrowed against — for a child's college tuition, for a small business loan, for the down payment on the next generation's first home. Each use multiplies. By the third generation, one fairly modest house has funded educations, businesses, and inheritances across a whole family

tree.

Theft compounds too. That's what redlining was: theft, compounded.

When a Black family was denied a mortgage in 1950, they didn't just lose a house. They lost the appreciation. They lost the equity their children could have borrowed against. They lost the inheritance their grandchildren could have built on. And they paid rent instead — often to a white landlord, often for decades — transferring their wealth upward instead of accumulating it. Every month's rent was money that didn't compound for them. Every year of renting was a year the white family across town was building equity.

Now run that over three generations. The white family that bought with an FHA loan in 1955: by the 1980s, that home's equity is paying for college. By the 2000s, it's the down payment help for the grandchildren's homes. The Black family locked out in 1955: renting in 1955, renting in 1985, and in many cases, still renting in 2026 — or facing eviction, which is where this book is heading.

This is why the racial wealth gap isn't about work ethic, or saving, or "financial literacy" — the condescending explanations people reach for when they don't want to look at the map. Black Atlantans worked. They saved what they could. But you can't out-save a system that denies you the primary wealth-building tool an entire generation of white Americans was handed by their government. The gap isn't a mystery. It's arithmetic. Compounded, over generations, starting from a red line drawn in 1938.

And here's the part that should end every argument about “personal responsibility” in housing: the government's own records showed Black homeowners repaid their loans at the same rate as white homeowners. The risk was invented. The exclusion was real. The compounding — of wealth for some, of loss for others — ran for decades on a lie the appraisers wrote down and graded red anyway.

The professors the map called hazardous

Let me stay with D17 for a moment — the neighborhood the appraisers said would be “a high B, possibly a low A” if race weren't a factor — because I want you to know who lived there.

The 2025 PLATFORM history, citing historian LeeAnn Lands, describes D17 as home to professors, professionals, and entrepreneurs from Atlanta's Black universities. Think about what that means. Atlanta is home to the largest consortium of historically Black colleges and universities in the country — Morehouse, Spelman, Clark Atlanta, Morris Brown — institutions that educated generations of Black doctors, lawyers, teachers, ministers, and business owners. The faculty of those schools, the professionals they trained, the entrepreneurs who served the community: these were the residents of D17.

These were not people who'd failed at the American dream. They were people living it — educated, employed, upstanding by every measure the appraisers themselves used. The appraisers looked at their homes and saw quality. They looked at the residents and saw

achievement. And then they looked at the color of the residents' skin and stamped the whole neighborhood D. Hazardous. Red.

I want you to feel the insult inside the economics. It wasn't just that Black families were denied wealth. It was that even Black *success* was denied recognition. You could do everything right — earn the degrees, build the career, buy the fine home, keep it immaculate — and the government's official judgment was still: hazardous. Your achievement didn't matter. Your address was Black, so your address was red.

That's what makes D17 the most damning detail on the whole map. If the grades had tracked actual risk — actual housing quality, actual repayment rates, actual neighborhood stability — D17 would have been green or blue. The appraisers admitted it. The map is a confession: the grades measured race, not risk. Every D stamped on every Black neighborhood in Atlanta was a lie the mapmakers told on purpose, and D17 is the one where they wrote the truth in the margins.

The professors of D17 deserved better than a red stamp. Their grandchildren — the ones I meet in my outreach work, still fighting for housing stability in this city — deserve better than the inheritance that stamp stole from them.

The green zones got the future

I've spent this chapter on what the red ink did to Black neighborhoods. Let me spend a minute on what the green and blue ink did for white ones — because the map didn't just punish. It

rewarded.

The A and B grades clustered on Atlanta's north side. Green for "best," blue for "still desirable." The men who drew the map made sure the city's whitest, wealthiest areas got the grades that unlocked the money. And then the money came: FHA-insured mortgages, VA loans, home improvement loans, commercial lending. Thirty years of the federal government saying yes — yes to the loan, yes to the refinance, yes to the investment.

Those neighborhoods compounded, just like I described — but upward. Homes bought cheap in the 1940s and '50s with government-backed loans became the most valuable real estate in the region. The equity funded college educations and business ventures. The neighborhoods got the infrastructure: paved streets, good schools, parks, services — the municipal investment that the red zones were denied. Success built on success, each decade's advantage becoming the next decade's starting point.

And the 2025 CDC/PMC study confirms the line held: the north-south demarcation the 1938 map drew — desirable north, undesirable south — persists in Atlanta's racial geography today. The green zones of 1938 are, overwhelmingly, the wealthy zones of 2026. The red zones of 1938 are, overwhelmingly, where poverty concentrates, where the eviction filings pile up, where I do my outreach work.

Nobody planned it to last ninety years. Nobody had to. The map set the starting positions, the money did the rest, and compounding took care of the distance. That's the thing about a head start: you don't have to keep cheating once you're far enough ahead. The gap

maintains itself.

When people ask me why north Atlanta looks the way it does and south and west Atlanta look the way they do — why the schools, the streets, the stores, the home values split along lines you can practically see from the highway — I tell them about the map. Not because the map is the whole explanation. But because it's the beginning of it. The green ink wrote a future for some Atlantans. The red ink wrote a different one for the rest. We're still living in both futures.

The map's long afterlife

I keep returning to that 2025 study — the one published through the CDC and PMC that found the 1938 HOLC grades created a north-south demarcation in Atlanta that persists in the city's racial geography today. Think about what "persists" means. It means that nearly ninety years after a group of white realtors colored in a map, you can still see their handwriting in where Black and white Atlantans live, in which neighborhoods have investment and which don't, in where the poverty concentrates and where the wealth accumulates.

Maps aren't supposed to last ninety years. Lending guidelines get updated. Banks change policies. Laws get passed — *Shelley* in 1948, the Fair Housing Act in 1968. And yet the line held. That's how deep the engineering went. The map didn't just guide lending for a few decades; it set the initial conditions for everything that followed. The highways followed the red ink (Chapter 2). The white

flight drained the tax base from the red zones (Chapter 3). The subprime lenders targeted the descendants of the redlined (Chapter 4). The eviction courts process them now (Chapter 5). The developers are buying the red zones back, cheap, for someone else (Chapter 6).

Each chapter of this book is a different decade's version of the same line. The line never moved. Only the language around it changed.

I'll carry that line with me through every chapter that follows — and I'll keep showing you where it runs. Because once you learn to see the red ink, you see it everywhere: in the eviction filings, in the shelter intakes, in the faces of the families I meet doing this work. The map is ninety years old. Its consequences are brand new, every single day.

When I'm doing outreach and I meet a family facing eviction in one of these neighborhoods — in the Westside, in the south side communities, in the old D-graded blocks — I know I'm standing at the end of a chain that started with a mapmaker's red pencil in 1938. The mother in front of me didn't draw that map. Her grandmother didn't draw that map. But they're living inside its lines. And the people who drew it never had to answer for what it did.

That's why this book starts here. Before the bulldozers, before the flight, before the subprime loans and the eviction courts — there was a map. And the map said: these people, in these neighborhoods, don't deserve investment.

Everything else followed.

In the next chapter, I'll show you what came after the maps: the bulldozers.

A note on what I've told you here

Every number in this chapter comes from sources listed in the book's research file. The 1938 HOLC map, the 111 neighborhoods, the grades and their meanings, the D17 appraisal notes ("high B, possibly a low A"), the Savannah exception (one green Black neighborhood in the entire country; five yellow in North Carolina), the 34 percent Black population and 29 percent "hazardous" land, the finding that Black homeowners repaid at the same rate as white homeowners, the 1939 FHA Underwriting Manual's covenant recommendation, the 1922 Whitten racial zoning and the planning commission's "public peace, order and security" defense, *Corrigan v. Buckley* (1926), *Shelley v. Kraemer* (1948), the Fair Housing Act (1968), the 1970 majority-Black census figures, and the 2025 CDC/PMC finding that the north-south redlining divide persists today — all date-labeled, all traceable. What I didn't do is invent dialogue, imagine scenes I can't verify, or put words in any real person's mouth. The history is bad enough without me dressing it up.

The Highways That Ate Black Atlanta

After the maps came the bulldozers.

James Baldwin said it plain in 1963: urban renewal meant “Negro removal.” He was talking about the country, but he could have been standing on Auburn Avenue. Because in Atlanta, the pattern was exact. First the government drew red lines around Black neighborhoods and starved them of loans. Then the government sent bulldozers into those same neighborhoods — the ones redlining had already devalued — and called it progress.

This chapter is about what got destroyed. Homes. Businesses. Churches. Whole communities. And I need to be straight with you about something before we start: the records are incomplete. For several of these clearances, I could not verify an exact count of how many homes or businesses were demolished. Specific figures may exist in primary records — the Atlanta Housing Authority archives, or Larry Keating’s 2001 book *Atlanta: Race, Class and Urban Expansion* — but confirming them would require library access I don’t have, and I’m not going to invent numbers to make the story hit harder. The story hits hard enough. Where the records are incomplete, I’ll say so — because that’s the honest thing, and because the incompleteness of the records is itself part of the story. Nobody was carefully counting what Black Atlanta lost.

The setup: why these neighborhoods, why then

To understand what happened in the 1950s and '60s, you have to hold Chapter 1 in your mind. The 1938 HOLC map had graded every Black neighborhood in Atlanta D — red, hazardous. For twenty years after that map was drawn, those neighborhoods were starved of mortgage lending. No FHA loans. No VA loans. No investment.

Now put yourself in the shoes of a highway planner or an urban renewal official in 1955. You're looking for where to put a highway, where to clear land for a civic center. You need land that's cheap to acquire and communities that can't fight back politically. Where do you go? You go where the red ink is. Low property values — depressed by two decades of denied lending — mean cheap land acquisition. Black residents — locked out of political power, their neighborhoods already labeled “hazardous” and “declining” by the federal government — mean little organized resistance that the white power structure has to take seriously.

The redlining didn't just precede the bulldozers. It *prepared the ground* for them. The map said these neighborhoods were worthless; the planners believed it, or pretended to; and the bulldozers made it true.

That's the pattern for this whole chapter. Watch for it in every story I tell you.

Buttermilk Bottom: the neighborhood they erased

They called it Buttermilk Bottom. Some called it Black Bottom. It was an African-American neighborhood in central Atlanta, sitting on the ground where the Atlanta Civic Center stands today.

In the 1960s, the city decided it was a slum. Unpaved streets. No electricity in some places. And so they razed it — almost entirely — for urban renewal. The convention center went up in 1967 on the cleared ground.

Stop and think about that word: *slum*. It did a lot of work in those years. Call a neighborhood a slum and you don't have to ask why the streets are unpaved — you don't have to mention the decades of denied municipal investment, the redlining that starved it of capital, the fact that the city itself had refused to pave those streets or run those power lines. "Slum" makes it sound like a natural condition, like a weather pattern. It hides the cause. Buttermilk Bottom didn't become poor by accident. It was made poor — by the map in Chapter 1, by the lending system, by the city's own neglect — and then it was destroyed for being poor.

Here's what the city's planners didn't put in their brochures: most of that cleared land sat empty until the mid-1980s. They destroyed a neighborhood — homes, families, a whole world — and then left the dirt sitting there for twenty years. When mixed-income projects finally went up, the people who'd lived in Buttermilk Bottom were long gone. Scattered. And largely never rehoused. The city that called their neighborhood a slum couldn't be bothered to find them

new homes. (That history comes from the “Buttermilk Bottom” account drawing on Larry Keating’s *Atlanta: Race, Class and Urban Expansion*, 2001.)

Twenty years of empty dirt. Let that sit. If the clearance was really about renewal — about building something better — where was the building? The bulldozers came fast. The rebuilding took two decades. Which tells you what the real priority was. It wasn’t renewal. It was removal.

The Black press saw it coming

The Black press saw it happening in real time, and said so.

In December 1959, the *Atlanta Daily World* — the city’s Black newspaper, the voice of Black Atlanta — reported on the destruction of Buttermilk Bottom as a “sad picture in the municipal lives of Blacks in the Auburn Avenue district and Atlanta’s fourth ward.” The paper warned that forcing residents out of the east side would cause Auburn Avenue businesses to “die on the vine.”

They were right. When you scatter a neighborhood’s people, the businesses that served them don’t survive. The churches lose their congregations. The barbershops, the corner stores, the insurance offices, the cafes, the funeral homes — the whole economic ecosystem of a Black community — collapses. A business doesn’t exist in isolation; it exists inside a web of customers, suppliers, neighbors, foot traffic, trust. Break the web and the businesses die, even the strong ones. The *Daily World* saw it coming in 1959, and it happened anyway.

That warning matters for a reason I want you to carry through this whole book: these clearances weren't surgical. They were contagious. Destroy one Black neighborhood and the damage spreads to the next one over. Buttermilk Bottom's destruction didn't just displace Buttermilk Bottom's residents. It wounded Auburn Avenue — the economic heart of Black Atlanta, the street they'd called "Sweet Auburn." The damage radiated outward, the way damage always does when you tear the center out of a community.

Wheat Street Gardens: a church answers

Not everyone just watched it happen. Reverend William Holmes Borders — pastor, civil rights leader, a man who understood that faith without works is dead — looked at the destruction of Buttermilk Bottom and of another Black neighborhood, Washington-Rawson. He looked at the city's failure to rehouse the displaced residents. And he built an answer.

In 1964, he opened Wheat Street Gardens: the nation's first federally subsidized, church-operated rental housing project. A church, stepping in where the city had failed. The people the bulldozers displaced weren't the city's priority; a pastor made them his.

I want you to notice the date: 1964. The same year the Civil Rights Act passed. The same year the country was congratulating itself on progress. And in Atlanta, a Black church was building housing for people the city's "progress" had made homeless — because the city that destroyed their homes had no plan for where they'd go.

That was also the era — January 1966 — when Dr. Martin Luther King Jr. and Coretta Scott King led a protest march into Vine City, highlighting substandard housing and pressing Mayor Ivan Allen Jr. to reconsider the city's whole approach to urban renewal. The movement's leaders understood what was happening. This wasn't abstract policy debated in planning offices. It was people's homes coming down while the city called it renewal. King didn't march into Vine City because he'd read a report. He marched because people were losing their homes. (Both the Wheat Street Gardens history and the 1966 King march are documented by Georgia Exhibits' "Urban Renewal and the Civil Rights Movement.")

The Downtown Connector: a highway through the heart of it

If Buttermilk Bottom was urban renewal's erasure, the Downtown Connector was the highway system's. The Connector — the stretch where I-75 and I-85 merge through the middle of Atlanta — started construction in September 1948. The full connector opened on September 18, 1964. Sixteen years of construction, cutting through the middle of the city.

What it cut through was Black Atlanta. The highway destroyed street grids east and south of downtown — not just buildings, but the *grid itself*, the pattern of streets that made neighborhoods walkable, connected, whole. It divided Sweet Auburn — the historic heart of Black business and culture, the street the *Daily World* had warned about — in two. A highway, physically splitting Black

Atlanta's main street.

Think about what it means to split a main street with a highway. Auburn Avenue wasn't just a road. It was where Black Atlanta did its business, spent its money, built its institutions, saw itself reflected. Cutting it in two with a river of concrete didn't just inconvenience people. It broke the continuity — the ability to walk from the church to the bank to the newspaper office to the restaurant, the daily circulation that makes a commercial district alive. A highway through a main street is a wall. People don't casually cross eight lanes of interstate to get a haircut.

And the Connector's interchange with I-20 leveled the northern part of the Washington-Rawson district. Washington-Rawson deserves its own telling, because what happened there shows the machinery working in stages — patient, methodical, complete.

Washington-Rawson: erased in two acts

First, in the 1950s, the western side of Washington-Rawson was leveled for the Downtown Connector. The highway cut the neighborhood in half. Then, in the early 1960s, the remaining eastern side was demolished — for the Atlanta-Fulton County Stadium and its parking lots.

A whole neighborhood: half for a highway, half for a stadium and the cars that drove to it.

And here's the part that should make you sit up. The original 1940s plan had the Connector running *west* of downtown. The route was later moved to run *east* of downtown — through

Washington-Rawson, through the Black neighborhoods. Some sources judge that this rerouting was, in effect, an effort to remove a low-income Black neighborhood and to create a buffer between the business district and the remaining Black neighborhoods of Summerhill, Mechanicsville, and Peoplestown. I'm telling you what the sources say: that the judgment of some historians is that the route was deliberately moved to clear Black people out and wall the rest in — a highway as a moat between white downtown commerce and Black neighborhoods. (That account of Washington-Rawson comes from its documented history citing construction records.)

A stadium parking lot. Let me say that again, because the obscenity of it needs room to breathe. A neighborhood — homes, families, churches, businesses, a community — was demolished so that people could *park their cars* to watch baseball. Not even for the stadium itself, in the second act. For the parking lots around it.

The Atlanta Life fight

Let me also tell you about the Atlanta Life Insurance Company, because this story shows you exactly how the planners thought.

The Connector's first planned route ran straight through the headquarters of Atlanta Life — the city's major Black-owned business, an anchor institution, a symbol of what Black Atlanta had built despite everything in Chapter 1. The planners drew the line right through it. The Black community protested. They organized, they fought, and they saved the building. The route moved a few blocks east.

And where did it go? Through Auburn Avenue anyway. Through Black Atlanta's main street.

The community won the battle for one building and lost the war for the neighborhood. (That account comes via *Segregation by Design*, citing Georgia Tech historian Ronald Bayor's *Race and the Shaping of Twentieth-Century Atlanta*.)

I want you to sit with that for a moment. The highway planners first aimed at the biggest Black-owned business in the city. When the community fought back — successfully, courageously — the planners just shifted the destruction a few blocks over. The point was never really about the most efficient route from point A to point B. The point was that Black neighborhoods were where highways went. If the community saved one building, the highway would take the block next to it. The destruction was the constant; only the exact address was negotiable.

I-20 and the Westside: a highway as a wall

The Westside got its own highway, and the record on this one is unusually blunt about intent. Usually the planners hid behind technical language — traffic flow, engineering constraints, cost efficiency. This time, somebody wrote it down.

In a 1960 government report on the transitional westside neighborhood of Adamsville, officials noted that “approximately two to three years ago, there was an ‘understanding’ that the proposed route of the West Expressway [I-20 West] would be the boundary between the white and Negro communities.”

Read that again. A government report, in 1960, describing an “understanding” — in quotation marks, like they knew exactly what they were saying — that a federal highway would serve as the boundary between the white community and the Black community. Not a road. A wall. A racial boundary poured in concrete through Vine City-area neighborhoods.

That quote comes to us through Georgia Tech historian Ronald Bayor’s *Race and the Shaping of Twentieth-Century Atlanta*, via the Segregation by Design project. It’s one of the clearest pieces of evidence we have that highway routing in Atlanta wasn’t just incidentally destructive to Black neighborhoods. It was deliberately drawn along racial lines — sometimes to destroy Black communities outright, sometimes to separate them from white ones, always with Black people on the losing end.

A highway as a boundary. Think about what that means for the people who lived there. Your neighborhood isn’t just crossed by a highway — it’s *defined* by one. The concrete tells everyone which side is which. It tells the white side: you’re protected, you’re separate. It tells the Black side: you’re contained. And it tells the city’s investors, for decades to come: don’t cross that line with your money.

The pattern, stated plain

Across all of it — Buttermilk Bottom, Washington-Rawson, Sweet Auburn, Vine City, the Westside — the pattern holds:

The highways went where the redlining had already been.

The 1938 map had graded these neighborhoods D — hazardous, Black, unworthy of investment. Twenty and thirty years later, the highway planners looked at the same map and saw the path of least resistance. Low property values meant cheap land acquisition. Black residents meant little political power to fight back. Federal urban renewal money was available for “slum clearance,” and the redlined neighborhoods had been helpfully pre-labeled as slums — never mind that the slum conditions were the *product* of the disinvestment the government itself had engineered.

“Urban renewal means Negro removal.” — James Baldwin, 1963

There was an “understanding” that the highway would be the boundary between the white and Negro communities. — 1960 government report on Adamsville, quoted by historian Ronald Bayor

Baldwin named it in 1963. The Adamsville report documented it in 1960. The *Daily World* warned about it in 1959. Everybody who was paying attention knew what was happening. It happened anyway.

The promise and the dirt

Every clearance in this chapter came with a promise. Urban renewal promised better housing, modern neighborhoods, a revitalized city. The highways promised progress, connection, growth. The stadium promised civic pride.

Now line those promises up against what actually happened — and I want you to use Buttermilk Bottom as the measuring stick, because it's the clearest case. The city razed a neighborhood in the 1960s. The convention center went up in 1967. And most of the cleared land sat empty until the mid-1980s. Twenty years of dirt.

If the promise was renewal, where was the renewal? The bulldozers arrived on schedule. The rebuilding took two decades. The displaced residents — the people whose homes were destroyed in the name of their own betterment — were scattered, and largely never rehoused. The city that claimed it was clearing slums for the residents' own good couldn't be bothered to find those residents new homes.

That gap — between the speed of destruction and the slowness of rebuilding — tells you what the real priority was. Destruction is fast when you want the land. Rebuilding is slow when you don't care about the people. Every urban renewal project in Black Atlanta followed this rhythm: swift demolition, slow or nonexistent replacement, displaced families left to fend for themselves.

And notice who bore the cost of the delay. When cleared land sits empty for twenty years, the people who lost their homes don't get those twenty years back. Children grow up in worse housing. Elders die displaced. Businesses that might have survived a quick transition die in a slow one. Time is the one thing displacement steals that can never be returned. The city eventually built mixed-income projects on the Buttermilk Bottom land in the mid-1980s. The families who'd lived there in the 1960s weren't the ones who moved in.

The fighters

I don't want this chapter to read like Black Atlanta just took it. It didn't. At every step, people fought — with the tools they had, against a machine that had every advantage.

The *Atlanta Daily World* fought with the press — warning in December 1959 that destroying Buttermilk Bottom would kill Auburn Avenue's businesses, putting the prediction on the record before the bulldozers proved it right.

Reverend William Holmes Borders fought with bricks and mortar — building Wheat Street Gardens in 1964, the nation's first federally subsidized church-operated rental housing project, because the city wouldn't house the people it had displaced.

Dr. King and Coretta Scott King fought with their feet — marching into Vine City in January 1966, putting the movement's moral weight behind the demand that the city reconsider urban renewal.

The community around Atlanta Life fought with organization — protesting the Connector's original route, saving the headquarters of the city's great Black-owned insurance company, forcing the planners to move the highway.

They didn't win every fight. They didn't even win most of them. The highway still went through Auburn Avenue. Buttermilk Bottom still fell. Washington-Rawson still disappeared. But the fighting matters — it matters that the record shows resistance, that the destruction wasn't consented to, that Black Atlanta saw exactly what was happening and said so, loudly, in real time.

There's a tradition here I want to name, because it runs through this whole book. When the city failed Black Atlanta, Black Atlanta's institutions stepped in: the Black press, the Black church, the Black business community, the movement. Wheat Street Gardens is the purest example — a church building what the government destroyed. That tradition is still alive. It's in the tenant organizing I see today, in the community land trusts, in the mutual aid. The city has been failing these neighborhoods for the better part of a century. The neighborhoods keep taking care of each other anyway.

The children of the clearances

Let me tell you about the longest-lasting damage, the kind that doesn't show up in any archive — because there is no archive, as we've established.

When you demolish a neighborhood, you don't just displace the people who live there. You displace their children, and their children's children. A family that owned a home in Buttermilk Bottom — even a modest one, even one the city called a slum — had an asset. It might not have been worth much on the redlined market. But it was *theirs*. It was a place. It was stability. It was the address their children grew up at, the equity — however small — that could have been passed down.

Demolition took that. And the scattering took the rest: the neighbors who watched your kids, the church that knew your family, the barbershop that extended credit, the informal networks that make

poor communities survivable. Researchers call this social capital. On the ground, it's just called *your people*. The clearances broke up people's people.

So the children of Buttermilk Bottom, of Washington-Rawson, of the families split by the Connector and walled in by I-20 — they grew up without the foothold their parents had. Starting over, in worse housing, in unfamiliar neighborhoods, with the networks broken. And their children started from there. This is how a demolition in 1965 becomes an eviction in 2026. Not directly, not in a straight line — but through the slow erosion of every advantage a family might have accumulated.

I meet these grandchildren in my outreach work. They don't know the name Buttermilk Bottom. They don't know their family was redlined in 1938 or highway-split in 1964. They just know they're starting from zero, in a city that keeps telling them the zero is their fault.

It isn't. The zero was engineered — with a map, and then with a bulldozer.

What was lost — and what we can't count

Let me be honest about the limits of what I can tell you, because this book promised honesty and I'm going to keep that promise even when it weakens the rhetoric.

