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CIVIC ACTION

# Race and real estate

*For five decades, Jack Macnamara  
has battled to break up Chicago's  
malicious housing segregation*

BY ADAM DOSTER

## CONSIDER THE BLACK SKETCHERS.

The brown-rimmed glasses. The patchy wool sweater. The oxygen tube that snakes from his nose to a tank at his feet. Jack Macnamara is 83-years-old, with the gray stubble to show for it. He speaks and moves unhurriedly. At first glance, the visiting scholar at Loyola's Center for Urban Research and Learning (CURL) doesn't project the image of a rebel, a fighter, a man willing to stir it up—over and over—for a righteous cause.

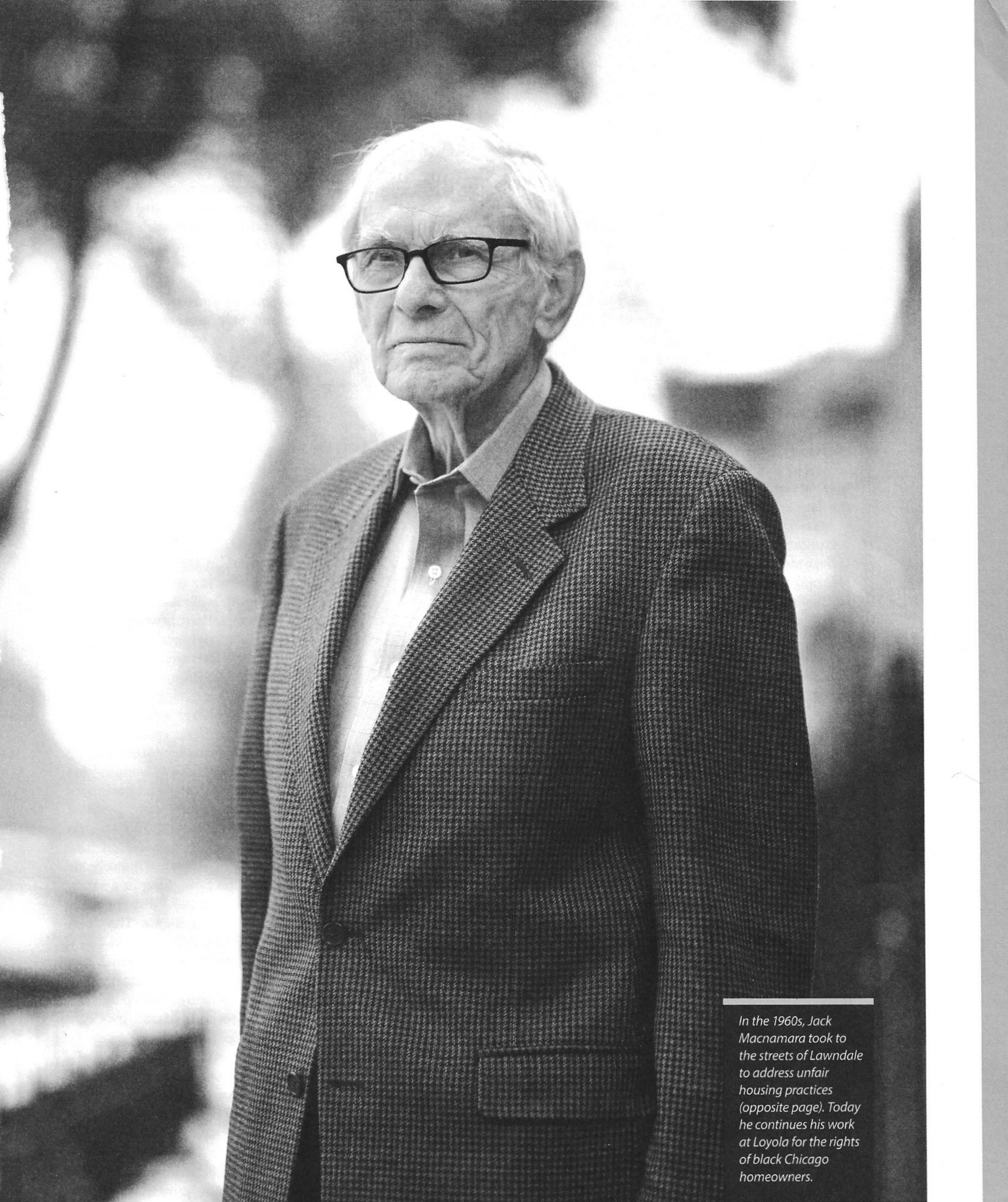
But make no mistake: Macnamara (BS '61, MA '66) is a Loyolan of serious conviction, and a fair housing activist of the highest order. The news clippings and mementos papering his fourth floor cubicle in Cuneo Hall point to this legacy—as the chief organizer of the Contract Buyers League (CBL), an influential organization of African American homeowners that banded together in the late-1960s and early-1970s to fight racist, predatory real estate speculation on Chicago's West and South Sides. Macnamara is still hammering away at the issue five decades later, using Loyola brainpower and resources to push forward scholarship on the segregation he set out to dismantle during the Daley administration (father, not son) and its snowballing consequences.

Ask the most basic of housing policy questions and Macnamara will inundate you with sheaves of paper, of speeches delivered and meetings convened and solutions proposed. "I know a lot of people when they get into their older age, they lose the optimism of their 20s. They lose a little faith," says Fiona Kennedy (BA '19), a former student. "Jack isn't like that."

**THE EXACT DATE** that Macnamara moved to Lawndale, on Chicago's West Side, is emblazoned on his brain: June 1, 1967. He was 30, lanky and idealistic. He'd been raised just up the road in Skokie, the oldest of five, and graduated from Loyola Academy in the 1950s, when it was housed on the Lake Shore Campus. At 18, he matriculated at Loyola, just as his father was developing cancer. Since his dad could not keep his job, Macnamara paired his political science studies with 40-hour weeks on the graveyard shift at O'Hare, running the counter for Delta