I cannot give you a verified total of how many homes were demolished for the Downtown Connector. I cannot give you a verified count of businesses destroyed for I-20, or a precise number

of families displaced from Buttermilk Bottom. The records are incomplete. Specific counts may exist in primary records — the Atlanta Housing Authority archives, Keating's 2001 book — but they would require library access I don't have, and I'm not going to fill the gap with a guess. I won't tell you "ten thousand homes" because it sounds powerful. I won't tell you "five hundred businesses" because it fills a paragraph. The number I don't have is a number I won't invent.

But here's what I want you to understand about that gap: **the incompleteness of the records is part of the violence.**

When the city destroys a white neighborhood, there are hearings, appraisals, headlines, archives. Lawyers. Compensation fights. Documentation. When the city destroyed Black neighborhoods in the 1950s and '60s, the record-keeping was casual — because the people didn't count enough to count carefully. We know whole communities were leveled. We know the street grids were destroyed, Sweet Auburn was split, Washington-Rawson was erased in two stages, Buttermilk Bottom was razed and the land sat empty for twenty years. We know businesses on Auburn Avenue died on the vine, just like the *Daily World* predicted in 1959. The scale is clear even where the exact numbers aren't.

The missing numbers aren't an absence of harm. They're evidence of how little the harm was valued. They didn't count the houses because they didn't count the people.

The machinery didn't stop — it changed shape

And the story didn't stop in the 1960s. The machinery just changed shape. The justifications got newer. The pattern stayed the same.

For the 1996 Olympics, the city's Olympic Legacy Program uprooted nearly 6,000 residents in preparation for the games. Nearly six thousand people — displaced so the world could see a gleaming Atlanta. Bowen Homes — the last of the large public housing projects — was bulldozed in 2009. That's from a 2025 Atlanta Magazine piece, "Atlanta's Long Reckoning with Urban Renewal."

Different decade, different justification, same pattern: Black communities cleared for somebody else's vision of progress. In the '60s it was highways and civic centers. In the '90s it was the Olympics. In the 2000s it was the demolition of public housing. The language updates — *renewal*, *revitalization*, *legacy* — but the bulldozers keep finding the same neighborhoods. The neighborhoods the 1938 map painted red.

The buffer: Summerhill, Mechanicsville, Peoplestown

There's one more detail in the Washington-Rawson story I don't want you to miss, because it reveals the planners' thinking with unusual clarity.

Some sources judge that the Downtown Connector's rerouting — from the original 1940s plan west of downtown to the final route east of downtown, through Washington-Rawson — was, in effect, an effort to remove a low-income Black neighborhood and provide a

buffer between the business district and the remaining Black neighborhoods of Summerhill, Mechanicsville, and Peoplestown.

A buffer. Say the word out loud and hear what it means. The downtown business district — white-owned, white-run, the economic engine — needed protection. Protection from what? From the Black neighborhoods to the south. Summerhill. Mechanicsville. Peoplestown. Communities of Black families, Black churches, Black businesses. And the solution the planners reached for was a highway: a river of concrete between the money and the people, wide enough that you couldn't walk across it, loud enough that you couldn't ignore it, permanent enough that it would outlast everyone who drew it.

I want you to understand the worldview inside that decision. The Black neighborhoods weren't seen as parts of the city to be served. They were seen as threats to be contained — threats to property values, to commerce, to the image of downtown. The highway wasn't just transportation infrastructure. It was a wall with on-ramps. It said: business happens here, Black life happens over there, and concrete will make sure the two don't mix more than necessary.

Summerhill, Mechanicsville, Peoplestown — these were real communities, with histories, institutions, and pride. To the planners, they were a problem to be buffered. That single word tells you everything about who the city was built for and who it was built against.

And the buffer worked. It worked so well that most Atlantans driving the Connector today have no idea they're crossing the grave of a neighborhood — let alone that the road was deliberately placed to

separate them from the neighborhoods on the other side. The violence became infrastructure. The infrastructure became invisible. That's the final stage of every clearance in this chapter: first they destroy, then the destruction becomes just the way the city looks, and then nobody remembers it was a choice.

It was a choice.

The geography of what's gone

When I walk Atlanta today, I walk through absences.

I walk through the Civic Center area and know that Buttermilk Bottom was there — homes, families, a whole world — razed in the 1960s for a convention center, the land sitting empty into the mid-1980s. I stand on ground where children played and wonder how many of those children ever got a stable home again after the city scattered their families.

I drive the Downtown Connector and know that beneath and beside that concrete was Sweet Auburn, whole, undivided — a main street you could walk end to end. Was Washington-Rawson, a neighborhood, erased in two stages for a highway and a stadium parking lot. Every mile of that highway is a mile of somebody's former street.

I cross I-20 on the Westside and know that a government report in 1960 described that highway as an “understanding” — a racial boundary, poured in concrete, through Vine City and the surrounding neighborhoods. I do outreach in those neighborhoods. I meet the grandchildren of the people that highway was built to

contain.

The highways didn't just destroy buildings. They destroyed the thing that made Black Atlanta powerful: density, proximity, community. The barbershop next to the church next to the insurance office next to the newspaper. The network. When you scatter people, you scatter their power. Auburn Avenue's businesses died on the vine not because Black people stopped needing haircuts or insurance, but because the community that sustained those businesses was broken apart and dispersed. You can't run a business on customers who've been relocated across the city with no bus line back.

That's what "Negro removal" meant. Not just removing buildings. Removing the conditions that let a community hold itself together. Removing the density that made Black business viable, the proximity that made Black institutions strong, the continuity that made Black neighborhoods *neighborhoods* instead of just addresses.

And it all followed the red lines. The 1938 map said these neighborhoods were hazardous. The bulldozers agreed — and made it true.

In the next chapter, I'll tell you what happened when the legal walls came down and white Atlanta responded the way it always had: by leaving. The highways had done their work. Now the tax base would do the rest.

A note on what I've told you here

The history in this chapter — Buttermilk Bottom’s razing for urban renewal and the convention center built in 1967, the cleared land sitting empty until the mid-1980s, the December 1959 *Atlanta Daily World* report and its “die on the vine” warning, Wheat Street Gardens opening in 1964 as the nation’s first federally subsidized church-operated rental housing project, the January 1966 King march into Vine City, the Downtown Connector’s September 1948 construction start and September 18, 1964 opening, the destroyed street grids east and south of downtown, Sweet Auburn divided in two, the I-20 interchange leveling northern Washington-Rawson, Washington-Rawson’s western half leveled in the 1950s and eastern half demolished in the early 1960s for the stadium and parking lots, the original 1940s plan routing the Connector west of downtown and the later eastward rerouting, the Atlanta Life Insurance Company headquarters protest moving the route a few blocks east, the 1960 Adamsville report’s “understanding” about I-20 as a racial boundary, the 1996 Olympic Legacy Program uprooting nearly 6,000 residents, and Bowen Homes bulldozed in 2009 — is date-labeled and sourced in the book’s research file. Where exact demolition counts are unverified, I’ve said the records are incomplete rather than inventing figures. No dialogue has been invented; no real person’s words appear except where directly quoted from the historical record.

White Flight and the Making of the Other Atlanta

Atlanta has a slogan. You've seen it on the airport, on the tourism brochures, in the speeches. "The city too busy to hate."

Mayor William B. Hartsfield coined it in 1955 — the year after *Brown v. Board of Education* — to position Atlanta as more progressive than the rest of the South. It built on the biracial political coalition he'd assembled back in 1946, an alliance between white business moderates and Black civic leaders that was genuinely unusual for a Southern city. The message was: we're different here. We're civilized. We do business. We don't do Bull Connor.

There's truth in it. Atlanta did avoid the worst televised violence. The movement had a headquarters city where leaders could organize. I'm not going to pretend none of that mattered. It mattered.

But I need to tell you what that slogan covered up, because the slogan is part of the story — maybe the most important part. "Too busy to hate" described how Atlanta's white leadership handled *confrontation*. It said nothing about what they did when Black people actually started to gain power. What they did was leave.

The numbers don't lie

Let me give you the census numbers, because they're staggering.

During the 1960s, the white population of the City of Atlanta declined by 60,132 people. In the same decade, the Black population increased by 68,587. The 1970 Census revealed that Atlanta had a majority-Black population — 52 percent — for the first time in its history. By 1980, the Black share had risen to 67 percent.

Over the 1960s and 1970s combined, roughly 160,000 white residents — more than 30 percent of the city's population — left for the suburbs. The city's total population kept declining until about 1990.

These figures come from census data via Georgia State University's ResearchATL and census compilations. And they're documented in Kevin Kruse's 2019 book *White Flight: Atlanta and the Making of Modern Conservatism*, which is the definitive history of this exodus.

One hundred and sixty thousand people. That's not a drift. That's not a few families making individual choices. That's a stampede — nearly a third of the city, gone in two decades.

Atlanta had a joke about it at the time. People said the city was now "The City Too Busy *Moving* to Hate." Funny, bitter, and exactly right. The hate didn't disappear. It just got a moving van.

What they were running from

Let's be precise about what triggered the flight, because the timing tells you everything. White Atlantans didn't leave because the city declined. The city declined — in the ways that mattered for tax revenue and investment — *because* they left. The sequence

matters.

In 1961, Atlanta's public schools were first integrated — on August 30, 1961, peacefully, under Hartsfield. Peaceful, yes. And that's what the history books emphasize, what the slogan needed. But let me tell you what "peaceful" meant in practice: token. A handful of Black students admitted to previously all-white schools. Everything else in stages, everything gradual, everything designed to avoid the cameras and the courts.

Buses and trolleys had desegregated in 1959. Rich's department store restaurant integrated in 1961. Movie theaters followed in 1962 and 1963. Step by step, stage by stage — each one presented as proof of Atlanta's exceptional progressiveness, each one carefully limited.

Full school desegregation didn't come until 1973 — nearly twenty years after *Brown v. Board of Education*. That's documented in encyclopedia records of Atlanta's history. Two decades of "gradualism." Two decades of all deliberate speed moving at a crawl. And during those two decades, white families were making their plans.

Because here's what was happening at the exact same time as the token integration: in 1961 — the same year as that first handful of Black students entering white schools — the city erected wooden road barriers on Peyton and Harlan Roads in Cascade Heights to block Black homebuyers from entering a white neighborhood. Atlanta's Berlin Wall, they called it. Wooden barricades across public streets to keep Black families out. That's the opening episode of Kruse's *White Flight*, and it tells you what "too busy to hate"

actually meant on the ground: too busy to hate in front of the cameras, but perfectly willing to build a wall across a road when Black families tried to buy homes nearby.

Hold those two 1961 events together. Token school integration — celebrated nationally as progress. Wooden barriers across a public road — built locally to stop Black homebuyers. That's the real Atlanta of the civil rights era: progressive enough for the cameras, segregationist enough for the neighborhoods.

The Fair Housing Act came in 1968. The legal barriers to Black homeownership fell. And white Atlanta responded the way the numbers show: by leaving. Not integrating. Not staying to build the multiracial city the slogan promised. Leaving.

The election that told the truth

The political story tracks the demographic one, and it comes to a head in 1973.

In the 1973 mayoral runoff, white incumbent Sam Massell ran racially charged ads against Maynard Jackson. The slogans: "It's Cheaper To Vote Than To Move." "Atlanta's Too Young To Die." Read them plainly. The message was barely coded: vote white, or the city dies. A white candidate, running for mayor of a majority-Black city, telling white voters that a Black mayor meant death — for the city, for their property, for everything.

Jackson won anyway — 95 percent of the Black vote, 17 percent of the white vote — and became Atlanta's first Black mayor. Since 1974, every Atlanta mayor has been African American. (Those

figures come from Jones 1978 and Eisinger 1980, via political science records, and the mayoral succession from census compilations.)

That election is remembered as a triumph, and it was. But look at what it reveals. Massell's campaign wasn't an outlier — it was the honest expression of what white flight had been about all along. “It's Cheaper To Vote Than To Move” is practically a confession: *we've been moving, and we'll keep moving, and the only thing cheaper than moving is keeping them out of power.* The white establishment lost the mayor's office in 1973. But they'd already won the larger war. They'd taken the tax base to the suburbs. They could afford to lose City Hall, because they'd already moved the money.

What flight actually means

I want to slow down here, because “white flight” sounds like a weather event — something that just happened, like rain. It wasn't. It was a set of decisions, subsidized by the federal government, with devastating consequences for the people left behind.

Remember Chapter 1. The FHA and VA loan programs had spent thirty years helping white families buy homes — in the suburbs, in the green and blue zones the 1938 map had blessed. The federal government built the highways that made suburban commuting possible — some of them, as Chapter 2 showed, routed straight through Black neighborhoods to get there. The mortgage interest deduction subsidized white homeownership year after year.

So when white families “fled,” they weren’t fleeing into the wilderness. They were fleeing along federally funded highways into federally subsidized suburbs, carrying federally backed home equity with them. The government that had denied Black families mortgages spent decades helping white families buy suburban homes — and then, when those families left the city, everyone called it a natural market outcome.

And what did they leave behind? A city with its tax base gutted, its commercial corridors hollowed, its jobs relocated, its schools abandoned — a machinery of disinvestment I’ll walk through street by street in the “Anatomy” section below, because you need to see how each gear turns.

This is the part the “too busy to hate” mythology can’t survive. Atlanta’s white leadership was happy to be photographed as progressive. Hartsfield’s coalition, the peaceful token integration, the business community’s calm — all real, all genuinely better than Birmingham. But when integration became real — when Black children sat in white classrooms in real numbers, when Black families bought on white blocks, when a Black man won the mayor’s office — the response wasn’t embrace. It was exit. And exit, backed by federal money and celebrated as personal freedom, is just segregation with better public relations.

The schools: nineteen years of “deliberate speed”

I want to stay with the schools for a while, because schools are where white flight becomes most visible — and where its damage runs deepest.

The Supreme Court decided *Brown v. Board of Education* in 1954. Atlanta's schools were first integrated on August 30, 1961 — seven years later, peacefully, with a handful of Black students. Full desegregation didn't arrive until 1973 — nineteen years after *Brown*.

Nineteen years. An entire generation of Black children went through Atlanta's schools in that gap — children who were legally entitled to equal education from 1954 onward, and who received it, if at all, on a schedule designed to comfort white families rather than educate Black ones.

The Supreme Court's follow-up order in *Brown II* had called for desegregation "with all deliberate speed." Atlanta — like most Southern cities — heard the "deliberate" and skipped the "speed." Token integration in 1961. A few more students each year. Every step announced as progress, every step small enough not to disturb the white families who were, all the while, making their exit plans.

And here's the cruelest part: by the time full desegregation was ordered in 1973, the white families were largely gone. The courts could finally order Atlanta's schools integrated — and there was hardly anyone left to integrate *with*. Desegregation on paper, resegregation by abandonment in practice. The Black children of Atlanta got the legal victory and lost the actual prize: well-funded, genuinely mixed schools. What they got instead were schools the white tax base had fled, funded by a city the white middle class had

left behind.

Across the South, the years after *Brown* saw white families turn to newly founded private academies — schools created, in many cases, for the explicit purpose of avoiding integration. Atlanta had its own version of this exit. Between the private academies and the suburban move, white families had two doors out of integrated public schools, and they used both.

I think about those nineteen years whenever someone tells me the system eventually corrects itself. Nineteen years is a childhood. It's kindergarten through college. A system that takes nineteen years to obey a Supreme Court order isn't correcting itself. It's waiting you out.

Anatomy of disinvestment

Let me walk you through what disinvestment actually looks like on a street — because “disinvestment” is a bloodless word, and I want you to see the blood.

It starts with the moving vans. White families leave for the suburbs — Cobb, Gwinnett, Clayton, DeKalb's outer edges. They sell their homes. At first, the homes sell fine; there's demand from Black families finally able to buy after 1968. But the sellers take their equity to the suburbs, and the buyers are starting from behind — remember Chapter 1, the thirty years of denied mortgages. The new Black homeowners have less wealth, less cushion, smaller down payments. They're buying in, but they're buying in fragile.

Then the tax base erodes. Property taxes are the lifeblood of city services — schools, roads, sanitation, parks, policing. When the wealthiest residents leave, revenue falls. But the city's costs don't fall with it. The pipes still need fixing. The schools still need teachers. So services get cut, or taxes on those who remain go up, or both. Usually both.

Then the businesses follow the money. A grocery store doesn't stay open for nostalgia; it stays open for customers with disposable income. When the neighborhood's spending power moves to the suburbs, the stores follow — to the malls, to the highway exits, to the new subdivisions. The commercial corridors hollow out. Storefronts go vacant. Vacant storefronts invite crime, or at least the perception of it, which drives more businesses away. The cycle feeds itself.

Then the jobs go. The businesses that left took jobs with them. The young people who can leave follow the jobs. What's left is a neighborhood of people who can't leave — the elderly, the disabled, the working poor, families without the savings to relocate — served by fewer stores, worse schools, thinner services, and a city government with less revenue to help.

And then — then — the city, the media, and the comfortable classes look at the resulting neighborhood and call it a failure of the people who live there. Not a failure of the system that redlined it, bulldozed it, and abandoned it. A failure of *culture*, of *values*, of *personal responsibility*. The disinvestment gets rebranded as decay, and the decay gets blamed on the victims.

I've watched this cycle described as “natural” my whole life. There's nothing natural about it. Every step was a decision. The decision to deny the mortgages. The decision to route the highways. The decision to leave rather than integrate. The decision to fund suburban infrastructure while starving the city. The decision to call the result a cultural failure instead of an engineered one.

The making of the other Atlanta

So here's what got made in the 1960s and '70s: two Atlantas.

There's the Atlanta the tourists see. Downtown. Midtown. Buckhead. The aquarium, the Coca-Cola museum, the BeltLine's Eastside Trail with its art installations and its crowds. The Atlanta of the convention brochures, the airport ads, the “city too busy to hate” gift shops.

And then there's the other Atlanta. The Atlanta of the neighborhoods white families left — and the Black neighborhoods that had been redlined, bulldozed, and highway-split before white flight even began. The Atlanta of disinvested schools, food deserts, crumbling infrastructure, concentrated poverty, and the highest eviction filing rate in the nation. The Atlanta I work in every day. The Atlanta where, in the 2026 homeless count, 85 percent of the people counted were Black.

The geography of poverty in Atlanta today follows those old lines. That's not a metaphor — it's a documented finding. The 2025 CDC/PMC study I cited in Chapter 1 found that the 1938 redlining divide — north desirable, south undesirable — persists in the city's

racial geography today. The neighborhoods that were red in 1938, that lost white residents in the 1960s and '70s, that got the highways and the stadium demolitions instead of investment — those are the neighborhoods where poverty concentrates now, where the eviction filings pile up, where the outreach workers spend their days.

It was engineered. Then it was abandoned. Then the abandonment was called natural. Then the people living in the abandoned places were blamed for the conditions of the abandonment.

That's the full cycle. And I want you to notice how each phase had its own innocent language. Redlining was “risk assessment.” Urban renewal was “progress.” White flight was “personal choice” and “the market.” Nobody said the quiet part. They didn't have to. The outcomes said it for them.

The suburbs' side of the ledger

I've told you what white flight took from the city. Let me tell you what it gave the suburbs — because the other side of abandonment is subsidy, and the suburbs didn't grow by accident either.

Every family that left Atlanta in the 1960s and '70s drove out on highways the federal government built — highways that, as Chapter 2 showed, were routed through Black neighborhoods to get there. They bought homes with FHA and VA loans the federal government backed — loans Black families were denied. They deducted their mortgage interest on their federal taxes, year after year, a subsidy for homeownership that renters never got. Their new suburban

municipalities got federal infrastructure money: sewer systems, water lines, highway interchanges, the bones of modern suburbia.

This is the part of the story that never makes the brochures. White flight is usually told as a story of individual families making personal choices — seeking better schools, more space, a quieter life. And at the individual level, those motivations were real. But the *ability* to act on them — to buy the suburban home, to commute the highway, to build the equity — was a government program. The largest affirmative action program in American history wasn't for Black people. It was for white suburban homebuyers, and it ran for decades under names like the FHA, the VA, and the Interstate Highway System.

Meanwhile, the city those families left was holding the bill for everything they'd left behind: the aging infrastructure, the schools, the services — funded by a shrinking tax base, serving the people who couldn't leave. The suburbs got the investment. The city got the costs. And then the suburbs looked at the struggling city and concluded they'd made the right choice — never acknowledging that their prosperity and the city's distress were two sides of the same federally funded coin.

I don't say this to make any individual suburban family feel guilty. Most people were just trying to do right by their kids. I say it because the story we tell about this era — that the suburbs *earned* their prosperity and the city *earned* its decline — is a lie. Both were engineered. The engineering just had a color line running through it, same as the 1938 map.

The long arc bends — but toward whom?

Let me bring this up to the present, because the story didn't freeze in 1980.

The 2020 Census showed something remarkable: Atlanta had fallen below 50 percent non-Hispanic African American for the first time since 1970. The non-Hispanic Black share recorded its largest percentage decline since the 2000 census. A Georgia State University study of segregation from 1970 to 2020 confirmed what's driving it: white residents moving back into historically Black-majority census tracts.

Gentrification. The return.

Think about the full arc, because it's almost too cruel to be believed:

First, the government draws red lines around Black neighborhoods and denies them loans (1938-1968). Black families can't build wealth.

Then the government bulldozes Black neighborhoods for highways and stadiums (1950s-1960s). Black communities lose their homes, their businesses, their cohesion.

Then white families flee to the federally subsidized suburbs, taking the tax base, the businesses, and the jobs with them (1960s-1970s). The neighborhoods are left to disinvest, to struggle, to survive on nothing — for decades.

Then, once the land is cheap enough and the location is convenient enough — close to downtown, close to the universities, close to the new BeltLine — the money comes back. Not for the people who

survived the disinvestment. For new people. Whiter people. Wealthier people.

Old Fourth Ward — redlined D in 1938 — is now, as the 2021 Georgia Tech study notes, being re-invested and gentrified. The Westside — redlined, highway-split, abandoned — has cranes on the skyline. The children and grandchildren of the people who were trapped in those neighborhoods by redlining, who watched white flight drain the tax base, who survived the disinvestment decades — they're the ones getting the eviction notices now. We'll get to that in Chapter 5. The numbers there will make you angry.

But don't miss the through-line. Every phase of this story was presented as natural, inevitable, nobody's fault. At every step, the language was neutral and the outcome was racial. That's how you engineer a city without ever saying the quiet part out loud — though as the 1922 planning commission showed us (“race zoning is essential in the interest of the public peace, order and security”), sometimes they said it out loud too.

The children of the flight

Let me tell you about the generation that grew up in the aftermath — because white flight wasn't just a demographic event. It was a childhood, for millions of Black children across Atlanta.

The children of the 1970s and '80s in Atlanta's Black neighborhoods grew up in a city that had been engineered around them before they were born. The map had graded their blocks red before their parents were married. The highways had split their

neighborhoods when they were in diapers. The white families had left before they started school. They inherited the aftermath as if it were the natural order of things.

They went to the schools the tax base had abandoned — schools with the leaking roofs and the outdated books, staffed by teachers doing double duty with half the resources. They played on the streets the city didn't pave, under the streetlights the city didn't fix. They watched the businesses close, one by one, until the corridor was dollar stores and empty windows. And all the while, the broader culture told them their neighborhood's condition was a reflection of the people in it — of them.

That's the deepest cut of white flight. Not just the money that left, but the story that replaced it. The story said: *these neighborhoods are like this because of the people who live here*. It never said: *these neighborhoods are like this because the people with money were given every incentive to leave, and the people without money were given no help to stay or to thrive*.

Those children are adults now. They're the mothers facing eviction in Chapter 5's courts. They're the workers whose neighborhoods the BeltLine is gentrifying in Chapter 6. They're the 85 percent in the 2026 homeless count. They didn't create the conditions they live in. They inherited them — from a map, from bulldozers, from a stampede they were too young to witness and have spent their lives paying for.

And yet — and this is the part the engineers of this city never counted on — they survived. They built lives, raised families, held blocks together, kept the churches full and the barbershops open.

The other Atlanta isn't just a story of what was done to people. It's a story of what people did anyway. Remember that when the later chapters get heavy. The resilience is real. It's just not a substitute for justice.

The other Atlanta, up close

Let me take you into the other Atlanta — not the statistics, the streets. Because I work there, and I want you to see what the last three chapters built.

Drive south or west from downtown and watch the city change. The streets get rougher — the same potholes, year after year, because the infrastructure money goes elsewhere. The commercial corridors thin out: check-cashing places and dollar stores where there used to be banks and grocers. You'll pass churches — beautiful, steadfast Black churches, many of them over a century old, holding their blocks together through sheer faith and will. You'll pass vacant lots where homes used to stand, and new construction where the developers have arrived — luxury apartments rising a block from houses with blue tarps on the roof.

The schools tell the story in brick. Buildings from the 1950s and '60s, under-maintained for decades, serving children whose grandparents were promised “all deliberate speed” and got nineteen years of waiting instead. Teachers doing heroic work with a fraction of the resources their counterparts have ten miles north. Kids as brilliant as any in the state, starting every race from behind the line the 1938 map drew.

And the people — the people are the point, and the people are magnificent. Grandmothers raising grandchildren on fixed incomes. Young men working two jobs and still falling behind on rent. Mothers navigating eviction court with a baby on their hip. Veterans sleeping under bridges in the city they served. Elderly folks who bought their homes in the 1970s, held on through the crack era and the disinvestment decades, and are now getting cash offers from investors and tax bills they can't pay.

This is the other Atlanta. Not a slum — a community. Not a failure — a place that survived everything this book has described and is still standing. The failure isn't in the neighborhoods. The failure is in what was done to them: redlined, bulldozed, abandoned, and now bought out from under the people who endured it all.

When the tourists visit Atlanta, they don't come here. The convention brochures don't feature these blocks. The "city too busy to hate" gift shops aren't on these corridors. But this is where most of Black Atlanta actually lives — in the geography the map made, the highways carved, and the flight abandoned. If you love this city, you have to love this part of it. And loving it means telling the truth about how it got this way.

The next time someone tells you these neighborhoods have "always been like this," you'll know better. They haven't always been like this. They were *made* like this — and what was made can be unmade, if we have the will and the honesty to do it.

What "too busy to hate" cost

I want to close this chapter with an honest accounting of the slogan, because I love this city and I won't lie about it — not to make it look better, not to make it look worse.

“Too busy to hate” did real work. It kept Atlanta from becoming Birmingham. It gave the civil rights movement a headquarters city where leaders could organize without getting fire-hosed every week. Hartsfield's biracial coalition, going back to 1946, was genuinely unusual in the South, and it created real space for Black political power to grow — space that eventually produced Maynard Jackson and every Black mayor since. I'm not going to pretend none of that mattered. It mattered enormously.

But it also functioned as a cover story — maybe the most effective cover story in American urban history. While the slogan played on the national stage, the city was erecting wooden barriers across Peyton Road. While the slogan promised progress, full school desegregation took until 1973 — nineteen years after *Brown*. While the slogan celebrated harmony, 160,000 white residents were moving to the suburbs with federal help, and the neighborhoods they left were being written off. While the slogan said “we're different,” the 1938 map's north-south divide was hardening into the permanent geography of inequality.

The slogan described Atlanta's manners. It said nothing about Atlanta's math.

And the math is what this book is about. The math says: redline the Black neighborhoods, bulldoze the Black neighborhoods, abandon the Black neighborhoods, then come back and buy the Black neighborhoods cheap. At every step, Black Atlantans lost wealth

they should have gained, paid costs they should never have borne, and got blamed for the conditions that were engineered around them.

The other Atlanta — the one the tourists never see — wasn't an accident. It was made. On purpose. Over decades. By people who were, as the slogan said, too busy to hate.

Too busy to hate. But never too busy to leave. Never too busy to redline. Never too busy to bulldoze. Never too busy to build a wooden wall across a public road.

I love Atlanta. That's why I'm writing this book — not to tear the city down, but to tell the truth about what was done to the people I serve, so we can finally do right by them. You can't fix what you won't face. And Atlanta has been facing away from this history for a very long time.

The slogan promised a city too busy to hate. It's time to build a city too busy to abandon — too busy to redline, too busy to bulldoze, too busy to leave. A city that stays, and invests, and keeps its promises to all of its people. That's the Atlanta the other Atlanta has been waiting for.

"The city too busy to hate" — and the city too busy moving to hate. — Atlanta, 1960s-1970s

In the next chapter, I'll show you what came for the wealth that Black Atlanta managed to build despite all of this. Because just when Black homeownership started to rise — just when families

started to climb out of the hole the last three chapters dug — Wall Street found a new way to take the houses. They called them subprime loans. I call it what it was: the heist.

A note on what I've told you here

The figures in this chapter — the 60,132 white residents lost and 68,587 Black residents gained in the 1960s, the 52 percent Black majority in the 1970 Census, 67 percent by 1980, the roughly 160,000 white residents who left in the 1960s-70s (over 30 percent of the city's population), the population decline until about 1990, Hartsfield coining the slogan in 1955 and his 1946 biracial coalition, the August 30, 1961 token school integration, the 1959 bus/trolley desegregation, the 1961 Rich's restaurant integration, the 1962-63 theater integrations, full school desegregation in 1973, the 1961 Peyton and Harlan Road wooden barriers, the 1973 Massell-Jackson runoff figures (95 percent of the Black vote, 17 percent of the white vote for Jackson), every mayor African American since 1974, and the 2020 Census showing Atlanta below 50 percent non-Hispanic Black for the first time since 1970 — are date-labeled and sourced in the book's research file. No invented dialogue, no imagined scenes, no words put in real people's mouths beyond directly quoted historical record.

The Subprime Heist

Drive through southwest Atlanta today — Westwood, Adamsville, Cascade, the neighborhoods off Campbellton Road — and you'll see streets where every third house tells the same story. A lawn gone to weeds. A window boarded from the inside. A lockbox on the front door. Maybe a new for-sale sign with an out-of-state phone number on it, or an investor's truck parked out front while a crew flips a home somebody's grandmother paid on for twenty years.

If you want to know how Black wealth was stolen in Atlanta in this century, you don't have to go to a bank vault. You can just walk the block.

This chapter is about a heist. I'm using that word on purpose. The foreclosure crisis of 2007 to 2012 wasn't a natural disaster. It was a scheme — built by mortgage lenders, blessed by Wall Street, and aimed, with laser precision, at Black neighborhoods. The numbers are so lopsided they read like a confession. But before I give you the numbers, I want you to understand what was taken, because it wasn't just houses.

What a House Meant

For Black families in Atlanta, a house was never just a house.

Think about everything we covered in the first three chapters of this book. Black Atlantans were redlined out of the mortgage market by the federal government in 1938. They were locked out of white

neighborhoods by restrictive covenants and, after 1948, by custom and threat even when the law said otherwise. Their neighborhoods were bulldozed for highways and stadiums. They watched white families get subsidized into the suburbs with federally backed loans they couldn't touch.

And still — still — Black Atlanta built homeownership. By the early 2000s, Black families owned homes in southwest Atlanta in numbers that represented a genuine victory against a system designed to stop them. These weren't just roofs and walls. A house is where you build equity. It's the down payment for your child's college. It's the collateral for a small business loan. It's the thing you pass down. For most Black homeowners, the house was the largest asset the family owned — sometimes the only asset. Economists have a fancy phrase for it: home equity is the primary wealth vehicle for Black households. Translation: the house was the family's savings account, retirement plan, and inheritance all in one.

That's what made these neighborhoods a target.

Wall Street had a problem in the early 2000s. Investors were hungry for mortgage-backed securities — bundles of home loans sold off as investments — and lenders needed more loans to feed the machine. The prime borrowers, the easy ones with perfect credit, were tapped out. So the industry went hunting for new borrowers. And it found them in Black neighborhoods, where homeownership was growing and where — thanks to decades of exclusion — families had less experience with, and less protection from, the fine print of modern mortgage lending.

Here's the part that makes it a heist and not just a market failure: many of these borrowers *qualified for regular, prime-rate mortgages*. They didn't need the risky loans. But brokers steered them into subprime products anyway — loans with higher interest rates, teaser introductory rates that would reset to crushing payments, prepayment penalties that trapped borrowers, balloon payments, adjustable rates designed to explode. The broker got a bigger commission for a subprime loan than for a prime one. The bank made more money. Everybody in the chain got paid except the family signing the papers.

Investigative reporting done right here in Atlanta documented exactly this pattern. In July 2008, a Type Investigations/Nation Institute report called “The Subprime Swindle” reported from Atlanta and identified the Black neighborhoods of southwest Atlanta — including Westwood — as among the communities hardest hit in the entire country by the one-two punch of subprime lending and home foreclosures. The swindle was the targeting. The foreclosures were the second punch.

Let me be plain about what “targeted” looked like on the ground. It looked like mortgage brokers setting up shop — sometimes literally in church parking lots and community centers — pitching refinancing to Black homeowners with lines like, “Your house has gone up in value, let me get you some of that money.” It looked like Black families who had paid their conventional mortgages on time for years being talked into refinancing into loans they didn't need and couldn't survive. It looked like first-time Black homebuyers being told the adjustable-rate loan was their only option when a fixed-rate loan was sitting right there on the broker's desk.

Was every subprime loan fraud? No. Did some borrowers understand what they were signing? Yes. But the pattern across the data is undeniable, and it runs in one direction: Black borrowers got the worst loans, at the worst terms, regardless of whether they could have qualified for better ones. When historians write about redlining, they call it a racial system. The subprime targeting was a racial system too — it just wore a suit instead of carrying a map.

The Crash Hits Atlanta

The numbers started climbing in 2007, and by early 2008 Atlanta was one of the epicenters of the American foreclosure crisis.

In the first quarter of 2008 alone, nearly **18,000 homes** faced foreclosure in the Atlanta area — an almost **40% jump** from the first quarter of 2007 (July 2008, Type Investigations/Nation Institute “The Subprime Swindle”).

Zoom in tighter: in Fulton County, **1 in every 122 homes** was in foreclosure in the first week of April 2008. And the ZIP code that topped the list of foreclosure starts in the metro area was **30310** — Westwood, in southwest Atlanta, in the heart of Black Atlanta (July 2008, Type Investigations).

Read that again. Not some suburb. Not some new development out past the Perimeter. 30310. The same southwest Atlanta where Black families had fought for decades to own homes at all.

When those teaser rates reset — when the 2% introductory rate jumped to 9% or 11%, when the payments doubled overnight — families who had done everything right found themselves drowning.

A \$900 payment became \$1,600. A \$1,100 payment became \$1,900. These weren't families who'd bought more house than they could afford. These were families whose affordable payments had been *designed* to become unaffordable — the reset wasn't a risk buried in the fine print, it was the business plan. And because the loans had been packaged and sold to investors around the world, there was often nobody to negotiate with. You couldn't sit down with your banker, because your banker didn't own your loan anymore. Your loan belonged to a trust in Delaware. The local bank that had smiled at you across the desk was just the middleman who'd collected the commission and moved on.

Foreclosure notices went up by the thousands. Auction signs multiplied on courthouse steps. And the crisis kept grinding: the worst years ran from 2007 through about 2012, but the filings and the fallout stretched well beyond that.

The Racial Math

Now the numbers that tell you this was aimed at Black Atlanta.

A 2019 analysis by Zillow, reported by the World Property Journal, looked at foreclosures from **2007 through 2015** — the full arc of the crisis and its aftermath. Here's what it found:

In Atlanta, **30.5% of all homes sit in Black communities — but more than half of all the homes foreclosed on between 2007 and 2015 were in those communities.** Meanwhile, white communities contain **65.1%** of Atlanta's homes, but only **44.2%** of the foreclosed homes were there (2019, Zillow analysis via World

Property Journal).

Let me slow that down so it lands. Black neighborhoods held less than a third of the homes but absorbed more than half the foreclosures. White neighborhoods held nearly two-thirds of the homes but took less than half the foreclosures. If foreclosures had fallen evenly — if this were truly just a market event with no racial pattern — those shares would match. They don't match. Not even close.

The national picture tells the same story. Between 2007 and 2015, 12.7% of all foreclosures nationally were in Black communities, which hold only 7.7% of homes (2019, Zillow). And a peer-reviewed study by sociologists Hall, Crowder, and Spring, published in the *American Sociological Review* in 2015, examined virtually every urban residential foreclosure in America from **2005 to 2009**. The typical neighborhood lost 4.5 homes per 100 to foreclosure. In predominantly Black neighborhoods, the figure was **8.1 per 100**. In white neighborhoods: **2.3 per 100**. Black neighborhoods lost homes at roughly **three times** the rate of white areas — and the researchers singled out Atlanta as a city where the crisis sharply slowed racial integration (2015, American Sociological Association; peer-reviewed paper via PMC).

Three times the rate. Let that number sit with you. This wasn't bad luck. Bad luck doesn't strike at three times the rate in one zip code and spare the zip code next door. This was a system working exactly the way it was built to work.

What Foreclosure Steals

When a family loses a home to foreclosure, the loss doesn't stop at the front door. Let me walk you through what was actually stolen, because the word "foreclosure" is too clean for what happened.

First: the equity. Many of these families had paid on their homes for years — sometimes decades. Every payment built equity, ownership, a stake. Foreclosure wiped it out in a single legal proceeding. A grandmother who had paid a mortgage for twenty years walked away with nothing, the same as if she'd never paid a dime. The wealth the family had built — often the *only* wealth the family had — vanished.

Second: the credit. A foreclosure doesn't just take the house. It demolishes the borrower's credit score, which means the family that lost their home can't get a decent loan, a decent apartment, sometimes even a decent job for years afterward. The heist didn't just rob them once. It made sure they'd pay higher prices for everything for the next decade.

Third: the neighborhood. Foreclosures don't happen in isolation. When one house on a block goes into foreclosure, the house next door loses value. When five houses go, the whole street drops. Vacant foreclosed homes attract vandalism, squatting, dumping. Lawns die. Copper gets stripped. Property values crater — which pushes *more* families underwater on their mortgages, which triggers *more* foreclosures. It was a death spiral, and it ran block by block through southwest Atlanta.

Fourth: the next generation's inheritance. This is the one that keeps me up at night. The homes lost in the foreclosure crisis were the homes that were supposed to be passed down. Black wealth in

America is transferred overwhelmingly through homeownership — there are no stock portfolios to inherit in most Black families, no trust funds. When the house goes, the inheritance goes with it. The children and grandchildren of those foreclosed families started their adult lives with less than their parents had at the same age. Researchers call this the racial wealth gap. On the ground in Atlanta, it has a simpler name: starting over from zero, again.

And here's the final insult: after the foreclosures cleared the families out, **investors moved in**. The same neighborhoods that had been targeted for toxic loans were now targeted for bargain purchases. Homes that Black families had lost were bought up cheap — by investors, by speculators, by out-of-town buyers — and converted into rentals or flipped for profit as the market recovered. The wealth didn't just disappear. It changed hands. From Black families to investors. That's why I call it a heist and not a tragedy. In a tragedy, nobody profits. Somebody profited from this.

The Second Heist

There's a cruel irony I need to name before this chapter closes.

Many of the families who lost their homes in the foreclosure crisis didn't leave Atlanta. They became renters — often renting in the same neighborhoods they'd once owned in, sometimes renting the very houses they'd lost, now owned by investors. And as renters, they walked straight into the next system built to extract wealth from Black Atlantans: the eviction machine.

That's the next chapter. But understand the sequence, because it matters: first the banks stripped Black homeownership through targeted subprime lending and mass foreclosure. Then the investor class bought up the wreckage. Then the families who'd been homeowners became tenants of the new landlord class — and the eviction courts finished what the foreclosure courts started.

It was a pipeline. Ownership to foreclosure to tenancy to eviction. Each stage transferred wealth upward and pushed Black families further from stability. The subprime heist was the stage where the most wealth was taken in the shortest time — vast sums nationally, concentrated in neighborhoods like 30310, where 1 in 122 Fulton County homes was already in foreclosure by April 2008 and the worst was still coming.

The subprime crisis didn't create the racial wealth gap in Atlanta. It harvested it.

The Products: Loans Built to Fail

Let me explain what these subprime loans actually were, because the names are designed to sound boring, and boring is how theft hides.

The most common weapon was the **adjustable-rate mortgage**, the ARM. It came with a teaser rate — 2% or 3% for the first two years, a payment the family could afford. Then the rate “adjusted.” Not a little. It could double or triple the monthly payment overnight. The

broker called it “getting your foot in the door.” The honest name would have been “a payment you can make now and can’t make later.”

Then there were **interest-only loans**, where the monthly payment didn’t touch the principal at all — you could pay for years and owe exactly what you started with. **Balloon-payment loans**, where a massive lump sum came due all at once a few years in, practically guaranteeing default. And **prepayment penalties**, buried in the fine print, that charged borrowers thousands of dollars for the crime of trying to refinance into a better loan — locking them into the bad one.

Many of these were **stated-income loans** — the industry called them “liar’s loans,” because the broker wrote down whatever income made the loan work, and nobody verified it. The borrower didn’t fill in a false number. The broker did. Then the broker collected the commission and the borrower got the default.

Here’s what you have to understand: these products weren’t designed for borrowers who couldn’t qualify for anything else. They were designed to *maximize profit per loan*. A subprime loan paid the broker a bigger commission. It paid the lender a higher interest stream. It fed the Wall Street machine hungrier bundles of high-yield debt. Steering a qualified Black borrower into a subprime loan instead of a prime one wasn’t an accident of the market — it was the business model. The borrower’s race predicted the loan terms better than the borrower’s creditworthiness did. That’s not a market. That’s a targeting system.

And Georgia's foreclosure law made it worse. Georgia is a **non-judicial foreclosure state** — meaning a lender can foreclose without taking the borrower to court. No judge reviews the file. No hearing where the family can explain. The lender advertises the sale in the legal organ for four weeks, and on the first Tuesday of the month, the home is auctioned on the courthouse steps. The whole process can move in a matter of weeks. In states where a judge has to sign off, families get time and a hearing. In Georgia, the auctioneer gets a gavel and a Tuesday.

The Auction Steps

I want you to picture the Fulton County courthouse on the first Tuesday of the month during the worst of the crisis. I've stood in crowds like this doing outreach in later years, and the scene doesn't change much.

The auctioneer reads off property after property — addresses in 30310, in 30311, in 30314, in 30331. Southwest Atlanta, over and over. Some of the bidders are neighbors hoping to save a family member's house. Most of the serious money belongs to investors — men with spreadsheets and lines of credit, buying homes sight unseen for cash, ten and twenty at a time.

Picture how it worked in the general case: a home a Black family bought for, say, \$120,000, paid on for a decade, and lost when the payment reset — that home sells on the steps for a fraction of that, perhaps \$40,000. The investor puts \$15,000 of paint and drywall into it and rents it back to a Black family for \$1,200 a month. The

math is obscene and it is legal. And it happened thousands of times, on first Tuesdays, month after month, for years.

These auction-day sales have a name in the industry: REO — “real estate owned” — the bank’s inventory of stolen homes. And after the crisis, Wall Street figured out something new: instead of selling REO homes one by one to families, they could bundle thousands of them and sell them in bulk to private equity firms, creating a brand-new asset class — the single-family rental empire. The foreclosure crisis didn’t just destroy Black homeownership. It *invented* the corporate landlord.

So follow the wealth: the equity a Black family built over twenty years got wiped out on the courthouse steps on a Tuesday. The house got bought by an investor class that had never set foot in the neighborhood. And the family that lost it? Many of them stayed in the neighborhood — as renters, paying rent to the new owners of the wreckage. The heist had a second act, and the second act is still running.

The Servicers Poured Gasoline on the Fire

As if the loans weren’t bad enough, the companies hired to *service* them — collect payments, handle modifications — made the crisis worse. This part is documented in national investigations from the crisis years, and Atlanta families lived every bit of it.

The pattern went like this: a family falls behind, calls the servicer to ask about a loan modification, and gets told to send paperwork. They send it. The servicer says it never arrived. They send it again.

A different representative — there was never the same person twice — says the file is incomplete. Meanwhile, the foreclosure clock keeps ticking, because the department handling modifications and the department handling foreclosures weren't talking to each other. The industry had a name for this too: **dual-tracking** — negotiating with the borrower with one hand while foreclosing with the other.

In 2010, the country learned about **robo-signing** — bank employees signing thousands of foreclosure affidavits a month without reading them, swearing to facts they hadn't verified, because the paperwork for all those securitized loans was a mess and the banks needed the foreclosures to keep moving. The banks paid billions in settlements. The families got their homes back never.

I'm not telling you this to drown you in banking jargon. I'm telling you because I need you to understand: at every single stage — the sale, the loan, the servicing, the foreclosure — the system was optimized for the institutions and against the family. A Black homeowner in southwest Atlanta wasn't fighting one bad decision. She was fighting a machine with four engines, and all four were running.

A Story From the Work

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

She bought her house in 2001. Three bedrooms, brick front, on a quiet street in 30311. She worked in food service, raised two kids there by herself, and never missed a mortgage payment in six years. Then a broker knocked on her door — she hadn't gone looking for him; he came to her — and told her the house had gone up in value and she was sitting on money she could use. New roof. Car repairs. A little cushion. All she had to do was refinance.

The new loan had a payment \$200 less than her old one. For two years. In year three, the payment jumped by \$600 a month. She called the lender. She called and called. She sent the paperwork three times. The fourth time, somebody told her the modification department and the foreclosure department were “separate processes.” The house sold on the courthouse steps on a Tuesday in 2009. She got a notice to vacate from a company she'd never heard of, based in another state.

She moved her kids into an apartment off Old National Highway. The rent was more than her old mortgage payment had been. Her son changed schools twice in one year. She told me the hardest part wasn't losing the house. It was driving past it and seeing somebody else's curtains in the windows — somebody renting it from the investor who'd bought it for less than she'd already paid into it.

I've met her a hundred times. Different street, different name, same story. That's why it's a composite. The pattern is the point.

What the Numbers Don't Show

The statistics in this chapter are devastating, but they undercount the damage, because some losses don't show up in foreclosure filings.

They don't show the **children** who changed schools mid-year when the family had to move — and every teacher will tell you what a mid-year move does to a child's grades, friendships, and sense of safety. They don't show the **health effects**: the stress, the depression, the blood pressure, the families I meet in my outreach work whose homelessness journey started with a foreclosure notice fifteen years ago and never really ended. They don't show the **churches** that lost members when whole blocks emptied out, or the **small businesses** on Campbellton Road and in the West End that lost their customer base when the homeowners became renters and the renters became transient.

And the numbers don't show the **recovery gap**. When the housing market came back — and it did come back — it came back first and fastest in the white neighborhoods that had lost the least. In the Black neighborhoods that had lost the most, recovery arrived in the form of investors and flippers, not returning homeowners. The families who'd been foreclosed on couldn't buy back in: their credit was wrecked, the prices were rising again, and the down payment they'd spent twenty years building was gone. The market recovered. The people didn't.

This is the part of the story the history books like to skip. The crisis gets told as a national event — a bubble, a crash, a recovery. But in Atlanta, it was a *transfer*. Wealth moved from Black families to financial institutions and investors, through a pipeline built of

targeted loans, non-judicial foreclosures, courthouse auctions, and bulk REO sales. The bubble was national. The targeting was racial. The recovery was segregated.

After the Storm: Who Owns 30310 Now

Here's a question I ask people in my outreach work: go back to 30310 — the ZIP code that topped Atlanta's foreclosure list in 2008 — and ask who owns the houses now.

The answer tells you everything about what the heist accomplished.

Before the crisis, 30310 was a neighborhood of homeowners. Black working-class and middle-class families who'd bought in the 1980s, 90s, and early 2000s — teachers, postal workers, MARTA drivers, nurses. Homeownership wasn't just common there; it was the culture. People kept their yards. People knew who'd lived in which house for thirty years.

After the crisis, the ownership map flipped. Investor purchases surged on the courthouse steps and in the bulk REO sales that followed. Homes that had been owner-occupied became rentals — not rented by the local landlord who lives down the street and fixes the sink himself, but by distant owners and property management companies running hundreds or thousands of units from a spreadsheet. The neighborhood didn't empty out. It changed tenure. The people stayed, roughly. The *deeds* moved.

And here's the economic cruelty of that flip: as Atlanta's housing market recovered in the 2010s, rents in these neighborhoods climbed — but the rental income flowed to the investor owners, not

to the community. The wealth-building engine of homeownership (pay a mortgage, build equity, pass it down) was replaced by a wealth-extraction engine (pay rent, build the landlord's equity, pass down nothing). Same houses. Same streets. Opposite direction of money.

This is why the foreclosure crisis and the eviction crisis in this book are one story, not two. The subprime heist converted Black homeowners into Black renters. Then the eviction machine — which I'll walk you through in the next chapter — went to work on the renters. In 2025, the five-county Atlanta metro saw roughly 144,000 eviction filings, the highest filing rate in the nation (September 2026, Fox 5 Atlanta, citing Princeton University's Eviction Lab). The families standing in eviction court today are, in more cases than anyone wants to admit, the same families — or the children of the families — who stood to lose their homes on the courthouse steps fifteen years ago.

The pipeline has a name in my work: ownership to foreclosure to tenancy to eviction. Four stages. Each one legal. Each one devastating. Each one landing hardest on the same people.

I keep coming back to 30310 because it's the receipt. The ZIP code at the top of the foreclosure list in 2008 didn't get there by accident. It got there because it was full of exactly the borrowers the subprime machine was built to harvest: Black, homeownership, equity-rich, and historically locked out of the prime lending they'd earned. The machine found them, stripped them, and sold the remains to investors. Then it sent the bill — in wrecked credit, in lost inheritances, in rents paid to the new owners — to the next

generation.

That's not a market correction. That's a heist with a fifteen-year tail.

Why “Heist” Is the Right Word

People sometimes tell me “heist” is too strong. A heist is planned. A heist has a target. A heist has somebody walking away with the money.

Let me check those boxes.

Planned? The mortgage industry built compensation systems that paid brokers more for steering borrowers into worse loans. Wall Street built a securitization machine that demanded ever-riskier loans to feed it. Those were business plans, written down, approved in boardrooms.

Targeted? 30.5% of Atlanta's homes sat in Black communities; more than half the foreclosures landed there (2007-2015, Zillow via World Property Journal, 2019). Black neighborhoods lost 8.1 homes per 100 to foreclosure while white neighborhoods lost 2.3 (2005-2009, Hall, Crowder & Spring, *American Sociological Review*, 2015). Southwest Atlanta's Black neighborhoods were documented as among the hardest-hit communities in America (July 2008, Type Investigations). The targeting wasn't subtle.

Somebody walked away with the money? The brokers got commissions. The lenders got fees. The investors got the houses at auction prices. The private equity firms got a new rental empire. The families got eviction notices and wrecked credit.

That's a heist.

The subprime crisis didn't create the racial wealth gap in Atlanta. It harvested it.

What Wasn't Lost

I want to end this chapter where I started it: on those blocks in southwest Atlanta.

Because here's what the heist couldn't take. The churches are still there. The neighbors still know each other's names. The same grandmothers who lost homes in 2009 are raising grandchildren in 2026 and telling them to get an education and buy land. The community organizations born in the fire of the foreclosure crisis — the groups that started by blocking evictions and occupying foreclosed homes — grew into the tenant organizing movement that fights the eviction machine today. Out of Occupy Our Homes Atlanta, founded in 2008 in the middle of the crisis, came the Housing Justice League, which you'll meet again in this book.

The wealth was stolen. The people were not defeated.

But we don't get to skip past the theft to the resilience. Resilience is what people do *after* they've been robbed. The robbery still happened. The numbers still say what they say: 30.5% of the homes, more than half the foreclosures. Eight point one per hundred in Black neighborhoods against 2.3 in white ones. 30310 at the top of the list. 1 in 122 in Fulton County by April 2008. Nearly

18,000 foreclosure actions in a single quarter, up almost 40% in a year.

Write those numbers down. They're the receipt for the heist.

And understand what they connect to. Every earlier chapter of this book was about systems that kept Black Atlantans from *getting* homes — redlining, covenants, bulldozers, white flight. This chapter was about the system that took homes away from Black Atlantans after they'd finally gotten them. That's what makes the subprime era different from everything before it. The old systems said: you can't have this. The new system said: you can have it — and then it took it back, with interest, and sold it to somebody else.

The next chapter is about what happened to the families who survived it — the ones who went from homeowners to renters and discovered that the rental market had its own machinery waiting for them. The heist didn't end on the courthouse steps. It just changed addresses.

The Eviction Machine

Last year I made a flyer with a number on it so big people thought it was a typo: **144,000+**. That was the number of eviction filings in a single year — 2025 — across just five metro Atlanta counties: Fulton, DeKalb, Cobb, Clayton, and Gwinnett. One hundred forty-four thousand filings. Not in a decade. In twelve months.

And here's the part that should shame this city: according to Princeton University's Eviction Lab, that gave metro Atlanta the **highest eviction filing rate in the entire nation** (September 2026, Fox 5 Atlanta, citing the Eviction Lab).

Let that sit for a minute. Not the highest in the South. Not the highest among big cities. The highest in America. The Black mecca leads the country in dragging renters into eviction court.

This chapter is about how that machine works — who it grinds up, who profits from it, and why the racial pattern in the data isn't a glitch. It's the design.

The Numbers

Let me give you the full picture, because the headline number is just the door.

In 2025, landlords filed roughly **144,000 eviction cases** across Fulton, DeKalb, Cobb, Clayton, and Gwinnett counties. Princeton's Eviction Lab — the country's leading tracker of this data — reports

that **24 out of every 100 renter households** in that five-county area faced an eviction filing. Nearly one in four renters. That's roughly **three times the national average** of 7 to 8 filings per 100 renter households — and it exceeds the filing rate in New York City (September 2026, Fox 5 Atlanta and Real Truth Media, citing Eviction Lab data).

A separate rolling window — July 2025 through June 2026 — counted **142,047 filings** in the same five counties. Same story, same scale (2026, Eviction Lab tracker data via secondary reporting).

Now, a note I will repeat because it matters: **a filing is not an eviction**. A filing is a landlord starting the court process. Some of those cases get resolved — the tenant pays, works something out, or moves before a judge orders anything. The number of completed, physical evictions out of those 144,000 filings has not been confirmed by officials (September 2026, Fox 5 Atlanta). I won't inflate the number. But don't let the distinction comfort you too much, because as you're about to see, the *filing itself* is a weapon — even when nobody gets physically removed.

One more number before we get to race: the Eviction Lab reports a **36% serial-filing rate** in metro Atlanta (2026, Eviction Lab tracker). More than a third of filings are repeat cases against the same households — landlords filing month after month against the same tenants. Keep that in your pocket. It tells you the system isn't mainly about removing dangerous tenants. It's about something else entirely.

And sit with the scale for one more second: 144,000 filings means that in an average month, landlords started roughly 12,000 eviction cases across five counties. Every business day, hundreds of Atlanta families got pulled into the machine. That's not a collection of individual landlord-tenant disputes. That's an industry operating at volume.

Who Gets Filed On

Here's where the machine shows its face.

Black residents make up about **52 to 53% of renters** in the five-county region — but they account for **69% of eviction filings**. That's roughly **75,000 cases in a single year** filed against Black renters. White renters, by comparison, accounted for 15% of filings; Hispanic renters 10% (September 2026, Baller Alert and WTAM/iHeart, citing Eviction Lab data).

Read it again: a little over half the renters, more than two-thirds of the filings. If eviction were race-neutral — if it were just about who can't pay — the shares would match. They don't. They never do in this city.

And before anybody says "it's about income, not race," listen to what the researchers found. Princeton Eviction Lab collaborator and Rutgers sociologist Peter Hepburn told a public meeting that Black renters face **four to five times the eviction risk** of white renters — and that **Black households earning over \$80,000 a year are still at greater eviction risk than white households earning \$20,000**. He attributed the gap to discrimination, thinner savings, and weaker

family and social safety nets (September 2026, Baller Alert and WTAM, reporting Hepburn's remarks).

Let me translate that into plain English: a Black family making eighty thousand dollars is more likely to face eviction than a white family making twenty. Income doesn't explain it. Employment doesn't explain it. What explains it is the system — where Black renters live, who their landlords are, how quickly a late payment becomes a court filing, and how little margin for error the whole structure allows them.

In Atlanta, eviction isn't just a housing problem. It's a racial sorting machine with a court docket.

How the Machine Works

Most people picture an eviction as a last resort: a tenant stops paying for months, the landlord has no choice, the sheriff comes. Sometimes that's true. But the data tells a different story about how the machine really runs. Let me walk you through the gears.

Gear one: the filing as a collection tool. In Georgia, a landlord can file for eviction after rent is late by just **three business days** (September 2026, WTAM/iHeart). Three days. Not three months — three *business* days. And many landlords don't file because they want the tenant out. They file because the filing *works as leverage*. The moment a case is filed, the tenant owes the back rent *plus* late fees *plus* court costs and filing fees. The debt grows the longer the

case runs. The tenant, terrified of having an eviction on their record, scrambles to pay — borrowing from family, skipping other bills, taking a payday loan. The landlord collects. Then next month, if the rent is late again, the landlord files again. That's the 36% serial-filing rate. The courthouse isn't where tenancies end. It's where rent gets collected — with fees on top.

Gear two: the fees. Every filing stacks costs onto the tenant: filing fees, late fees written into the lease, sometimes attorney's fees the lease says the tenant owes if the landlord files. A family that's \$800 behind on rent can suddenly owe \$1,200 once the machine starts turning. The deeper the hole, the harder the climb. And every dollar of fees is profit for somebody — the court, the landlord's attorney, the landlord. The tenant's crisis is everybody else's revenue stream.

Gear three: the record. Here's the part most people don't understand until it happens to them. In Georgia, an eviction filing creates a public court record — *even if the tenant wins, even if the case is dismissed, even if the tenant paid everything and the landlord drops it.* Tenant screening companies sweep up those records and sell them to landlords as “eviction histories.” So a mother who was filed on in 2023, paid in full, and never missed another payment can *still* get rejected from apartments in 2026 because a database says she has an eviction filing. The filing follows her like a criminal record. It doesn't matter that she did nothing wrong. The machine doesn't have a mechanism for clearing your name — it only has a mechanism for recording your trouble.

This is why I tell people: the filing *is* the punishment. The physical removal — the sheriff, the furniture on the curb — that's the

extreme end. The everyday violence of the machine is quieter: a mother who can't move her kids to a safer neighborhood because three dismissed filings from a serial-filing landlord make her "unrentable." A family trapped in a bad apartment because the record from the last bad apartment won't let them leave.

Gear four: concentration. The filings aren't spread evenly across the rental market. About **15% of all metro Atlanta eviction filings came from just 100 buildings** (September 2026, Fox 5 Atlanta, citing Eviction Lab). Two properties were named in the reporting: the Reserve at Stone Creek in Stone Mountain, with nearly **400 filings**, and East Perimeter Pointe near Decatur, with **384 filings** — in a single reporting year. Read that again: individual apartment complexes filing hundreds of eviction cases a year. That's not property management. That's a business model. When a handful of buildings generate that many filings, you're looking at corporate landlords running eviction as a standard operating procedure — file early, file often, collect the fees, keep the tenants scared and paying.

These are the gears. A three-day tripwire. Fees that multiply the debt. A permanent record that blacklists the tenant. And concentrated corporate landlords running the playbook at industrial scale. The machine doesn't need any individual landlord to be racist. It just needs the gears to turn — and the gears turn hardest in Black neighborhoods, on Black renters, because that's where the vulnerability was built up over a century of everything this book has described.

Eviction Court: Home-Field Advantage, Landlord

If you ever want to see the machine up close, go sit in eviction court in Fulton or DeKalb County on a Monday morning. I've been there with families from my outreach work, and here's what you'll see.

You'll see a hallway full of Black tenants — mothers with kids, elderly folks, working people who took the morning off and are losing wages to be there. And you'll see their landlords' attorneys: professionals in suits, carrying stacks of files, who do this every single week. The landlord has a lawyer. The tenant almost never does.

The imbalance starts before anyone enters the courtroom. Georgia's process moves fast — remember, filing can start three business days after rent is late. Many tenants don't fully understand the paperwork: the summons, the answer deadline, what "dispossessory" means. Some don't show up because they can't miss work, can't find childcare, or assume that paying the rent after the filing makes the case go away. (It doesn't, automatically — the case is still on the record.) When the tenant doesn't appear, the landlord wins by default. The machine loves a default judgment. It's the cheapest gear of all.

When tenants do appear, they're often unrepresented, nervous, and up against an attorney who's done this a thousand times. The tenant might have a real defense — the apartment has no heat, the landlord refused to fix the plumbing, the rent was paid but misapplied. But raising a defense in court without a lawyer, against

a lawyer, on a docket with fifty other cases, is like bringing a butter knife to a gunfight.

This is what “access to justice” looks like in the eviction courts: one side has the courthouse as a second office, and the other side is seeing it for the first time while their housing hangs in the balance.

The landlord's attorney is in eviction court every week. The tenant is there for the first time in their life. That mismatch is the whole game.

The Protections That Exist (and the Ones That Don't)

Now let me be fair and tell you what Atlanta has actually done — because people have fought for these protections, and the fight matters — and then tell you where the gaps still are.

What exists:

In February 2020, the Atlanta City Council passed **Measure 20-O-1155** by a 13-2 vote, prohibiting landlords from rejecting applicants based on source of income — including refusing federal housing vouchers. Atlanta became the **first municipality in Georgia** to pass such a law (2020, National Low Income Housing Coalition). This mattered enormously, because voucher discrimination is one of the quiet engines of segregation: between July 2018 and July 2019, Atlanta Housing reported that **1,055 Housing Choice Vouchers expired** before families could find

landlords willing to accept them (2020, NLIHC). A thousand families with rent assistance in hand, unable to use it because landlords wouldn't take it.

But — and this is a big but — as of the 2025-2026 survey by the Poverty & Race Research Action Council, the 2020 ordinance had **not yet been enforced**, due to concerns about state-law preemption (2025/2026, PRRAC, Appendix B). A protection on paper that isn't enforced is a promise, not a shield. In November 2022, the Council passed a follow-up resolution requiring city-supported and city-funded residential properties to accept Housing Choice Vouchers — a narrower step, but at least a concrete one (2022, Atlanta Civic Circle reporting).

In **October 2023**, the City of Atlanta and the Atlanta Volunteer Lawyers Foundation launched the **Access to Counsel Pilot** — full legal representation for tenants facing eviction — operating in **four geographic zones** chosen based on eviction-filing data (AVLF, "Safe & Stable Homes"). This is the right idea: the single biggest predictor of whether a tenant keeps their housing is whether they have a lawyer. A pilot in four zones isn't a right to counsel — it's a test. But it's a test worth passing.

The city's **eviction diversion program** spent **\$1.56 million of an initial \$2 million** preventing the displacement of more than **220 families**, with 500+ more households applying — and another \$2 million was committed (City of Atlanta press release via atlantaga.gov). And in September 2026, the mayor announced a two-year **\$500 no-fee microloan pilot** for tenants facing eviction (September 2026, Fox 5 Atlanta). Small dollars, targeted at the

exact moment a family is about to fall — the kind of intervention that can stop a filing before it becomes a record.

What doesn't exist:

Georgia has **no statewide source-of-income protection**. **Rent control is banned by state statute** — cities literally cannot cap rents even if they want to. And Georgia **does not provide legal counsel to tenants facing eviction** as a matter of right. A non-binding Tenant Bill of Rights resolution passed in June 2022 called on the state to repeal barriers like the rent-control ban, but a resolution is a wish, not a law (2022, Atlanta Civic Circle).

So here's the honest accounting: Atlanta has built some of the scaffolding — a source-of-income law (unenforced), a counsel pilot (limited to four zones), diversion money (real but small against 144,000 filings). What it doesn't have is the structural stuff: no rent stabilization, no guaranteed lawyer, no statewide protections. The machine runs at industrial scale. The protections run at pilot scale. That's the gap, and the gap is where families fall through.

If You're Facing Eviction: What You Should Know

The following is general information, not legal advice. If you're facing eviction, talk to a lawyer — I've listed where to find one at the end of this section and in the Resources chapter at the back of this book.

I meet people every week who are holding an eviction notice and don't know what to do. The fear makes people freeze, and freezing is the worst option, because the machine keeps moving whether you respond or not. So here's what I tell them — the basics, in plain language.

Don't ignore the papers. When you're served with eviction papers, the clock starts. Ignoring them doesn't make them go away — it usually means the landlord wins automatically. Read everything, note every deadline, and show up.

Go to court. I know it's scary. I know you might lose wages. Go anyway. Tenants who appear do better than tenants who don't — sometimes much better. Bring every piece of paper you have: receipts, money order stubs, photos of conditions, texts with the landlord. Judges can only consider what you put in front of them.

Document everything, starting now. If you haven't been keeping records, start today. Photograph the apartment's condition. Save every text and email with the landlord. Keep every rent receipt. If you pay in cash or money order, keep the stubs — “I paid cash” without a receipt is the landlord's word against yours, and guess whose word the system trusts.

Know that payment problems and repair problems are connected. If your apartment has serious conditions issues — no heat, no hot water, mold, pests — document them and report them in writing. I'm not a lawyer and this isn't legal advice about your specific situation, but I can tell you as a general matter that tenants have more options when they've created a paper trail. A legal aid attorney can tell you what your options actually are.

Get a lawyer if you possibly can. Call the **Atlanta Volunteer Lawyers Foundation's Safe and Stable Homes** program — they run the Access to Counsel pilot I mentioned. If you're outside the pilot zones, ask anyway; they may know who can help. Call **211** — it's the United Way's helpline, and they can connect you to rental assistance and legal aid in your county. Don't try to out-lawyer a landlord's attorney alone if you have any alternative.

If you're behind on rent, act before the filing, not after. Once a filing hits your record, the record exists even if you pay. If you see trouble coming — hours cut, a medical bill, a car repair — call 211, call your landlord *in writing* to ask about a payment plan, and look into the city's diversion and microloan programs before the three-business-day tripwire gets crossed. The best eviction defense is the one that happens before a case is filed.

Take care of yourself and your kids. An eviction filing is a trauma, especially for children. If you're overwhelmed, that's normal — it doesn't mean you're failing. My organization does life and trauma coaching for exactly this reason, and there are counselors and community organizations all over this city who understand what this stress does to a family. Asking for help is not weakness. It's strategy.

One more time: *this is general information, not legal advice*. Every situation is different. The Resources chapter at the back of this book has phone numbers and organizations. Use them. That's what they're there for.

A Story From the Work

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

She worked full-time — had worked full-time for years, at a job with a name you'd recognize. She rented a two-bedroom in a big complex in DeKalb County, the kind owned by a company with a website and a corporate office in another state. In 2024, her hours got cut for six weeks. She fell behind by half a month's rent. She called the leasing office and was told to "bring what you can."

She brought what she could. It wasn't enough to stop the filing — the complex filed on the fourth business day after the rent was due. The filing added late fees and court costs. Now she owed the back rent plus hundreds more. She borrowed from her sister to cover it and paid everything before the court date. The case was dismissed.

She thought it was over. It wasn't.

A year later she tried to move closer to her mother's house, into a smaller place she could actually afford. Three applications, three rejections. The screening reports all flagged the same thing: an eviction filing on her record. Dismissed, paid in full — didn't matter. The database doesn't have a column for "she did everything right." She stayed in the expensive apartment, kept paying rent she could barely afford to the same company that had filed on her, and told me she felt like she was serving a sentence for a crime she didn't commit.

She's not a statistic to me. But she *is* a statistic: one of roughly 75,000 filings against Black renters in a single year. One of the households caught in the serial-filing churn. One more person learning that in this system, the filing is the punishment — and the

punishment is permanent.

The Surge After the Moratorium

The machine didn't always run this hot. During the COVID pandemic, a federal eviction moratorium kept filings down — an emergency brake on a system that was already brutal. When Atlanta's COVID-era eviction moratorium was lifted in **2023**, filings soared (September 2026, Sandra Rose, reporting the trend). Landlords who'd been waiting filed all at once. Back rent that had piled up during the protected months came due in a market where rents had risen and wages hadn't kept up.

Think about what that means. The moratorium didn't fix anything — it paused the machine. Underneath the pause, the same gears were waiting: the three-day tripwire, the fee structures, the screening databases, the corporate landlords running their playbooks. When the brake came off, the machine didn't just resume. It accelerated, because now it had two years of pent-up filings to process and a tenant population with less savings than ever.

That's the thing about a machine: it doesn't need malice to do damage. It just needs to be switched back on.

And here's the deeper history the surge sits on top of. Remember the pipeline from the last chapter: the subprime heist converted Black homeowners into Black renters, and investors bought the wreckage. The single-family rental empire that was born on the courthouse steps in 2009 spent the 2010s growing — buying

homes across southwest Atlanta, across Clayton County, across the metro. By the time the moratorium lifted in 2023, a huge share of Atlanta's Black renters were renting from the investor class that had profited from their parents' foreclosures. The machine that took the houses and the machine that files the evictions turned out to be, in many cases, the same machine wearing a different hat.

When I say “the eviction machine,” I’m not being poetic. I’m describing an industry: landlords who budget for filing fees the way other businesses budget for supplies; attorneys whose entire practice is volume eviction work; screening companies selling “risk scores” built on dismissed cases; property managers evaluated on how fast they turn a late payment into a filing. Every participant gets paid. The only person in the whole chain who loses is the tenant.

The Machine Has an Enemy: Organizing

Machines can be fought. I want you to know that, because this chapter has been heavy and I don't want you to close it feeling powerless.

Atlanta has a tenant organizing movement with real roots. The **Housing Justice League** — which grew out of Occupy Our Homes Atlanta, founded in 2008 in the middle of the foreclosure crisis, and took its current name in 2016 — runs a **tenant hotline**, organizes **tenant associations** inside low-income complexes, and has led development-without-displacement campaigns including **#BeltLine4All** (housingjusticeleague.org, “Our History”).

Read that history again: the organization fighting evictions today was *born in the foreclosure crisis*. The same families, the same neighborhoods, the same fight — it just changed venues from the courthouse steps to the apartment complex. When tenants in a 200-unit complex organize into an association, they change the math for the landlord: filing against one isolated tenant is easy; filing against an organized building with a hotline, a lawyer's phone number, and neighbors who show up to court together is a different calculation.

HJL reported back in 2018 that **73% of people living in Atlanta's most rapidly gentrifying areas are long-term renters** (Emmaus House, quoting HJL organizer Foluke Nunn). Those are the people the machine targets — not newcomers, not transients, but long-term residents, the backbone of the neighborhood, the ones who were there before the rents went up. Organizing gives them what the machine tries to take away: each other.

I'm not going to tell you organizing has beaten the machine. 144,000 filings says it hasn't — not yet. But every tenant association, every hotline call that keeps a family housed, every court accompaniment that turns a default judgment into a negotiated outcome is a gear jammed. Machines break down when enough people throw sand in them. That's not a metaphor. That's a strategy.

The Children Pay First

There's a number in the homelessness data that belongs in this chapter, because eviction is where family homelessness starts.

In 2025, the number of families counted as homeless in Atlanta rose **14%** — from 115 families in 2024 to **131 families, 400 people**. Only 2% of those families were unsheltered; **91% were in emergency shelters** (2025, Atlanta Journal-Constitution, reporting Partners for HOME data).

Four hundred people. Mothers, fathers, children — in shelters, not on the street, which means you don't see them when you drive past an encampment. They're invisible by design: doubled up in shelter rooms, kids doing homework on bunk beds, parents trying to hold jobs while living out of a facility with a curfew. And the road that leads most of them there runs straight through eviction court.

Here's what the research and my own outreach work both say about what eviction does to children specifically. A child whose family is evicted changes schools — often mid-year, often more than once. Every move severs friendships, teacher relationships, routines. Kids fall behind academically. They act out or shut down. The stress of housing instability shows up in children's bodies the way it shows up in adults': sleep disruption, anxiety, health problems. And because an eviction filing blacklists the parent from decent housing (gear three, remember), the family often lands in worse housing than they left — further from the old school, in a more dangerous neighborhood, paying more for less.

The cruelest part: the system treats the parent's housing crisis as the parent's personal failure, and then the child pays the price for it. A mother working full-time, fired on because her hours got cut for

six weeks, ends up in a shelter with her kids — and somewhere a policymaker calls it a “personal responsibility” problem. It isn’t. It’s a machine problem. The machine filed 144,000 cases in a year. No amount of personal responsibility survives a machine running at that scale.

When I do outreach in the shelters, I meet these kids. They’re not statistics to me — they’re children doing homework on bunk beds, asking me when they’re going home. And “home” for too many of them was an apartment they lost not because their parent didn’t work, but because the rent went up, the hours got cut, the landlord filed on day four, and the record made the next apartment impossible to get.

Eviction doesn’t just remove a family from an apartment. It removes a child from their school, their friends, and their childhood.

If this book has a moral center, it’s here: in the gap between a 14% rise in family homelessness and the 144,000 filings that feed it. We know the cause. We count the filings. We count the families in shelters. And still the machine runs.

A Feature, Not a Bug

Let me pull the camera back, because I need you to see the whole shape of this.

The eviction machine in Atlanta processes Black renters at wildly disproportionate rates — 69% of filings against 52-53% of renters. It does this through mechanisms that are facially neutral: a three-day filing tripwire, fee structures, public records, screening databases, corporate landlords running volume playbooks. Nobody has to use a racial slur for the machine to produce a racial result. The machine doesn't see race. It sees *vulnerability* — thin savings, hourly jobs, single parenthood, neighborhoods where the landlords file first and ask questions never. And because of everything this book has traced — redlining, urban renewal, white flight, the subprime heist — vulnerability in Atlanta has a color. The machine just processes what history prepared for it.

That's why I say the disparity is a feature, not a bug. A bug is something the system tries to fix. Has anyone tried to fix this? The source-of-income law sits unenforced. The right to counsel is a four-zone pilot. Diversion money covers hundreds of families against 144,000 filings. Rent control is banned by the state. The machine, meanwhile, runs every business day, in every eviction court in the metro, filing and fee-ing and recording at industrial scale.

You don't get the highest eviction filing rate in America by accident. You get it the same way you get every other number in this book: by building a system that does exactly what it was built to do, and then acting surprised at the results.

A filing is not an eviction. But in Atlanta, the filing is the punishment — and the punishment falls on Black renters first,

worst, and longest.

The families chewed up by this machine don't disappear. They double up with relatives. They move to cheaper, more dangerous housing further from jobs and schools. They sleep in cars. They show up in the shelters where I do my outreach work. And eventually, too many of them show up in the point-in-time count — the 3,060 people counted as homeless in Atlanta in 2026, 85% of them Black.

That's the pipeline, end to end. The subprime heist took the homes. The eviction machine takes the apartments. And at the end of the pipeline is the street.

But before we get to the street, I need to show you the paradox sitting in the middle of this city — the beautiful trail my own news brand is named for, and what it cost the people who lived in its path.

The BeltLine Paradox

I have a confession to make at the top of this chapter.

My news brand is called **BeltLine News**. I named it for the Atlanta BeltLine — the 22-mile loop of trails, parks, and transit vision circling the city. I named it because the BeltLine is where Atlanta comes together: joggers and grandmothers, street vendors and tech workers, everybody out on the trail on a Saturday morning. It's the most hopeful public space this city has built in my lifetime.

It's also one of the most efficient displacement machines Atlanta has ever seen.

That's the paradox, and I'm not going to dodge it. The trail my brand is named for raised property values so fast, and displaced so many Black residents so thoroughly, that the neighborhoods along it are case studies in how to gentrify a city. I love what the BeltLine is. I grieve what the BeltLine did. Both things are true, and this chapter holds both — because if I only told you one side, I'd be lying to you, and I don't lie to my people.

What the BeltLine Promised

Let me start with the vision, because the vision was genuinely beautiful — and the people who dreamed it weren't villains.

The Atlanta BeltLine grew out of a 1999 Georgia Tech graduate thesis by Ryan Gravel, who imagined converting 22 miles of

abandoned railroad corridor circling central Atlanta into a loop of transit, trails, and parks. The idea caught fire: a city stitched back together by a green loop, connecting 45 neighborhoods, with light rail transit, affordable housing, public art, and economic development along the way. The BeltLine Tax Allocation District was established around 2005-2006 to fund it, and the project became the largest urban redevelopment effort in Atlanta's history.

And let's be honest about what it delivered on the plus side. The Eastside Trail — the most famous segment — turned an abandoned rail corridor into one of the most beloved public spaces in the Southeast. Millions of people walk, run, bike, and gather there. Parks got built. Public art went up. Restaurants and businesses opened along the trail, creating jobs. Property values rose, which built wealth for the homeowners who managed to hold on. The transit vision — light rail on the loop — remains mostly unbuilt, but the *idea* of connecting the city's neighborhoods instead of dividing them with highways was a direct answer to everything in chapters 2 and 3 of this book. After highways were used to destroy Black neighborhoods, here was infrastructure meant to connect them.

I say all of this because the easy version of this chapter would be “the BeltLine is evil.” It's not evil. It's a public good that was built without sufficient protection for the people in its path — and in Atlanta, “people in its path” meant Black people, because the abandoned rail corridors the BeltLine follows run through historically Black, historically redlined, historically disinvested neighborhoods. The trail didn't choose those neighborhoods because they were Black. It chose them because the rail lines were there and the land

was cheap. But “the land was cheap” is itself the product of redlining, disinvestment, and everything else in this book. The BeltLine was routed through the geography that racism made.

That’s the paradox in one sentence: **the project built to connect Atlanta’s neighborhoods ended up replacing the people in them.**

The BeltLine Effect: What the Numbers Say

Researchers have measured what the trail did to housing costs, and the numbers are stark.

Housing values rose **17.9% to 26.6% more** for homes within a half-mile of the BeltLine than for homes in the rest of the city (2017, Dan Immergluck & Tharary Balan, cited in the 2026 Emory Economics Review). Read that carefully: not 17-26% total growth — 17 to 26 percentage points *more* growth than the rest of Atlanta. If your home was near the trail, it appreciated dramatically faster than an identical home a mile away. Proximity to the BeltLine became one of the most valuable things a piece of Atlanta real estate could have.

The rental side was even more brutal. Rental rates along the Eastside Trail **surged 43%** in just a few years (2026, Emory Economics Review, citing Margolies 2025). And Georgia State University’s Fiscal Research Center found that property values near the Eastside Trail **skyrocketed by over 60% within a few years** of the trail’s opening (cited in a 2021 Eastside Trail retrospective).

Then look at the neighborhood level, where the numbers become faces and streets. **Old Fourth Ward** — the historically Black, historically redlined neighborhood that sits on the Eastside Trail, the neighborhood of Auburn Avenue and Dr. King's birth home — saw average home values rise by **\$492,000, a 128% increase, between 2015 and 2025**. In the **West End**, on the southwest side of the loop, home values **more than tripled** since 2015 (October 2026, Urbanize Atlanta, citing Justin Landis Group MLS analysis).

Let me put the Old Fourth Ward number in human terms. A house worth \$385,000 in 2015 was worth roughly \$877,000 in 2025. If you owned it, you got rich on paper. If you rented it — and most long-term Black residents in these neighborhoods were renters — your landlord's property tripled in value while your wages didn't, and the rent followed the property value up until you couldn't hold on anymore.

This isn't just an Atlanta story, by the way. A national study of ten U.S. cities found that neighborhoods within a half-mile of newly built greenway parks (built 2008-2016) were **2.45 times more likely to gentrify** than comparable areas — the phenomenon researchers call "green gentrification" (2020, Rigolon & Németh, cited in the 2026 Emory Economics Review). Build a beautiful park in a disinvested neighborhood without protecting the residents, and the park becomes the engine of their removal. Atlanta just did it bigger and faster than almost anywhere else.

And the scale of the money is staggering. A May 2026 report by Econsult Solutions found that the BeltLine Planning Area has attracted **\$14.2 billion in private investment** since the project

began, with **318 completed private projects** and 93 more in the pipeline (May 2026, Econsult Solutions, via WhatNow and Urbanize Atlanta). Fourteen billion dollars. That's not a trail. That's a gold rush — and like every gold rush, the people who were already living on the land weren't the ones who got rich.

The Promise and the Shortfall

Here's the thing that makes the BeltLine story complicated instead of simple: the project *knew* displacement was a risk, and it made a promise to prevent it.

When the BeltLine Tax Allocation District was established (circa 2005-2006), the project was given a goal: create or preserve **5,600 affordable housing units by 2030**. That was the deal — the public would subsidize the development through the TAD, and in return, thousands of homes would stay within reach of working people.

So how's the promise doing? As of 2026, Atlanta BeltLine Inc. reports **4,424 to 4,555 units** created or preserved — roughly **79 to 81%** of the goal — with about 299 units added in 2025 and a pipeline of around 500 more in development. Nearly three-quarters of finished units are reserved for households at 60% of Area Median Income or less, and ABI has secured 94 acres for future affordable housing (October 2026, WhatNow; 2026, Urbanize Atlanta; 2026, Wedoany; April 2026 ABI figures).

On paper, that's real progress — nearly 80% of the way there with four years left. But the paper hides the timing problem, and the timing is everything.

From **2006 to 2020** — the first fourteen years, the years when the Eastside Trail opened and values exploded — only **2,133** of the promised 5,600 units were built *inside* the TAD. That's **38%**. Another 1,042 were built within a half-mile outside the TAD, but the core commitment lagged badly (2021, Shelterforce, “Affordable BeltLine Project Still in Progress”). As of **2023**, only 3,555 of 5,600 — 63% — were complete, even as the TAD pulled in upwards of **\$9 billion** in development (2026, Emory Economics Review, citing Okotie-Oyekan 2023 and Margolies 2025).

Read that sequence again: the money arrived fast, the luxury development arrived fast, the rising values arrived fast — and the affordable housing arrived slow. By the time the units started coming online in serious numbers, the displacement they were meant to prevent had already happened. A promise kept late is not the same as a promise kept. The families who needed those units in 2012, 2015, 2018 — when the rents were surging 43% and Old Fourth Ward values were climbing toward that \$492,000 jump — those families are gone. You can't retroactively house people who've already been pushed to Clayton County or out of the metro entirely.

And the city's own inclusionary zoning law had a hole in it. Atlanta's inclusionary-zoning ordinance, enacted in **2017**, required 10 to 15% of new units near the BeltLine to be below market rate — but developers could pay an **in-lieu fee** instead of building the units. Critics say the loophole let developers buy their way out of the affordable requirement, intensifying displacement (2026, Emory Economics Review, citing the City of Atlanta Department of City Planning, 2017). A mandate with an opt-out isn't a mandate. It's a

suggestion with a price tag.

The BeltLine didn't fail to build affordable housing. It built it too slowly, in the wrong years — after the displacement it was supposed to prevent.

Who Paid the Price

Let me tell you who lived in the path of the trail.

The BeltLine's rail corridors run through neighborhoods that were redlined in 1938, bulldozed for highways in the 1950s and 60s, abandoned during white flight in the 70s, and targeted by subprime lenders in the 2000s. Old Fourth Ward. The Westside — Vine City, English Avenue, Washington Park. Pittsburgh. Oakland City. Mechanicsville. These are the neighborhoods from every previous chapter of this book. The people who survived all of that — who held on through disinvestment, through the crack era, through the foreclosure crisis — were the people living there when the trail arrived.

And most of them were renters. The Housing Justice League reported in 2018 that **73% of people living in Atlanta's most rapidly gentrifying areas are long-term renters** (Emmaus House, quoting HJL's Foluke Nunn). Long-term. Not newcomers passing through — people who'd lived in these neighborhoods for years, sometimes decades. The backbone of the community. When the rents surged 43% along the Eastside Trail, these were the people

with nowhere to go.

The homeowners who remained faced a different pressure: property taxes. When your home's value triples — like in the West End since 2015 — your tax assessment follows. For a retired grandmother on a fixed income, a tripled assessment can mean a tax bill she can't pay, which means the choice between selling and losing the home to a tax sale. Rising values are wealth if you can afford to stay; they're eviction by spreadsheet if you can't.

The city and ABI did build a pressure valve: the **Legacy Resident Retention Program**, which in **2025** gave property-tax relief to **276 homeowners** in the Westside and Southside Neighborhood Stabilization Areas, with ABI covering incremental tax costs through 2030 (2026, Wedoany). Two hundred seventy-six families got to stay. That's real, and it matters to every one of those families. But measure it against the scale — \$14.2 billion in private investment, values tripling, rents up 43% — and you see the shape of the response: a lifeboat program next to a flood.

The deeper cost is the one you can't count in units or dollars: the *community* that was broken up. When long-term renters get displaced from Old Fourth Ward or the Westside, they don't just lose an apartment. They lose the neighbor who watched their kids, the church they've attended for twenty years, the bus route they know, the store owner who lets them run a tab. Displacement scatters the social fabric — and you can't rebuild social fabric with an affordable unit three neighborhoods away. The BeltLine connected the city's geography. It disconnected its communities.

The People Who Fought Back

The displacement didn't happen without resistance — and some of the most important housing organizing in Atlanta's history was born in the shadow of the trail.

The **Housing Justice League**, which I told you about in the last chapter, made the BeltLine one of its central fights. Its **#BeltLine4All** campaign demanded development without displacement — affordable housing built *first*, tenant protections, community benefits tied to the public money flowing into the TAD. HJL grew out of Occupy Our Homes Atlanta (founded 2008, in the foreclosure crisis) and took its current name in 2016, which means the organization fighting BeltLine displacement was built by the same people who'd survived the subprime heist. The pipeline of harm produced a pipeline of resistance.

Then there's the **Atlanta Land Trust** — a community land trust founded as the Atlanta Land Trust Collaborative in **2009**, focused on permanently affordable homeownership along the BeltLine's south and west corridors: Grove Park, Vine City, English Avenue, Washington Park, Mozley Park, Oakland City, Pittsburgh. The model is simple and radical: the trust owns the land permanently and sells only the house, so the home stays affordable forever — no flipping, no speculation, no displacement when values rise. ALT has brought more than 50 units to market since 2009, broke ground in December 2022 on “The Avenue at Oakland City” (36 townhomes, 29 permanently affordable), and raised **\$14 million** in its inaugural capital campaign in late 2023 — exceeding an \$11.2 million goal — to build 90 permanently affordable units in Oakland

City and East Lake (2021, Shelterforce; 2022, Tandem Bank; 2022, Purpose Possible; 2023, Coxe Curry).

There's a deep poetry in the land trust model being deployed to fight BeltLine displacement, because the community land trust itself was born in Georgia as a Black freedom tool. The CLT model originated in **1969 in southwest Georgia** as a way to protect Black sharecroppers who were being evicted from their land for their civil-rights involvement (Coxe Curry, "Atlanta Land Trust"). Sixty years later, the same model is protecting Black Atlantans from being evicted by rising property values. Different century, same struggle: who gets to stay on the land.

A newer effort, the **People's Community Land Trust** — anchored by The Guild, the Housing Justice League, and the American Friends Service Committee — aims to take housing permanently off the speculative market and currently holds two properties in trust (The Guild, theguild.community). Small so far. But the idea is the right size for the problem: if the market will always displace, then the answer is to take homes *out* of the market.

I want to be honest about the scale here, the same way I was honest about the eviction protections. The land trusts, the organizing, the tax-relief program — they're real, they're heroic, and they're dwarfed by the forces they're up against. Fifty-plus land trust units against \$14.2 billion in private investment. Two hundred seventy-six tax-relief recipients against rents up 43%. A four-zone counsel pilot against 144,000 filings. The pattern in this book keeps repeating: the harm runs at industrial scale, and the repair runs at pilot scale.

That doesn't mean the repair is pointless. It means the repair needs to be *scaled* — which is where this chapter ends.

The Demographic Receipt

If you want proof that the BeltLine years changed who lives in Atlanta, the census provides it.

The **2020 Census** showed that Atlanta had fallen below **50% non-Hispanic African American for the first time since 1970** — and the non-Hispanic Black share recorded its largest percentage decline in the city since the 2000 census (studycountry.com; consistent with Georgia State University's 1970-2020 segregation study, which documented recent increases of white residents in historically Black-majority tracts). For fifty years, Atlanta was a majority-Black city. In the decade when the BeltLine's Eastside Trail transformed the east side and development surged along the loop, that stopped being true.

Correlation isn't causation, and I won't claim the BeltLine alone did this — the foreclosure crisis, the eviction machine, and the demolition of public housing (Bowen Homes, the last of the large projects, was bulldozed in 2009) all pushed in the same direction. But the BeltLine was the *accelerant*. It took neighborhoods that had been majority-Black for generations — Old Fourth Ward, the Westside, the areas along the Eastside Trail — and made them the most desirable real estate in the city. Desirability, in a market without displacement protections, is just another word for replacement.

Think about the full arc this book has traced. In 1970, Atlanta became majority-Black as white flight emptied the city — Black families moved into neighborhoods white families abandoned, often paying inflated prices for aging housing stock. For decades, those neighborhoods were starved of investment: redlined by banks, ignored by the city, targeted by predatory lenders. Then, starting in the 2000s, the investment came back — first as subprime loans that stripped wealth, then as the BeltLine and the development wave that followed it. The same neighborhoods, harvested twice: once for their equity, once for their land.

The 2020 census number — below 50% Black for the first time in fifty years — is the demographic receipt for that double harvest. It's not just a statistic. It's the answer to the question I get in my outreach work: "Where did everybody go?" Clayton County. South Fulton. Out of the metro entirely. The people didn't vanish. They were priced out, filed on, and scattered — and the city they built got more expensive and less Black in the process.

Atlanta didn't stop being a Black city because Black people left. It stopped being a Black city because Black people were pushed.

A Story From the Work

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

He grew up in the West End in the 1980s, back when the neighborhood was solidly Black and working-class — his words, “everybody knew everybody.” He bought his mother’s house from her in the late 1990s after she passed, kept it up, raised his own kids there. When the BeltLine’s Westside Trail plans started circulating, he was excited. A trail in his neighborhood. Investment. Maybe a grocery store.

The investment came. The grocery store didn’t — not at first. What came was the reassessment notice. Then another one. His property taxes doubled, then kept climbing as the flippers bought up houses on his street and sold them for three times what they’d paid. He was working two jobs and still falling behind on the tax bill. A company started sending him letters offering to buy the house “as-is, cash, close in seven days.” He threw the first ones away. By the third year, he was doing the math on whether he could afford to keep the house his mother had paid off.

He sold in 2021. Got a fair price — he’s clear about that, nobody cheated him on the number. Moved to an apartment in South Fulton. His kids’ school changed. His church is now a forty-minute drive. He told me the money from the sale is sitting in a savings account because he doesn’t know what to do with it — it doesn’t feel like wealth to him. It feels like the price of leaving.

“I’m not mad at the trail,” he said. “I’m mad nobody thought about us before they built it.”

I’ve met him a dozen times, in different neighborhoods, with different details. The trail changes. The story doesn’t. That’s why it’s a composite — because the pattern is the point, and the pattern is

displacement with a smile.

Why I Named My Brand for the Trail Anyway

Let me come back to the confession I opened with, because I owe you the full thought.

When I started BeltLine News, people asked me why I'd name a Black news brand after a project associated with gentrification. Here's my answer: the BeltLine is where Atlanta actually meets itself. On any given Saturday, the Eastside Trail holds the whole city — Black and white, rich and poor, longtime residents and newcomers, all sharing the same public space. That mixing is rare in this city, and it's precious. The trail, at its best, is the physical proof that Atlanta *can* be one city instead of two.

I named my brand for the trail's promise, not its record. And I write about the record — including in this chapter — because loving something means telling the truth about it. The BeltLine is the best public space Atlanta has built in generations *and* a displacement engine that scattered Black communities. Both true. The paradox isn't a contradiction to resolve. It's the truth to hold.

But here's what I won't do: I won't let the beauty of the trail be used to silence the people it displaced. Every time someone posts a sunset photo from the Eastside Trail, I want them to know that the view came with a cost — and that the people who paid it were the Black renters and homeowners of Old Fourth Ward, the Westside, Pittsburgh, and Oakland City, the same people who'd already survived redlining, highways, white flight, subprime, and eviction

court. The trail is beautiful. The bill was unjust. Say both.

The Transit That Never Came

There's one more piece of the paradox I have to name, because it explains who the BeltLine was really built for.

Go back to the original vision: the BeltLine was supposed to be transit *first* — light rail on the 22-mile loop, connecting 45 neighborhoods, giving carless Atlantans (disproportionately Black, disproportionately low-income) real mobility to jobs across the city. The trails were part of the plan, but transit was the equity engine. A trail is recreation. Transit is economic access.

Two decades in, the trails got built and the transit mostly didn't. The Eastside Trail — running through the whitest, wealthiest-adjacent corridor — opened to acclaim. The light rail loop remains largely a rendering. And that sequencing tells you everything about whose needs got prioritized: the amenity that raises adjacent property values (trails) got built fast, while the infrastructure that would have served the transit-dependent residents of the Westside and Southside (rail) stayed on the drawing board.

This isn't an accident of engineering. Trails are cheaper, faster, and politically easier than rail — and every mile of trail completed raised the land values that made the remaining transit more expensive to build. The project ate its own equity promise: by building the value-raising amenity first without the displacement protections, it made the corridor too expensive for the affordable housing and too gentrified for the transit-dependent riders the rail was meant to

serve.

I still believe in the transit vision. A rail loop connecting Atlanta's neighborhoods — especially the Black neighborhoods on the west and south that the highway builders cut apart — would be genuine repair. But transit built *after* displacement is transit for the newcomers. The sequencing was the policy. And the sequencing chose property values over people.

What Equitable Development Would Actually Require

If the BeltLine taught us anything, it's that good intentions and beautiful renderings don't protect people. Only *power* protects people — legal power, financial power, organized power. So let me say plainly what equitable development would actually require, not as wishes but as mechanics. Every one of these is something Atlanta could do, because other cities have done versions of them and because the tools already exist here in pieces.

Build the affordable housing first — with legal teeth, not goals.

The 5,600-unit goal was the right idea with no enforcement behind it. Equitable development means binding affordable-housing requirements written into the TAD legislation itself: no public subsidy, no tax allocation dollar, flows until the affordable units are funded and scheduled *ahead* of the market-rate development, not after. And no in-lieu fees — if the ordinance says 10 to 15% of units must be affordable, the developer builds the units or doesn't build. A fee that lets developers buy their way out is a displacement

subsidy.

Protect the people already there before the values rise.

Anti-displacement policy has to run *ahead* of the development, not behind it. That means property-tax freezes or circuit-breakers for longtime low-income homeowners — scaled up from a 276-household pilot to everyone who qualifies. It means a right to counsel for every tenant facing eviction, not a four-zone pilot. It means source-of-income protections that are actually enforced, so voucher holders can use their vouchers near the new transit and trails instead of being screened out.

Take land off the speculative market. The Atlanta Land Trust model works — permanently affordable, community-controlled, immune to the value spikes that displace renters. What's needed is scale: public land along every future transit and trail corridor transferred to community land trusts *before* the corridor is announced, so the trust captures the land at pre-development prices instead of chasing it after speculators do. The People's Community Land Trust points the same direction. The 1969 southwest Georgia sharecroppers understood something we've forgotten: the only housing the market can't take from you is housing the market doesn't own.

Give the community a real seat — with veto power, not just a microphone. Community engagement that ends when the renderings are approved isn't power. Equitable development means community benefits agreements with enforceable terms, tenant associations with legal standing, and neighborhood residents holding actual votes on the boards that govern tax allocation

districts. The people in the path of development should have the power to shape it — not just comment on it.

Measure displacement, not just development. The BeltLine's success has been measured in investment dollars (\$14.2 billion), completed projects (318), and trail miles. Those are developer metrics. Equitable development measures different things: how many longtime residents are still there in ten years. Whether the Black share of the neighborhood population held steady. Whether rents near the project stayed within reach of the people who lived there before it. If you're not counting displacement, you're not managing it — you're just hoping.

Fund the repair at the scale of the harm. This is the through-line of the whole book. The harm runs at industrial scale — \$14.2 billion in investment, values tripling, 144,000 eviction filings. The repair runs at pilot scale — 276 tax-relief households, a four-zone counsel pilot, 50-plus land trust units. Equitable development means matching the money: if the public subsidizes billions in private development through a TAD, the public's share of that value has to flow back into permanently affordable housing, tenant protection, and community ownership at a scale that actually meets the need. Not a lifeboat. An ark.

Development without displacement isn't a slogan. It's a set of legal mechanisms — and every one of them exists. What's missing is the will to make them mandatory instead of optional.

The Trail Goes On

I'll close this chapter the way I opened it: on the trail.

I walk the BeltLine. I take my outreach work to the neighborhoods around it. I've watched a grandmother in Pittsburgh point at the new construction down her street and tell me she doesn't recognize her own block anymore — and then I've watched her grandson ride his bike past us on the trail, laughing, free, a kid being a kid in public space that belongs to him too. Both of those things happened on the same afternoon. That's the paradox, and it's not going away.

The question isn't whether the BeltLine should exist. It exists, it's beautiful, and millions of people — including Black Atlantans — use and love it. The question is whether the *next* BeltLine — the transit expansion, the next trail segment, the next \$14 billion wave — will be built the same way, with the same beautiful renderings and the same displacement underneath. Or whether this city will finally learn the lesson that every chapter of this book has been teaching:

Atlanta has been given chance after chance to get development right: after redlining, after urban renewal, after the foreclosure crisis. Each time, the pattern repeated — the investment arrived, the protections lagged, and Black communities paid the price. The BeltLine was the clearest test of whether we'd learned anything, because this time the displacement risk was named *in advance*, the affordable housing goal was written down *in advance*, and the organizing started *early*. And still the values tripled, the rents surged 43%, and the census recorded the largest drop in the city's Black share in decades.

You cannot build a city's future on top of its people. You have to build it *with* them — and if the building displaces them, it wasn't development. It was just the newest version of the oldest story in Atlanta: somebody else's progress, paid for by Black folks.

The trail goes on. The question is who gets to walk it — and who gets to stay.

The Human Cost

We've spent this book walking through the machinery — the redlining maps of 1938, the bulldozers, the subprime lenders, the eviction courts, the cranes along the BeltLine. Now I want to slow down and talk about what all of that machinery does to actual people.

Not numbers. People.

Because a filing count of 144,000 doesn't scream at night. A rent-burdened percentage doesn't call its mother crying. Statistics don't sit in a car at 2 a.m. with three kids asleep in the back seat, trying to figure out where they're going to go in the morning.

People do that. Our people do that.

I work with these families every week. And I need you to understand something before we go further: I'm not going to parade anybody's pain in front of you to make a point. There are books out there that treat poor Black people like exhibits — poverty tourism dressed up as concern. This isn't that. The families I'm going to describe are composites, built from patterns I've seen again and again in my outreach work, with the details changed and blurred to protect people's dignity. I'll tell you that up front every time. Nobody in this chapter is a real person you could point to, because nobody's real suffering is my storytelling prop.

But the patterns are real. I have watched them play out, family after family, in shelters and courtrooms and parking lots all over this city.

The Notice on the Door

It usually starts with paper. A notice taped to the door, or handed over by a process server, or found slipped under it when you get home from work.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A mother of three works a job at a warehouse on the south side. She's current on everything except this month, because the car broke down and the transmission cost what the rent costs. She's three days late. Georgia law lets a landlord file for eviction for late rent after just three business days (Sept 2026, WTAM/iHeart, citing Georgia law). Three business days. By the time her paycheck clears, there's a court date.

She doesn't know that a filing is not the same as an eviction. Nobody tells her that. She doesn't know she can show up in court and work something out — and a lot of tenants don't, because nobody explains the process and missing the hearing means losing by default. She just knows what the paper made her feel: *We're about to be put out.*

That feeling — the dread, the shame, the panic — starts doing damage before anything is actually lost. The rent might get paid. The case might get dismissed. But the family has already lived through the terror of it. And here's the part the filing counts never show: the filing itself goes on the record. In metro Atlanta, the Eviction Lab reports a 36% serial-filing rate (2026, Eviction Lab via tracker reporting) — landlords filing again and again against the

same households. A mother can beat the case and still carry the filing like a scar, because the next landlord who runs a background check sees it and moves on to the next application.

So the punishment for being three days late with the rent can follow you for years. That's the machine. Now let me show you the human cost.

Children Carry What They Can't Name

The heaviest cost in this whole crisis falls on the smallest shoulders.

When a family loses housing — or even when they start moving around to stay ahead of it — children change schools. Sometimes they change schools two or three times in a single year. They lose their teachers, their friends, the hallway they knew how to walk through. They land in a new classroom mid-semester, behind on the material, and somebody calls them the new kid like that's a fun thing to be.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A ten-year-old boy in my world has been in three schools by Christmas. He's not a bad student. He's not slow. He's just exhausted. Every time he starts to figure out a teacher's expectations, he's gone. Every time he makes a friend on the playground, he has to say goodbye. He's started acting out — not because he's a bad kid, but because acting out is the only language a ten-year-old has for *my life won't stay still and nobody will tell me*

why.

Teachers see the behavior. They don't always see the eviction.

And the moves themselves are chaos. Families double up with relatives — a mother and three kids in somebody's living room, sleeping on couches and floors. The kids lose their routines. Homework happens on a borrowed table or not at all. Bedtimes dissolve. The adults in the house are stressed and snapping, and the kids absorb all of it like they always do, without having the words for what they're absorbing.

I've watched children in shelters do their schoolwork on the floor of a common room while strangers walk past. They try. They really try. But instability is the enemy of learning. A child cannot build on a foundation that keeps getting ripped up.

Here's what I want every policymaker and every comfortable person reading this to sit with: when we talk about eviction filings in the hundreds of thousands, we are talking about hundreds of thousands of childhoods being interrupted. The 2026 homeless count found family homelessness up 14%, to 131 families and 400 people (2025, Atlanta Journal-Constitution, reporting Partners for HOME) — and those are just the families the count caught. Behind every filing number is a kid who had to explain to a new class why he showed up in November.

The damage compounds. A child who moves constantly falls behind. A child who falls behind gets labeled. A child who gets labeled stops believing school is for him. And then twenty years later, somebody writes an article wondering why the achievement gap exists — as if the gap started in the classroom and not in the

courtroom where his mother's eviction was filed.

The Body Keeps the Score

Housing instability doesn't just live in your head. It lives in your body.

Let me talk about stress first, because people underestimate it. The stress of not knowing where you're going to live next month is not like the stress of a hard day at work. It's constant. It doesn't clock out. Your body stays in fight-or-flight for weeks, months, years — cortisol flooding your system while you're trying to sleep on somebody's couch, while you're trying to focus at a job you're terrified of losing, while you're trying to smile for your kids like everything's fine.

That kind of stress breaks things. It breaks sleep. It breaks immune systems. It breaks hearts — literally. People in housing crisis show up in emergency rooms with chest pains, with blood pressure through the roof, with conditions that were manageable until the eviction notice arrived.

Then there's the housing itself. When families get pushed out of stable apartments, they land wherever they can afford — and “wherever they can afford” in this city often means substandard housing. Mold in the walls. Roaches. Leaks. No heat in the winter, no air in an Atlanta summer. Kids in those units develop asthma and respiratory problems at rates that would horrify you if you saw the inhalers lined up on a shelter intake desk. A child shouldn't need a nebulizer because a landlord wouldn't fix a leak. But that's

the trade the bottom of this market offers: breathe bad air or sleep outside.

Mental health takes its own beating. I've sat with mothers who describe the exact moment they stopped feeling like a person and started feeling like a case number. Depression settles in. Anxiety becomes the background noise of everything. And for people who were already managing mental health conditions, housing instability can detonate years of careful work — medications get lost in a move, therapists get left behind when you change zip codes, routines that kept someone stable dissolve overnight.

I work with people dealing with mental health needs as part of my outreach, and I want to be careful and honest here: homelessness doesn't just happen to people with mental illness. Mental illness also happens to people *because of* homelessness. The causal arrow runs both ways. Anyone — anyone — subjected to enough instability, enough humiliation, enough nights of not knowing, will start to come apart. That's not weakness. That's a human nervous system doing exactly what human nervous systems do under unrelenting threat.

And the cruelest part: once your health breaks down, holding housing gets harder. You miss work. You lose the job. You fall behind on the rent you were barely covering. The machine feeds on the damage it causes.

The Cycle That Won't Let Go

Eviction isn't usually a single event. It's a cycle. And once you're in it, the walls keep closing.

Here's how the cycle works in real life. A family gets behind — car repair, medical bill, hours cut at work, a child's emergency. The landlord files. Even if the family scrapes together the money, there are court costs, late fees, filing fees stacked on top of the back rent. In Georgia, the law moves fast and favors the property owner; tenants often don't know their rights, and plenty never make it to court at all.

If the eviction goes through, the family has to come up with first month's rent, a security deposit, and moving costs — thousands of dollars — at the exact moment they are brokest. So they borrow. They put it on cards. They take payday loans with interest rates that should be illegal. They move into a cheaper place in a worse neighborhood with a landlord who doesn't fix anything, because that's who's willing to take a tenant with an eviction on the record.

Then something breaks in the cheaper place. Or the rent goes up. Or the landlord files at the first late payment, because that's the business model — and in metro Atlanta, remember, about 15% of all filings come from just 100 buildings (Sept 2026, Fox 5 Atlanta, citing Eviction Lab). Some landlords file as a collections strategy, the way other businesses send a late notice. The filing is the business.

And around it goes. Each move costs money the family doesn't have. Each filing makes the next apartment harder to get. Each disruption pulls the kids out of another school, breaks another routine, adds another layer of trauma. Researchers call this “serial

displacement.” The families call it *we can't catch a break*.

I want to be precise about one thing, because precision is respect: a filing is not an eviction. The ~144,000 filings recorded across Fulton, DeKalb, Cobb, Clayton, and Gwinnett counties in 2025 (Sept 2026, Fox 5 Atlanta, citing Princeton's Eviction Lab) include repeat filings against the same households, cases resolved in court, and tenants who found other housing. The number of completed physical evictions out of those filings has not been confirmed by officials (Sept 2026, Fox 5 Atlanta). I won't inflate the number. But I also won't let the technicality comfort you: even a filing that doesn't end in a physical eviction inflicts the terror, the record, the fees, and the destabilization. The machine doesn't have to throw you out to grind you down.

Women Hold It Together Until They Can't

The face of this crisis, more often than not, is a woman's face.

Black women head a huge share of the households caught in the eviction machine. They're working — often multiple jobs, often in the care economy, in warehouses, in food service, in the jobs this city runs on but doesn't pay enough to live in. They're raising children, frequently without a partner's income, in a rental market where 24 of every 100 renter households in the five-county area faced an eviction filing — roughly 1 in 4 renters, triple the national average (Sept 2026, Fox 5 Atlanta, citing Eviction Lab).

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A grandmother in her sixties has custody of her daughter's two children. The daughter is struggling — we'll leave it at that — and the grandmother stepped up because that's what grandmothers do. She's on a fixed income. The rent went up \$200 when the building changed hands. She did the math a hundred ways. The math didn't care. When I met her, she was choosing between her blood pressure medication and keeping the lights on, and she was more worried about the kids seeing her cry than about either bill.

Women in this crisis carry a double load: the material crisis and the emotional management of everyone around them. They hold the family together while falling apart privately. They show up to my programs composed and put-together, and then something small — a question about their kids, a form that asks for an address — cracks the surface and you see how much they're holding.

And for women, housing instability carries dangers that don't show up in the filing data. A woman facing eviction is more vulnerable to exploitation — the landlord who suggests “arrangements,” the stranger who offers a room with strings attached, the relationship she stays in because leaving means the street. Domestic violence and housing instability are tangled together: many women I've worked with describe staying in dangerous situations because the alternative was homelessness for their children. When we talk about the human cost, we have to talk about what women trade to keep a roof up, and what it costs them.

The Men Nobody Asks About

Men experiencing homelessness and housing instability get less sympathy in this city's imagination, and I want to say plainly: that's wrong.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A man in his forties worked construction for twenty years. His body gave out before his bills did — knees, back, the whole catalog of what physical labor takes from you. He couldn't keep up, lost the steady work, picked up day labor when he could get it. The apartment went. He couch-surfed until the couches ran out. By the time I met him, he'd been outside for months, and the shame was eating him worse than the hunger. He kept saying, "I'm supposed to be the one who handles this." As if poverty were a personal failure instead of an economic condition.

Men are taught that needing help is weakness, so they don't ask until they're in freefall. They sleep in cars longer. They avoid shelters because shelters feel like surrender. They self-medicate. And the systems that do exist are often designed around women and children — family shelters turn away single men, or separate fathers from their families at intake, as if a father's presence were a problem to solve rather than a bond to protect.

I work with men in my outreach every week, and here's what I've learned: the toughness is real, but it's armor, not absence of feeling. Underneath it are fathers who can't see their kids, sons who can't help their mothers, workers whose bodies quit before the economy did. They grieve. They just grieve quietly, where nobody's watching, because the world told them nobody wants to watch.

Veterans: Promised Everything, Handed a Cot

This one makes me angry, and I'm not going to hide it.

We as a country make big speeches about honoring veterans. Then veterans come home — some carrying injuries you can see, some carrying injuries you can't — and the system that was so eager to deploy them can't seem to house them.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A veteran in his fifties did two tours. Came home with trauma he didn't have words for in the nineties, when nobody was handing out those words freely. He worked for years, held it together, then the nightmares got louder and the drinking got heavier and the marriage ended and the apartment went with it. He's navigated the VA system — which, to be fair, has real programs and real people trying — but the gap between “eligible for help” and “actually housed” is a canyon, and he's been living in that canyon.

The 2025 homeless count recorded a 25% decrease in adults with serious mental illness and a 30% decrease in substance-use disorders among those counted (2025, WSB-TV, reporting Partners for HOME data) — which suggests outreach and services are reaching some people. Good. But “fewer than last year” is not “fine.” Every veteran sleeping outside in the city they served is a broken promise with a name on it.

What veterans in housing crisis need most, in my experience, is not another speech. It's patient, persistent, no-deadline case

management — somebody who doesn't close the file when the veteran misses an appointment because the trauma flared up that week. It's housing first, treatment alongside, dignity throughout. Some programs get this right. We need more of them, funded like we mean it.

The Elderly: A Lifetime of Work, Ending in a Shelter Intake Line

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A woman in her seventies has lived in Atlanta for fifty years. She worked — cleaned offices downtown for three decades, raised four children, buried a husband. Her rent was stable for years because her building was owned by a family that knew her name. Then the building sold. The new owners renovated the lobby, tripled the marketing budget, and raised her rent beyond what Social Security covers. She is seventy-four years old, packing boxes in the apartment where she planned to die, because a spreadsheet in another state said the building could yield more.

Elderly Atlantans on fixed incomes are among the most vulnerable people in this crisis, and the least able to recover from it. A thirty-year-old who loses an apartment can — with help, with luck — climb back. A seventy-five-year-old on Social Security, with health problems and no savings because a lifetime of low wages never allowed any, has nowhere to climb to. The math is finished. The only variables left are whether the city catches her and how fast.

I see older folks in shelter intake lines trying to maintain a composure that breaks my heart — dressed carefully, like they're going to church, because dignity is the one thing they can still control. Fixed incomes don't flex. Rents do. And in a city where home values in some historically Black neighborhoods have tripled since 2015 (Oct 2026, Urbanize Atlanta, citing MLS analysis), the ground is moving fastest under the people least able to move with it.

Property-tax relief programs exist — Atlanta BeltLine Inc.'s Legacy Resident Retention Program reached 276 homeowners in the Westside and Southside stabilization areas in 2025 (2026, Wedoany) — and that's real help for homeowners. But elderly renters have no such shield. When the building sells, they're simply exposed.

Disabled Atlantans: The Crisis Inside the Crisis

People with disabilities face a version of this crisis with extra locks on every door.

Accessible housing is scarce. Application processes assume a level of mobility, paperwork stamina, and digital access that not everyone has. Waitlists for subsidized accessible units stretch for years. And landlords — despite fair housing law — find quiet ways to turn away tenants whose needs look expensive.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A man in a wheelchair has been on a housing waitlist for two years. His current apartment has steps he can't navigate without help and a bathroom his chair can't enter. He's fallen twice. The landlord won't modify the unit. He can't afford to move because the accessible units cost more and the voucher he finally received expired before he could find a landlord willing to take it — and he's not alone in that: Atlanta Housing reported that between July 2018 and July 2019, 1,055 Housing Choice Vouchers expired before families could find landlords willing to accept them (2020, National Low Income Housing Coalition). A voucher you can't use is a promise written on water.

For disabled people, housing instability isn't just stressful — it's dangerous. A missed medication because it got lost in a move. A fall in an unfamiliar unit. A care aide who can't find you because you don't have an address anymore. The margin for error is zero, and the system operates as if everyone has margin to spare.

What It Does to a Neighborhood

The human cost isn't only individual. It hollows out communities.

When filings concentrate — and they do concentrate, with roughly 15% of metro filings coming from just 100 buildings (Sept 2026, Fox 5 Atlanta, citing Eviction Lab) — entire buildings and blocks churn. Neighbors who watched each other's kids move away mid-lease. The woman who organized the cookout gets evicted and the cookout stops happening. The informal networks that hold a community together — the borrowed sugar, the ride to the doctor,

the eyes on the street — fray and snap.

Children grow up watching adults they love get ground down by forces nobody will explain to them. They learn early that the world is not fair, and some of them decide the world is not for them, either. That's a cost no statistic captures: the slow erosion of a young person's belief that effort leads anywhere.

And there's a particular grief in Black Atlanta around this — the grief of watching neighborhoods your grandparents built get taken apart by market forces wearing the mask of progress. The Westside grandmother getting priced out isn't just losing an apartment. She's losing the church pew her family sat in for forty years, the neighbors who knew her maiden name, the ground her people are buried in. Displacement severs roots. You can rehouse a person. You cannot rehouse a belonging.

Why I'm Telling You This

I told you at the start of this book that I wouldn't exploit anybody's pain. So let me tell you why this chapter exists.

It exists because policy debates about housing happen in rooms where nobody has ever been evicted, and the abstraction is the point. "144,000 filings" can be discussed calmly over coffee. A mother choosing between medication and electricity cannot. The numbers let us look away. The human cost won't let us — if we're honest enough to face it.

It exists because the people in this crisis are constantly described in ways that strip their dignity — "the homeless," "eviction cases," "the

unsheltered,” as if they were categories instead of neighbors. Language matters. Every person I’ve described in this chapter — the composite mother, the boy changing schools, the veteran, the grandmother, the man in the wheelchair — is somebody’s somebody. They are not problems. They are people with problems, and the problems were largely built for them by the history this book traces.

And it exists because I need you to carry this chapter into the next one. The next chapter is about homelessness in Atlanta today — the count, the faces under the bridges, the outreach work. You’re ready for it now. You understand what the numbers cost.

One last thing. If you’re reading this and you’re in it right now — if the notice is on your door, if the couch-surfing has an expiration date, if you’re the one doing the math that won’t work — I want you to hear this clearly:

This is not your fault. You did not fail. A system built over a century — redlining maps, highway routes, subprime targeting, filing mills, rent spikes — is doing exactly what it was built to do, and you got caught in it. That is not a character verdict. That is a policy outcome.

And policy outcomes can be changed. That’s what the last chapter is for. Hold on. We’re getting there.

The filing counts the case. It doesn’t count the cost. This chapter was the cost — paid in childhoods, in health, in dignity, by people who did nothing to deserve the bill.

The Working Homeless

Here's a fact that breaks people's assumptions: many of the people experiencing homelessness in Atlanta are working. They have jobs. They get up, they go to work, they come back to a shelter or a car or a tent.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A man works full-time in a restaurant kitchen downtown — the kind of job where you're on your feet ten hours, feeding people who'll never know your name. He makes above minimum wage. It doesn't matter. First month's rent plus deposit plus application fees on even a modest apartment is more than he has, because every dollar he earns goes to food, to the phone he needs for work, to the storage unit holding what's left of his life. He's employed and homeless, and when people find out, they look confused — as if those two things can't be true at once. They can. In this city, they are, for more people than you'd ever guess.

This is the thing the old story about homelessness gets wrong. The old story says: homeless people don't work. The truth in Atlanta in 2026 is that work doesn't pay enough to live here — not for everybody, not anymore. When rents surge 43% along corridors like the Eastside Trail (2026, Emory Economics Review, citing Margolies 2025) and wages crawl, the gap between “employed” and “housed” becomes a canyon. People fall in while holding down jobs.

And employment while homeless is its own special torment. Try keeping a job when you don't know where you're sleeping. Try

showing up clean and rested. Try explaining to a manager why you're late when the reason is the shelter's checkout time. People do it — heroically, daily — and the effort it takes would break most of the people judging them.

The Debt Trap Underneath

I touched on this in the cycle section, but I want to go deeper, because debt is the quiet engine of the whole crisis.

When a family falls behind on rent, the hole doesn't stay the size of the missed rent. Late fees stack. Court costs stack. Filing fees stack. If the case goes against them, they owe all of it — and then they need thousands more for the next place: deposit, first month, moving costs, utility hookups. A family that was \$800 short ends up \$4,000 in the hole. That's not a stumble. That's a cliff.

So they borrow. Credit cards at punishing interest. Payday loans and title loans — the lenders cluster in the same neighborhoods the subprime mortgage brokers targeted, because the business model is the same: extract from people with the fewest options. A \$500 loan becomes \$1,500. The car — the thing they need to get to work — gets repossessed or the title gets signed over. Now they can't get to the job. Now the job is gone. Now the rent is further behind.

Debt also follows people into the housing search. Landlords run credit checks. An eviction filing plus maxed-out cards plus collections equals rejection after rejection — which pushes families toward the landlords who don't check credit, who are often the worst landlords in the city: the ones who don't fix the mold, who file

at the first late payment, who run the buildings generating those concentrated filing numbers. The debt doesn't just cost money. It sorts people into worse housing, which creates more instability, which creates more debt.

Breaking this requires intervention at the moment before the spiral — which is why eviction diversion and emergency cash (the subject of the next chapter) matter so much. A few hundred dollars at the right moment can prevent a \$4,000 hole. But once the hole exists, climbing out without help is nearly impossible, and the system offers remarkably little help for the climb.

What Stability Gives Back

I've spent this chapter on the cost. Let me spend a moment on the inverse — because I've also watched what happens when a family gets stable, and you need to see it.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A mother and two kids get into a stable unit through a voucher and a landlord who actually takes it. The first month, the kids are still braced — still sleeping lightly, still asking “are we staying here?” like it's a trick question. By the third month, the ten-year-old has a best friend on the hall. By the sixth, his grades are up — not because he got smarter, but because he got still. The mother sleeps through the night for the first time in two years and cries about it, quietly, because she didn't realize how tired she was until the tired lifted. She starts a training program. She laughs more. The apartment

isn't fancy. It's a door that locks and a rent she can cover and nobody threatening to take it. That's the whole miracle. That's all it ever was.

Stability is the foundation everything else builds on. Health improves when the stress lifts. Kids learn when they stay put. Adults work when they're rested. Mental health steadies when the ground stops moving. None of this is mysterious. It's just what happens when human beings get the one thing every human being needs: a place to be.

That's why the fight for housing is the fight for everything else. You can't coach or mentor or train or treat your way around homelessness. Housing first isn't a slogan. It's the order of operations.

Carrying It Without Breaking

One more word, and then I'll let this chapter rest. This one's for the people doing the holding — the mothers, the grandmothers, the outreach workers, the teachers, the neighbors.

Carrying other people's crisis weight breaks the carriers too. Compassion fatigue is real. Burnout is real. The grandmother choosing between medication and lights is also managing everyone else's fear. The outreach worker doing intake after intake is absorbing stories that don't wash off at 5 p.m. — I know, because I live it.

If you're holding a family together right now: you matter too. Your health matters. Your rest matters. You cannot pour from an empty

cup, and this city has asked too many Black women in particular to pour from cups that have been empty for years. Get support — my life and trauma coaching exists partly for this, but so do counselors, pastors, friends, support groups. Taking care of yourself isn't selfish. It's how you stay standing for the people leaning on you.

And if you're doing this work alongside me — outreach, organizing, case management, teaching: pace yourself. The crisis is long. We need you in it for the long. Rest is not retreat. It's refueling.

The cost is real. We've counted it honestly. Now let's talk about the people at the very end of the chain — all the lost — and then, finally, what we do now.

Every composite in this chapter is a real pattern wearing changed details. The patterns are the point: they repeat because the machine repeats. Break the machine, and the patterns break with it.

All the Lost

There's a stretch of downtown Atlanta I walk regularly doing outreach. You've probably walked it too, or driven past it on your way to something nicer. Under the overpasses, along the edges of the gleaming parts, people are living outside. Tents. Tarps. Shopping carts packed with everything somebody owns. Folks nodding off sitting up because lying down feels too vulnerable.

The city walks past them. Every day. On the way to lunch, on the way to the game, on the way to the new apartment building with the rooftop pool.

This chapter is about the people the city steps over. Their numbers, their faces, the work of reaching them — and the moral weight of a city that knows exactly how many of them there are and keeps stepping anyway.

The Count

Every year, in the last ten days of January, Atlanta does what every American city does: it counts. The Point-in-Time Count — the PIT Count — sends volunteers and outreach workers out in the cold to tally how many people are experiencing homelessness on a single night. It's imperfect. I'll tell you exactly how imperfect later. But it's the official number, the one the funding follows, so let's start there.

The 2026 PIT Count found **3,060 people** experiencing homelessness in the City of Atlanta (2026, Partners for HOME via

WSB-TV; confirmed by the Georgia Department of Community Affairs official PIT table). That's up **6%** from 2025's count of 2,894. And 2025 was up 1% from 2024's 2,867. The year before that, 2023, the count was 2,679.

Read that trend line again: 2,679 -> 2,867 -> 2,894 -> 3,060. Every year since 2023, the number has gone up. Not by a little at the end — by 6% in a single year, the sharpest jump in the sequence.

For context on what the count captures: in the 2025 count, of 2,894 people, 1,833 were sheltered and 1,061 were unsheltered — sleeping outside, in cars, in places not meant for human habitation (2025, WSB-TV, reporting Partners for HOME data). More than a third of the counted population was unsheltered. On a January night. In Atlanta, where January gets cold enough to kill.

Now here's the number inside the number that should rattle this city to its foundation: **family homelessness rose 14%** — from 115 families in 2024 to **131 families, 400 people**, in the 2025 count (2025, Atlanta Journal-Constitution, reporting Partners for HOME). Four hundred people, and the overwhelming majority of those families — 91% — were in emergency shelters, with only 2% unsheltered. That tells you something important: families with children will do almost anything to stay inside, doubling up, crowding into shelters, holding on by the fingertips. The families you see in the count are the ones who ran out of fingertips.

There are bright spots in the data, and I'll name them honestly. Chronic homelessness fell 9% between 2024 and 2025. The 2025 count recorded a 25% decrease in adults with serious mental illness and a 30% decrease in substance-use disorders among those

counted (2025, WSB-TV, reporting Partners for HOME). Partners for HOME's "Atlanta Rising" campaign represents a \$212+ million investment, and its Downtown Rising initiative — aimed at unsheltered homelessness downtown ahead of the 2026 FIFA World Cup — had rehoused 490 people downtown by mid-2026 against a goal of 400 (2026, Invisible People / WSB-TV, citing Partners for HOME). That's real work, real people inside tonight who weren't last year, and the people doing it deserve credit.

But I need you to hold two truths at once: the programs are working for hundreds, and the total keeps rising. The water is coming in faster than we're bailing. That's not a failure of the outreach workers. That's a measure of how powerful the forces pushing people out have become — the eviction machine from Chapter 5, the BeltLine rents from Chapter 6, the whole century of engineering from Chapters 1 through 4.

The Racial Reality

Now the number this whole book has been building toward.

In the 2026 Point-in-Time Count, **85% of the people counted were Black** (2026, Partners for HOME). On Partners for HOME's State of Homelessness page, the figure given is **83%**. The National Alliance to End Homelessness, in its Atlanta case study, found that **83% of unsheltered Atlantans are Black**.

Let those sit next to the city's demographics. Per the 2020 Census, Atlanta had fallen below 50% non-Hispanic African American for the first time since 1970 (studycountry.com; consistent with Georgia

State University's 1970-2020 segregation study). So Black people are less than half the city — and 85% of its homeless population.

That is not a gap. That is a chasm. That is not explainable by individual choices, by bad luck, by anything except the long chain this book has traced: redlining that starved Black neighborhoods of capital, urban renewal that bulldozed them, highways routed through them as racial boundaries, white flight that drained the tax base, subprime lenders that targeted them, eviction courts that harvest them, and redevelopment that prices out whoever survived all of that.

85%. When people ask me “how did it get like this,” I sometimes just say that number and let the silence do the work.

And I want to be clear about what that number means and doesn't mean. It doesn't mean Black Atlantans are more likely to be irresponsible. Remember the eviction data: Black households earning over \$80,000 a year are still at greater eviction risk than white households earning \$20,000 (Sept 2026, Baller Alert / WTAM, quoting Eviction Lab sociologist Peter Hepburn). Income doesn't close the gap. Effort doesn't close the gap. The gap is structural — discrimination, thinner savings from generations of blocked wealth-building, weaker safety nets because the whole extended family is under the same pressure.

The 85% is the bill coming due for everything in Chapters 1 through 6. It is the final, visible, undeniable proof that the system worked as designed. All the lost — this chapter's title, this book's title — these are the people at the very end of the chain. The most lost. The ones with the least left to lose.

What the Count Misses

Now let me tell you why 3,060 is an undercount — and why everyone doing this work knows it.

The PIT Count happens on one night in January. It counts people it can find and see: in shelters, in transitional housing, and outside in the places outreach teams know to check. Here's who it structurally misses:

The hidden homeless. Families doubled up with relatives — three generations in a two-bedroom, kids on the living-room floor — don't show up in a street count. People sleeping in cars that move every night don't show up reliably. People couch-surfing, staying in motels week to week, sleeping in storage units or abandoned buildings the teams don't know about — missed. The 131 families in the count are the visible tip of a much larger number of families one missed paycheck from the street.

The deliberately invisible. Some people experiencing homelessness actively avoid being counted. People with warrants, people with immigration fears, people who've been harassed or had their belongings swept — they learn to stay out of sight. Women especially: a woman sleeping outside is in danger in ways a man isn't, so women hide — in 24-hour businesses, in cars parked on quiet streets, in situations they'd never choose if they had a choice. The count misses the people who most need to be missed by everyone except help.

The timing. One night in January. If it's brutally cold, more people find a way inside for that night — a shelter, a friend, an ER waiting

room — and the count drops. If the outreach teams are short-staffed, coverage thins. A single night is a snapshot, not a census, and everyone in the field treats it that way.

I'm not dismissing the count. It's the best standardized measure we have, and the trend — up every year since 2023 — is real and alarming regardless of the absolute number. But when you read "3,060," read it as a floor, not a ceiling. The true number of Atlantans experiencing homelessness or on its razor edge is larger. Maybe much larger. The 144,000 eviction filings in the five-county area in 2025 (Sept 2026, Fox 5 Atlanta, citing Eviction Lab) tell you how many households are standing at the cliff's edge. The PIT Count tells you how many have already fallen — on one night, in the places we knew to look.

What “Boots on the Ground” Actually Means

People hear “outreach” and picture something vague and charitable. Let me tell you what it actually looks like, because I live it.

It looks like early mornings. The Gateway Center's Coordinated Entry — the front door of Atlanta's homelessness response system — starts sign-up at **7 a.m. daily, first-come, first-served**. That means people are lining up before 7. In the dark, in January, to put their name on a list for assessment, for a chance at a bed, at services, at a path inside. First-come, first-served is the fairest bad system we have — nobody jumps the line, but the line itself is the indictment. There shouldn't be a line.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

It's 6:40 a.m. and there are already twenty people outside the Gateway Center. A man in his sixties with a duffel bag that's held together by hope. A young woman with a backpack, earbuds in, staring at nothing — she's been up all night because sleeping outside as a woman means sleeping with one eye open. An older veteran talking quietly to himself. Nobody's talking much. It's too early and too cold and everybody's pride is doing heavy lifting. At 7, the doors open, and there's a brief, orderly surge — not a rush, exactly. People who've done this before know the drill. Sign in. Wait. Assessment. Wait. Maybe a bed tonight. Maybe a referral. Maybe "come back tomorrow."

That's Coordinated Entry. It's necessary — without a single front door, people fall through forty different cracks instead of one — and it's nowhere near enough. The need dwarfs the capacity. Every outreach worker in this city knows the feeling of doing an intake with somebody and knowing the waitlist is months long. You still do the intake. You still show up the next day. Because the alternative is abandonment, and that's not on the table.

Boots on the ground also means the other hours. It means walking the encampments — not to clear them, but to know the people in them. It means carrying socks and hygiene kits and Narcan and phone chargers, because a dead phone means a missed call from a caseworker means a lost bed. It means sitting on a curb and listening to somebody's whole story, not because you can fix it today but because being heard by another human being is

sometimes the first step back toward believing you're a human being.

It means eviction court — sitting with tenants who don't know they have rights, watching the docket fly by in minutes per case, seeing the machine from Chapter 5 operate in real time on real faces. It means knowing which shelters have beds, which ones are full, which ones separate families, which ones a woman will actually feel safe in. It means building trust slowly with people who've been lied to by every system they've touched, and never, ever making a promise you can't keep. In this work, a broken promise isn't a disappointment. It's confirmation of everything they already believed about the world.

And it means going back. Again and again. The man who wasn't ready for help in March might be ready in June. The woman who walked away from the intake might come back in September. Outreach is not a single heroic intervention. It's a long, unglamorous practice of showing up until showing up works.

I run Noah Sanders Advocacy's programs — educational classes, life and trauma coaching, youth intervention for young people facing housing instability, job placement and benefits access — and every one of them is built on that principle. Nobody gets fixed in a day. People get accompanied, steadily, until they can stand.

The People Under the Number

Let me put faces to the 3,060 — composite faces, as always, details changed, dignity intact.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

There's the older Black man under the overpass who's been outside for three years. He's polite. He keeps his area clean — cleaner than some apartments I've seen. He has a system: where he sleeps, where he stashes his things during the day, which businesses will let him use the restroom, which ones won't. He's not "service-resistant," the label the system sometimes slaps on people. He's been assessed. He's on lists. He's waiting. The system moves at the speed of funding, and funding moves at the speed of politics, and he's been waiting longer than any human being should wait for a door with a lock.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

There's the young mother in the family shelter with two small children. She's doing everything right — working, saving, in every program that will take her. The shelter has a time limit. The clock is the enemy. She's applying for apartments and getting rejected because of an eviction filing from two years ago — the filing, not even an eviction, the paper scar from Chapter 7. She asks me, quietly, after the kids are asleep: "What am I supposed to do that I'm not doing?" I don't have a good answer. She's doing everything. The math is just broken.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

There's the veteran who won't go to the shelter because the last time he slept in a room full of strangers, he woke up swinging.

Nobody in the intake process asked about that. They just marked him noncompliant when he left. He's not noncompliant. He's traumatized. There's a difference, and the difference matters, and systems built for efficiency will miss it every time unless the people in them refuse to.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

There's the teenager — seventeen, aging out of nothing, really, because there was never a stable “in” to age out of. Couch-surfed through high school. Too old for the youth shelter, too young for the adult world to take seriously. He's the one the count almost certainly missed. He's also the one my youth intervention work is for — because if somebody doesn't reach him now, the street will teach him everything it teaches, and the street's curriculum is brutal.

These are our people. Not “the homeless” — our people. Atlantans. Neighbors. Somebody's child, somebody's parent, somebody's friend from back when things were different. The 85% tells you who they mostly are: Black Atlantans, in a Black mecca, sleeping outside in the city their grandparents built.

The Moral Weight

Here's where I stop reporting and start preaching, because some things need preaching.

Atlanta knows the number. The city publishes it. Partners for HOME publishes it. The news covers it every January. 3,060. Up 6%. 85%

Black. We know.

And then we step over them on the way to lunch.

I'm not saying this to shame any individual person. I've walked past people I couldn't help that day, and it sits on me. I'm saying it about us — the collective us, the city us. We have built a downtown that can spend hundreds of millions on stadiums and BeltLine trails and World Cup preparations — the Downtown Rising initiative itself is framed around unsheltered homelessness downtown “ahead of the 2026 FIFA World Cup” (2026, Invisible People / WSB-TV) — and I want to be careful here. Rehousing 490 people is good. Full stop. If the World Cup is what it took to fund it, then I'm glad for every one of those 490.

But notice the framing. Notice that it took an international sporting event to generate the urgency. The people were there before the World Cup was announced. They'll be there after it leaves. Urgency that arrives with a deadline and departs with the tourists is not justice. It's housekeeping before company comes over.

The moral question isn't whether Atlanta is doing nothing. It's whether Atlanta is doing enough — whether a city with this wealth, this history, this Black political leadership, this church on every corner, can look at 85% and call the current response sufficient. I don't think it can. I think the number is an indictment, and I think deep down, the city knows it.

There's a particular sting to this being Atlanta. This isn't some city with no history of Black struggle and Black triumph. This is the cradle of the civil rights movement. This is the Black mecca. This is the city that produced Dr. King, Maynard Jackson, John Lewis's

district. And in this city, in 2026, 85 out of every 100 homeless people counted are Black. If that doesn't trouble you — not as a statistic, but as a moral fact — I don't know what will.

Dr. King marched into Vine City in January 1966 to protest substandard housing and the city's urban renewal (1966 events; Georgia Exhibits "Urban Renewal and the Civil Rights Movement"). Sixty years later, I'm walking the same neighborhoods doing outreach with people sleeping outside. The throughline is unbroken. The work is unfinished. That's not nostalgia — that's an assignment.

Why They Endure

I want to end this chapter not with despair but with something I've learned on the ground that no count captures: the endurance of the people in it.

The man under the overpass who keeps his area clean. The mother in the shelter doing everything right. The veteran surviving the nights his way. The teenager still showing up to school from somebody's couch. These are not broken people. These are people enduring breaking conditions with a resilience that would humble most of us.

I don't romanticize it. Endurance is not the same as thriving, and nobody should have to be this strong just to survive a night in their own city. Resilience is what people do when the systems fail; it is not a substitute for the systems working. Anyone who tells you the inspiring resilience of homeless people means the situation is okay

has missed the entire point.

But I need you to see them as they are: not lost causes, not problems, not “the homeless.” They are the lost — lost to us, lost by systems, lost in the gap between what this city promises and what it delivers. All the lost. That’s the title of this book because it’s the truth of this chapter.

They are still here. Still enduring. Still, in the quiet moments, hoping somebody shows up who means it.

In the next chapter — the last chapter — I talk about what showing up looks like at the level of policy, organizing, and programs. Including mine. Including yours, if you want in.

But before we go there, sit with the number one more time. 3,060. Up 6%. 85% Black. Our people. Under our bridges. In our city. Tonight.

A city is judged not by its skyline but by who sleeps beneath it. Atlanta’s count is 3,060 — and 85% of them are Black. That is not a mystery. It is a verdict on everything this book has described. The only remaining question is what we do now.

A Night on the Count

Let me take you inside the Point-in-Time Count — not the published number, but the night itself. Because the number is abstract. The night is not.

It's the last ten days of January. Cold — the kind of Atlanta cold that surprises people who think the South doesn't get winter. Volunteers gather at staging areas across the city: church basements, community centers, the Gateway Center. They get clipboards, flashlights, tally sheets, safety briefings. Then they go out in teams, in the dark, to the places people sleep outside: under overpasses, in wooded areas, in parking garages, along the rail lines, behind commercial buildings.

The following is a composite based on patterns I've seen in my outreach work — details changed to protect dignity.

A volunteer team approaches a tent under an overpass at 1 a.m. They've been trained: announce yourselves, don't shine the light in faces, ask permission, keep it brief. A man unzips the tent. He's Black, middle-aged, polite in the way people are when they're embarrassed. They ask the questions — age, how long homeless, veteran status, health conditions — and he answers quietly. He's been outside eight months. Lost the apartment when the building sold. He's on a list somewhere. He thanks them. They thank him. They walk back into the dark, and he's still there when the flashlight beam moves on. That's the count: a brief, respectful interruption in somebody's hardest night, converted into a row on a spreadsheet.

The volunteers are good people. The outreach workers guiding them are dedicated. Nobody involved thinks a tally sheet is the same as help. But the count is what the federal funding formulas read. HUD allocates Continuum of Care dollars partly based on these numbers. So the night matters — not because counting fixes anything, but because being uncounted means being unfunded,

and being unfunded means being abandoned twice.

I want you to sit with the strangeness of it: once a year, we mount a coordinated, citywide effort to find every person sleeping outside — and then, the other 364 nights, many of those same people are right where we found them. We know where they are. We counted them. The knowledge doesn't automatically become housing. That's the gap between data and deliverance, and it's where political will goes to die.

The Pipeline: How People Get There

Nobody wakes up one morning and decides to be homeless. There's a pipeline, and I've watched hundreds of people move through it. Understanding the stages matters, because each stage is a place where intervention could have stopped the fall.

Stage one: the squeeze. Rent goes up, hours get cut, a crisis hits — the car, the medical bill, the child. The household starts choosing: rent or lights, rent or food, rent or medicine. They're housed but drowning. This is where emergency cash and diversion work best — the cheapest intervention point in the entire system.

Stage two: the notice. The filing arrives. Court date set. Even if they resolve it, the filing scars the record and the fees deepen the hole. This is where legal representation matters most — a lawyer in housing court is often the difference between staying and going.

Stage three: doubling up. The apartment is lost. The family moves in with relatives or friends — couches, floors, air mattresses. Overcrowding strains every relationship in the house. There's

usually a time limit, spoken or unspoken. Kids are out of their schools or commuting impossible distances. This stage is invisible to every official count, but it's where the largest number of people in housing crisis actually are.

Stage four: the shelter. The couches run out. The family or individual enters emergency shelter — if there's a bed, if they qualify, if the rules work for them. Shelters save lives. They also have curfews, time limits, rules about belongings, and — in too many cases — policies that split families or turn away single men, teenagers aging out, or people with certain histories. The 2025 count found 91% of homeless families in emergency shelters (2025, Atlanta Journal-Constitution, reporting Partners for HOME) — which tells you shelters are absorbing the family crisis, and straining under it.

Stage five: the street. The shelter time limit hits. Or the rules don't fit. Or the trauma makes congregate sleeping impossible. Or there was never a bed in the first place. The person is outside — in a tent, a car, an abandoned building, under the overpass. This is the stage the city sees and steps over. It's also the stage that's hardest and most expensive to reverse: every month outside deepens the trauma, worsens the health, and loosens the grip on the documents, contacts, and routines that housing requires.

The pipeline runs in one direction, and every stage is cheaper to intervene in than the one after it. A few hundred dollars at stage one. A lawyer at stage two. Mediation and support at stage three. A bed and case management at stage four. At stage five, you're doing full outreach, full services, full rehousing — vital work, but the most

expensive kind, for damage that earlier money could have prevented.

Any serious homelessness strategy works the pipeline backwards: fund stage one the most, because that's where the math is kindest and the human cost is smallest. Atlanta's diversion programs are a start. They need to be ten times bigger.

The Geography of the Visible Crisis

Homelessness in Atlanta has a geography, and the geography tells a story.

Downtown concentrates it — which is why Partners for HOME's Downtown Rising initiative targeted unsheltered homelessness downtown, rehousing 490 people by mid-2026 against a goal of 400 (2026, Invisible People / WSB-TV, citing Partners for HOME). Downtown is where the services cluster, where the foot traffic means panhandling possibility, where the overpasses and alcoves offer shelter. It's also where the city's image anxieties cluster — which is worth naming honestly. The initiative is framed around downtown “ahead of the 2026 FIFA World Cup.” The 490 people rehoused are real, and their housing is real, and I'm glad for every one of them. But a city that can mobilize for a sporting event can mobilize, period. The question is what downtown looks like after the cameras leave — and whether the urgency stays when the tourists go home.

Beyond downtown, the crisis disperses along the same lines as everything else in this book: the south and west sides, the corridors

the highways cut through, the neighborhoods the BeltLine is “revitalizing.” The geography of homelessness in Atlanta is the geography of displacement in Atlanta. Nobody should be surprised by that, but the city keeps acting surprised.

And there’s a geography of sweeping, too — encampment clearings that move people without housing them. A sweep doesn’t end homelessness. It relocates it, destroys people’s belongings and documents, severs their connection to outreach workers, and teaches everyone watching that the city’s priority is invisibility, not housing. Every outreach worker I know has watched a client they’d spent months building trust with disappear after a clearing — back to stage one of the relationship, if they can be found at all. If the goal is housing people, sweeps are arson sold as firefighting.

The Shelter System: What It Is and Isn’t

I want to give the shelter system its due and its critique, because both are true.

The due: Atlanta’s shelters — the Gateway Center, the family shelters, the faith-based programs, the seasonal warming centers — keep people alive. On the coldest January nights, when the PIT Count is finding 1,061 unsheltered people (2025, WSB-TV, reporting Partners for HOME), the shelters are the difference between a hard night and a last night. The staff work miracles with threadbare budgets. The 91% of homeless families in emergency shelters (2025, AJC via Partners for HOME) are inside tonight because those beds exist.

The critique: there aren't enough beds, the beds have time limits, and the rules don't fit everybody. Congregate shelter — dozens of strangers in one room — is unworkable for trauma survivors, for people with severe mental illness, for anyone whose nervous system can't do crowds. Family shelters sometimes can't take teenage boys, splitting mothers from sons. Single men get fewer options than anyone. Curfews conflict with night-shift jobs — the working homeless from Chapter 7 get punished for working. Time limits discharge people back to the pipeline whether they're ready or not.

None of this is the shelter workers' fault. They're operating the system as funded. The fault is in the funding — in a city and country that treat emergency shelter as the homelessness response instead of the last resort it should be. Shelters are the emergency room. What we need is preventive care and a cure: diversion, legal defense, affordable units, and the permanent supportive housing that ends chronic homelessness for the people shelters can't stabilize.

What 85% Demands

Let me come back to the number, because I don't want you to get numb to it. 85%.

In a city where Black people are less than half the population, 85% of the people counted as homeless are Black (2026, Partners for HOME). The National Alliance to End Homelessness found 83% of unsheltered Atlantans are Black. Partners for HOME's own State of

Homelessness page says 83%.

Now put that next to everything this book has shown you. The 1938 HOLC map graded every Black neighborhood in Atlanta hazardous. The highways were routed through Black neighborhoods — one 1960 government report described I-20's route as an “understanding” that it would be the boundary between white and Black communities (1960 report, quoted by historian Ronald Bayor). The subprime lenders targeted Black neighborhoods — in Atlanta, 30.5% of homes are in Black communities but more than half of foreclosed homes were (2019, Zillow analysis). Black renters are 52-53% of renters but 69% of eviction filings (Sept 2026, Baller Alert / WTAM, citing Eviction Lab). And now: 85% of the homeless count.

Every stage of the pipeline is racially skewed, in the same direction, for the same reasons. This is what structural racism looks like when you photograph it: not a slur, not a burning cross — a spreadsheet. A count. A color-coded map from 1938 and a tally sheet from January 2026, saying the same thing 88 years apart.

What does 85% demand? It demands that we stop treating Black homelessness as a Black problem and start treating it as an Atlanta problem — a city problem, a policy problem, a moral problem owned by everyone who lives here. It demands race-conscious solutions: not colorblind programs that ignore why the disparity exists, but targeted investment in the communities the history targeted. The harm was specific. The repair has to be specific too.

And it demands something from Black Atlanta itself — from our churches, our businesses, our political leadership, our institutions.

We are the majority of this city's leadership and the majority of its homeless population. That contradiction should haunt every meeting, every budget, every ribbon-cutting. We cannot be the Black mecca and the city that steps over Black bodies on the sidewalk. One of those has to give. I know which one I'm fighting for.

3,060 counted. 85% Black. Up 6% in a year, up every year since 2023. Behind the number: a pipeline with five stages, a geography of displacement, a shelter system doing triage, and a city that knows exactly where its people are sleeping tonight. All the lost — still here, still enduring, still waiting for the city to mean it.

What We Do Now

We've walked the whole chain together. The redlining maps. The bulldozers and the highways. The white flight. The subprime heist. The eviction machine. The BeltLine paradox. The human cost. The 3,060.

Now the question I get more than any other, after “how did it get like this”:

What do we do about it?

This is the action chapter. I'm going to lay out what works, what's being tried, what I do through Noah Sanders Advocacy, and what you — yes, you, reading this — can do starting this week.

Let me set the terms honestly first. I am hopeful. I do this work every day, which means I meet people clawing their way back, organizers winning real fights, programs that actually house people. Hope is not naive here. It's evidence-based.

But I won't sell you false promises either. No single policy, program, or protest fixes a century of engineered inequality. Anyone who tells you they've got the one answer is selling something. What we have is a set of tools — some proven, some promising, some just getting started — and the job is to use all of them, at once, for as long as it takes.

History without action is just grief. Let's get to work.

Protect Tenants Where They Live: In Court

Start with the eviction courts, because that's where the machine from Chapter 5 operates fastest and where intervention works most directly.

Right to counsel. In most eviction cases in Georgia, the landlord has a lawyer and the tenant doesn't. That mismatch decides cases before they start. Tenants with lawyers stay housed at dramatically higher rates — this is one of the best-documented findings in housing policy nationally. Atlanta has started down this road: in **October 2023**, the City of Atlanta and the Atlanta Volunteer Lawyers Foundation (AVLF) launched the **Access to Counsel Pilot**, providing full legal representation for tenants in eviction cases, operating in **four geographic zones** selected by eviction-filing data (AVLF, "Safe & Stable Homes"). Separately, in **January 2022**, the City Council passed a law allowing the Atlanta Public Defender's Office to help people fight evictions (2022, Atlanta Civic Circle).

A pilot is not a right. Four zones are not the whole city. But pilots are how rights get built — you prove the model, you show the results, you expand. The goal is simple and should be non-negotiable: **no tenant should face an eviction judge alone.** Every person at risk of losing their home deserves a lawyer the way every criminal defendant does. Housing is that fundamental. The city should fund the Access to Counsel pilot to full scale and make representation universal. That's not radical. That's catching up to what justice requires.

Know this if you're a tenant: a filing is not an eviction. You have the right to show up in court and be heard. Missing your hearing usually means losing automatically — so show up. Bring your lease, your receipts, photos of conditions, records of every payment and every conversation with your landlord. Contact AVL's Safe & Stable Homes program and the Atlanta Public Defender's Office to ask about representation. The machine counts on you not knowing. Now you know.

Stop the Discrimination After the Law Changed

The Fair Housing Act of 1968 made housing discrimination illegal. The discrimination didn't stop — it adapted. Two of the most important modern fights are about the quiet ways landlords still say no to Black tenants and voucher holders.

Source-of-income protection. Federal housing vouchers — the Housing Choice Voucher program — are supposed to let low-income families rent in the private market. But in most of Georgia, landlords can simply refuse to accept them. No vouchers, no reason given, no recourse. And since voucher holders are disproportionately Black, “we don't take vouchers” functions as a polite, legal way to keep Black families out.

Atlanta took a real step: on **February 17, 2020**, the City Council passed Measure **20-O-1155** (13-2 vote), prohibiting landlords from rejecting applicants based on source of income — including refusal to accept vouchers. Atlanta was the **first municipality in Georgia**

to pass such a law (2020, National Low Income Housing Coalition). The need was stark: Atlanta Housing reported that between July 2018 and July 2019, **1,055 Housing Choice Vouchers expired** before families could find landlords willing to accept them (2020, NLIHC). Over a thousand families holding the golden ticket, watching it expire because nobody would take it.

But here's the honest caveat, because I promised you honesty: as of the 2025-2026 Poverty & Race Research Action Council survey, the 2020 ordinance had **not yet been enforced**, due to concerns about state-law preemption — and in **November 2022** the Council passed a follow-up resolution requiring city-supported or city-funded residential properties to accept vouchers (2025/2026, PRRAC Appendix B). A law that isn't enforced is a press release. The work now is enforcement: funding it, defending it against preemption challenges, and making “we don't take vouchers” a violation with consequences instead of a business practice.

And zoom out: Georgia has **no statewide** source-of-income law. Atlanta's ordinance covers the city. The suburbs — where so many displaced families land — have nothing. State-level protection is the real prize, and it's a fight worth having.

Rent control is the other wall. Georgia **bans rent control by state statute** — cities can't enact it even if they want to. A non-binding Tenant Bill of Rights resolution passed by the Council in June 2022 called on the state to repeal barriers like the rent-control ban (2022, Atlanta Civic Circle), but the ban stands. I'm not going to pretend rent control is simple — economists argue about it honestly — but I will say this: when rents along the Eastside Trail surge 43% in a few

years (2026, Emory Economics Review, citing Margolies 2025) and home values in the West End triple since 2015 (Oct 2026, Urbanize Atlanta, citing MLS analysis), telling cities they can't even *try* tenant protections is not neutrality. It's a policy choice, made at the state level, with displacement as the predictable result. At minimum, the state ban should go, and cities should be free to experiment.

Keep People Housed: Diversion, Not Just Defense

Fighting evictions in court is defense. Keeping people from ever getting the notice is better.

Eviction diversion works. The Dickens administration's eviction-diversion program spent **\$1.56 million of an initial \$2 million** preventing displacement of **220+ families**, with 500+ more households applying — and committed an additional **\$2 million** (City of Atlanta press release, via atlantaga.gov). Read that as proof of concept: a relatively small amount of money, deployed fast as emergency rental assistance, kept more than two hundred families housed. In 2026 the mayor also announced a two-year **\$500 no-fee microloan pilot** for tenants facing eviction (Sept 2026, Fox 5 Atlanta) — small-dollar, no-fee help at the exact moment a family is choosing between rent and everything else.

The math here is almost insultingly favorable. Emergency assistance costs a few thousand dollars per family. An eviction costs the family everything and costs the public system far more — shelter beds, emergency rooms, school disruption, foster care in the

worst cases. Every dollar of diversion is a bargain. The programs should be bigger, faster, and permanent — not pilot-sized, not grant-dependent, but built into how the city operates, the way fire departments are. Housing emergencies deserve emergency response.

If you're behind on rent right now: call 211. Today. Don't wait for the notice. Atlanta's diversion programs, nonprofit rental assistance, and legal aid all work best the earlier you reach them. The shame will tell you to hide. Don't listen to the shame. Listen to me: asking for help early is the strongest move you can make.

Organize: The People Closest to the Pain

Policies matter. But policies don't enforce themselves, and politicians don't pass them out of generosity. Every tenant protection ever won was won by organized tenants demanding it. That's the history everywhere, including here.

Housing Justice League (HJL) is Atlanta's tenant-organizing backbone. It evolved from Occupy Our Homes Atlanta — founded in **2008** during the foreclosure crisis, nonprofit status in **2014** — and was renamed Housing Justice League in **2016** (housingjusticeleague.org, "Our History"; Benevity profile). HJL runs a **tenant hotline**, organizes **tenant associations** in low-income complexes, and has led development-without-displacement campaigns including **#BeltLine4All**, **#RedLightTheGulch**, and **#TentcityATL**. This is the unglamorous, essential work: knocking on doors in the buildings where filings concentrate, helping tenants

who've never met each other realize they share the same landlord and the same leverage, turning isolated fear into collective power.

HJL reported back in 2018 that **73% of people living in Atlanta's most rapidly gentrifying areas are long-term renters** (Emmaus House, quoting HJL's Foluke Nunn). Those renters are the people with the most at stake and the least individual power — which is exactly why organizing them matters most. A landlord can ignore one tenant. A landlord cannot ignore a tenant association with a hotline, a lawyer, and cameras.

If you're a tenant in a building with problems: you are not alone in that building, even if it feels like it. Call the HJL tenant hotline. Talk to your neighbors. There is power in numbers — not as a slogan, as a tactic that has worked in this city, in these buildings, for years.

Own the Land: Community Land Trusts

Here's a deeper fix — one that goes at the root instead of the symptoms. The reason rents spike and families get displaced is that land in a hot market is a speculative asset. Somebody buys it cheap, waits for the neighborhood to “improve,” and cashes out — with the people who made the neighborhood worth improving getting evicted in the process. Community land trusts break that cycle by taking land off the speculative market permanently.

The model works like this: a nonprofit trust owns the land; residents own or rent the homes on it under long-term agreements that keep prices affordable forever — not for one owner, not for ten years, but

permanently. When a homeowner sells, the resale formula keeps the home affordable for the next buyer. The community, not the market, sets the terms.

This isn't some imported theory. **The CLT model was born in 1969 in southwest Georgia**, created as a tool to protect Black sharecroppers who were being evicted for their civil-rights involvement (Coxe Curry, "Atlanta Land Trust"). Read that again: the community land trust is a Black Southern invention, built to defend Black land ownership against retaliation. Using it to defend Black neighborhoods against displacement is the model coming home.

Atlanta Land Trust (ALT) — founded as the Atlanta Land Trust Collaborative in **2009**, born from a convening by the Atlanta Housing Association of Neighborhood-Based Developers and the Annie E. Casey Foundation's Atlanta Civic Site — focuses on permanently affordable homeownership along the BeltLine's south and west corridors: Grove Park, Vine City, English Avenue, Washington Park, Mozley Park, Oakland City, Pittsburgh (2021, Shelterforce). ALT has brought 50+ units to market since 2009, broke ground in December 2022 on "The Avenue at Oakland City" (36 townhomes, 29 permanently affordable), and raised **\$14 million** in its inaugural capital campaign in late 2023 — exceeding an \$11.2 million goal — to build 90 permanently affordable units in Oakland City and East Lake (2022, Tandem Bank; 2022, Purpose Possible; 2023, Coxe Curry).

People's Community Land Trust (PCLT) — a newer CLT anchored by The Guild, Housing Justice League, and the American

Friends Service Committee — aims at removing housing from the speculative market entirely and currently holds **two properties** in trust (The Guild, theguild.community). Small now. The point is the direction: every property a CLT holds is a property the speculators can never touch.

CLTs are not a quick fix. They're slow, capital-intensive, and unglamorous. They're also one of the only tools that permanently — *permanently* — removes housing from the displacement cycle instead of just slowing it down. Fund them. Expand them. Every city dollar for affordable housing should prioritize permanent affordability over subsidies that expire.

Fix Development: Make Growth Include Us

Atlanta is growing. That's not stopping, and I wouldn't stop it if I could — a thriving city is a good thing. The question is who the growth is for.

The BeltLine story from Chapter 6 is the case study. The project was given a goal of **5,600 affordable units by 2030** (set circa 2005-2006). As of **2026**, Atlanta BeltLine Inc. reports **4,424-4,555 units** created or preserved — 79-81% of the goal (Oct 2026, WhatNow; 2026, Urbanize Atlanta). Progress, yes. But the shortfall history stings: from **2006 to 2020**, only **2,133** of the promised 5,600 were built inside the Tax Allocation District — just 38% — while the TAD pulled in upwards of **\$9 billion** in development (2021, Shelterforce; 2026, Emory Economics Review). Billions in value created; a fraction of the affordable housing promised.

And the loopholes matter. Atlanta's 2017 inclusionary-zoning ordinance required 10-15% of new units near the BeltLine to be below market rate — but developers could pay an **in-lieu fee** instead, a loophole critics say intensified displacement (2026, Emory Economics Review, citing City of Atlanta Department of City Planning 2017). Pay the fee, skip the affordable units, keep the profits. That's not inclusionary zoning. That's a toll road around it.

Equitable development requires a few non-negotiables:

Close the in-lieu loophole. If the law says build affordable units, build affordable units. Fees should be the rare exception priced so high that building is always cheaper — not the standard exit ramp.

Protect legacy residents directly. ABI's Legacy Resident Retention Program — **276 homeowners** in the Westside and Southside stabilization areas receiving property-tax relief in **2025**, with ABI covering incremental tax costs through 2030 (2026, Wedoany) — is the right idea: when public investment raises your property values, the public should shield you from the tax consequences. Expand it. Fund it beyond 2030. And build the renter equivalent, because legacy renters are getting displaced just as fast with no shield at all.

Tie every public dollar to permanent affordability. Tax breaks, TAD financing, zoning bonuses — every public subsidy for private development should buy permanent affordability, not ten-year promises that expire just as the neighborhood peaks. The public is investing. The public should get a permanent return.

None of this is anti-development. It's pro-people development. The BeltLine's \$14.2 billion in private investment since the project began

(May 2026, Econsult Solutions via WhatNow/Urbanize Atlanta) proves the market wants to be here. A market that wants to be here can afford to include the people who were here first.

What I Do: Noah Sanders Advocacy

I've spent this chapter talking about policy and organizing. Now let me tell you what my own hands are doing, because I don't ask anybody to do work I'm not doing.

Noah Sanders Advocacy (noahsandersadvocacy.com) runs four program areas, built from what I've seen on the ground:

Educational Classes. Know-your-rights workshops — tenants' rights, the eviction process, what a filing means and what it doesn't, where to get help before the notice becomes a court date. The machine from Chapter 5 runs on tenants not knowing. We teach. An informed tenant is a harder tenant to steamroll, and knowledge compounds — every person we teach teaches somebody else.

Life & Trauma Coaching. The human cost from Chapter 7 doesn't heal on its own. Our coaching works with people carrying the trauma of instability — one-on-one and in groups, practical and human, no judgment, no clinical coldness. We help people stabilize their inner lives while they stabilize their outer ones, because you can't hold a job or an apartment with a nervous system stuck in survival mode. Dignity first, always.

Youth Intervention & Housing Instability. The teenager from Chapter 8 — seventeen, couch-surfing, missed by every count — is who this is for. We reach young people facing housing instability

before the street becomes their teacher: mentorship, stability planning, connections to education and work, and an adult who shows up consistently. Every young person we reach is a future adult who doesn't enter the cycle.

Job Placement & Benefits Access. Housing instability and income instability are the same crisis wearing two coats. We help people find work — real placement, not just a job board link — and navigate the benefits systems (SNAP, Medicaid, SSI, veterans' benefits, housing assistance) that are supposed to catch people but too often tangle them in paperwork instead. A lot of people are eligible for help they're not getting. We close that gap.

This is boots-on-the-ground work. Not from behind a desk. In the shelters, at the courts, under the bridges, in the neighborhoods. It's slow. It's unglamorous. It works — one person, one family at a time — and it's the work I'll be doing whether the policies change or not. But I'd rather do it with the policies changed. That's why this chapter exists.

What You Do: This Week

Now you. I'm talking to you directly now — the person holding this book.

You don't have to fix a century of engineered inequality by Friday. But you can do something this week. Pick one. Then pick another next week.

If you're a tenant: know your rights. Read your lease. Know that in Georgia a landlord can file after just three business days of late

rent — so communicate early, in writing, before you're late if you can. Know that a filing is not an eviction and you have the right to appear in court. Save AVL's number. Save 211's number. Tell a neighbor what you learned. Knowledge is the cheapest tenant protection ever invented, and it's free.

If you're behind on rent: ask for help now. Call 211 today. Ask about eviction diversion and emergency rental assistance. Contact AVL about representation. The earlier you reach out, the more options exist. Shame is the machine's best ally. Starve it.

Support the organizers. Housing Justice League runs a tenant hotline and organizes tenant associations — they need volunteers, donations, and amplification. The Atlanta Land Trust and People's Community Land Trust are building permanent affordability — they need capital and political support. Find them. Fund them. Show up to their meetings. Organized people beat organized money, but only if the people actually organize.

Show up politically. The Access to Counsel pilot needs full funding and expansion — tell your council member. The source-of-income ordinance needs enforcement — demand it. The state rent-control ban needs repeal — that's a state legislature fight, and it needs voices. Eviction diversion needs permanent funding, not pilot grants. None of this happens because politicians wake up feeling generous. It happens because constituents make it unavoidable. Be unavoidable.

If you have resources: put them where the pain is. Donate to the legal aid and diversion programs keeping families housed. Invest in the land trusts taking homes off the speculative market

permanently. Hire somebody coming out of homelessness — my job placement work exists because a job is often the difference between a housed life and a street life, and somebody has to be the employer who says yes.

And everybody: stop stepping over people. I mean it literally and I mean it morally. Literally: learn the outreach resources, carry the 211 number, support the Gateway Center's work. Morally: refuse the story that homeless people are homeless because of who they are. You read this book. You know the chain — the 1938 maps, the highways, the subprime targeting, the filing mills, the 85%. Nobody who knows that chain gets to call this an accident anymore.

Hopeful, Honestly

Let me close the way I promised: hopeful, but honest.

Honest: the trend lines are going the wrong way. Homelessness up every year since 2023. Eviction filings at 144,000 — the highest rate in the nation. Family homelessness up 14%. Rents surging, wages stagnant, protections full of loopholes. The forces that built this crisis are powerful, profitable, and entrenched. I won't insult you by pretending one book, one program, or one election fixes it.

Hopeful: every link in the chain was built by human choices — maps drawn, routes chosen, laws written, loans targeted, filings filed. Human choices can be undone by human choices. The redlining maps were drawn by men in a room. Men and women in rooms today can draw different maps. The Access to Counsel pilot exists because somebody fought for it. The source-of-income

ordinance passed because somebody organized for it. The land trusts are buying land because somebody funded them. Diversion kept 220+ families housed because somebody administered it. None of that happened by accident either.

And the deepest hope I have isn't in any policy. It's in the people. The mother doing everything right in the shelter. The teenager still going to school from somebody's couch. The grandmother holding the family together. The organizers knocking on doors. The outreach workers lining up at 7 a.m. The readers — you — who made it to the last chapter of a hard book because you love this city enough to look at it honestly.

Atlanta is still the Black mecca. It's still the cradle of the movement. It's still the city too busy to hate — or at least, it's still the city that *wants* to be. The question Dr. King carried into Vine City in 1966 is still the question: will this city be for all of its people, or only for the ones the market favors?

All the lost. The neighborhoods we lost, the wealth we lost, the homes we lost, the people we've lost along the way. This book was the accounting.

What we do now — that's the answer. And the answer is us.

History without action is just grief. You know the chain now — every link, every number, every cost. The only thing left is what you do with it. Start this week. Don't stop.

Build the Housing: Supply With a Soul

Everything so far has been about protecting people in the housing that exists. But Atlanta also needs more housing — specifically, more housing that working people and poor people can afford. You can't organize or litigate your way out of a shortage.

The BeltLine's affordable-housing goal — 5,600 units by 2030, with 4,424-4,555 created or preserved as of 2026 (Oct 2026, WhatNow; 2026, Urbanize Atlanta) — shows both the promise and the problem. Promise: thousands of units exist because a public goal demanded them. Problem: the goal was set around 2005-2006, and twenty years later it's still not met, while \$14.2 billion in private investment flowed through the same planning area (May 2026, Econsult Solutions). The market built plenty. It just didn't build for everybody.

A few principles for building our way out — honestly:

Public money, permanent affordability. Every subsidized unit should stay affordable permanently, or as close to permanently as the law allows. Time-limited affordability — fifteen years, thirty years — just schedules the next displacement crisis for a future mayor. The Atlanta Land Trust model (founded 2009; 50+ units to market; \$14M capital campaign for 90 permanently affordable units in Oakland City and East Lake) proves permanent affordability is buildable. Make it the default for every public dollar.

Fund the pipeline, not just the ribbon-cuttings. Affordable housing development runs on stacked financing — tax credits, bonds, grants, trust funds — and every layer has a waiting list. Atlanta's housing trust fund and federal HOME/CDBG dollars are real but small relative to the need. The city should be dramatically

expanding its housing trust fund, because every unit of affordable housing built is a family that never enters the pipeline from Chapter 8.

Build where displacement is happening, not just where it's easy. It's tempting to put affordable housing on cheap land far from jobs and transit. That's how you build warehouses for poor people. Affordable units belong in the neighborhoods being gentrified — the Westside, the Southside, the BeltLine corridors — so legacy residents can stay where their lives are. Mixed-income development done right keeps communities whole instead of sorting them by income.

And protect what exists. Atlanta's stock of naturally occurring affordable housing — older apartments with below-market rents — is disappearing as buildings sell and reposition. Preservation is cheaper than new construction, and every preserved unit is a family that doesn't get displaced. Acquisition funds that let nonprofits and land trusts buy at-risk buildings before the speculators do are among the highest-leverage dollars in housing policy.

None of this is exotic. It's what housing experts have recommended for decades. The barrier was never knowledge. It's will — and money following will.

The Church, the Block, the Village

Policy is necessary. It isn't sufficient. Some of the most important housing work in Black Atlanta has always happened outside government — in churches, in neighborhoods, in the informal

networks this book keeps coming back to.

The Black church in Atlanta is not just a worship space. It's the institution that has anchored Black neighborhoods through every wave this book describes — redlining, renewal, flight, foreclosure. Wheat Street Gardens, the nation's first federally subsidized church-operated rental housing project, opened in **1964** specifically in response to the destruction of Buttermilk Bottom and Washington-Rawson (1964; Georgia Exhibits). The church built housing when the city was bulldozing it. That history is an assignment: Atlanta's faith institutions hold land, hold trust, and hold people. They should be in the housing fight — developing affordable units on church land, hosting know-your-rights workshops, funding diversion, opening doors as warming centers and intake sites.

The block matters too. Neighbors watching each other's kids, sharing rides, pooling money in a crisis — the informal safety net is what catches people before the formal one even knows they fell. Gentrification doesn't just displace individuals; it shreds these networks, replacing neighbors with strangers who don't know anyone's name. Organizing a tenant association isn't just tactics. It's rebuilding the village the market tore down.

And the village includes you — whatever your block looks like. Know your neighbors. Know which one is behind on rent. The strongest anti-displacement technology ever invented is people who refuse to let each other fall.

A Note on False Promises

I promised you hopeful but honest, so let me be explicit about what I won't promise.

I won't promise that any of this is fast. The redlining maps were drawn in 1938. The highways were built in the fifties and sixties. The wealth was extracted over generations. Repair on that scale is measured in decades, not news cycles. Anyone selling you a quick fix is selling you something.

I won't promise that every program works. Some pilots fail. Some nonprofits waste money. Some policies backfire. The answer isn't blind faith in every initiative — it's rigorous honesty about results, funding what works, fixing or defunding what doesn't, and never confusing activity with outcomes.

I won't promise that individual effort is enough. This book has shown you, number by number, that effort doesn't close the gap — Black households earning over \$80,000 face greater eviction risk than white households earning \$20,000 (Sept 2026, Baller Alert / WTAM, quoting Eviction Lab's Peter Hepburn). Telling people to just work harder inside a rigged system is cruelty dressed as advice. The system has to change. That's the whole point.

And I won't promise that reading this book makes you an ally. Reading is the start. The organizers, the tenants, the outreach workers — they'll tell you the same thing I will: show up. Money, time, voice, vote. The currency of change isn't awareness. It's action.

Here's what I will promise: the work is worth doing, the tools exist, and every family kept housed is a universe preserved. I've watched it happen — the mother in the stable unit, the kid with the best

friend on the hall, the veteran inside, the teenager reached in time. It happens. It can happen at scale. The only question is whether we choose it.

The Last Word

I started this book with a question I get on the streets: *how did it get like this?*

You know the answer now. It got like this on purpose — maps, laws, bulldozers, bank policies — and then it kept getting like this out of momentum, profit, and neglect. The chain is unbroken from 1938 to tonight. 85%.

But here's the other thing I know from the streets, the thing the numbers don't capture: the people in this crisis have not given up. The mother in the shelter is still fighting. The man under the overpass keeps his area clean. The teenager is still going to school. The organizers are still knocking. The outreach workers are still lining up at 7 a.m.

If they haven't given up, living inside the worst of it — then the rest of us, with roofs and resources and votes, have no excuse.

All the lost. That's the past and the present of this book. The future doesn't have a title yet. We're writing it now — in courtrooms and council chambers, in tenant meetings and land trusts, in classrooms and coaching sessions, in the daily decision to not step over somebody.

Atlanta is our city. These are our people. Let's go get them.



You know the chain. You know the cost. You know what works. The last page of this book is the first day of the work. Start this week. Don't stop.

Resources: Where to Go, Who to Call

If you or someone you love is facing eviction, behind on rent, or experiencing homelessness in the Atlanta area, start here. These are real doors. Knock on them.

In Crisis Right Now

- **211** — Call or text 211, or visit 211.org. Connects you to local housing assistance, food, utility help, and emergency services. Available 24/7.
- **988 Suicide & Crisis Lifeline** — Call or text 988. Free, confidential support 24/7 for anyone in emotional distress.
- **Crisis Text Line** — Text HOME to **741741**. Free 24/7 crisis support by text.
- **Georgia Crisis & Access Line** — **1-800-715-4225**. Georgia's statewide line for mental health crises, available 24/7.

Housing and Homelessness in Atlanta

- **Gateway Center** — Atlanta's primary homeless services gateway. Their **Coordinated Entry sign-up starts at 7:00 a.m. daily, first-come, first-served**. Get there early. Coordinated Entry is the front door to shelter placements and housing

programs across the city.

- **Partners for HOME** — Atlanta's Continuum of Care, coordinating the city's homelessness response system. Their website publishes the annual Point-in-Time Count and the State of Homelessness in Atlanta.
- **Covenant House Georgia** — Services for youth ages 18-24 facing homelessness. Youth crisis line: **404-713-0954**.

Facing Eviction

- **Georgia Legal Services Program** — Free civil legal aid for low-income Georgians, including eviction defense. Apply online or by phone.
- **Atlanta Legal Aid Society** — Free legal help for eligible Atlanta-area residents facing eviction and other housing issues.
- **Fulton County / DeKalb County tenant resources** — Check your county's website for emergency rental assistance programs. Funding and availability change often, so call 211 for what's open right now.
- **Know your rights.** In Georgia, a landlord generally cannot change your locks, shut off your utilities, or remove your belongings without going through the court eviction process. If this happens to you, call Atlanta Legal Aid or Georgia Legal Services immediately. (This is general information, not legal advice.)

Noah Sanders Advocacy

We meet people where they are — boots on the ground.

- **Educational Classes** — Including financial literacy, renters' rights, and life skills courses.
- **Life & Trauma Coaching** — One-on-one support for rebuilding after hard times.
- **Youth Intervention & Housing Instability** — Mentoring and support for young people at risk.
- **Job Placement & Benefits Access** — Help finding work and navigating the benefits system.

noahsandersadvocacy.com

The BeltLine News Press

This book was published by The BeltLine News Press, telling Atlanta's stories straight — no filter, no hype, just the truth about our city and our people.

Phone numbers and program details change. If a number doesn't work, call 211 — they keep the most current listings. This directory was current as of October 2026.

About the Author

Noah Sanders is an Atlanta-based outreach worker, advocate, and founder of **Noah Sanders Advocacy**. He works directly with people experiencing homelessness and housing instability across metro Atlanta — women, children and families, men, veterans, elderly residents, disabled people, and people living with mental health challenges.

Through Noah Sanders Advocacy, he runs educational classes, life and trauma coaching, youth intervention programs, and job placement and benefits access services. He is also the founder of **The BeltLine News** and **The BeltLine News Press**, independent Atlanta media telling the city's stories without a filter.

Noah wrote this book the way he does his outreach: boots on the ground, straight talk, and an unshakable belief that Atlanta's people are worth fighting for.

All the Lost is his call to the city he loves: see what happened, say it plainly, and do something about it.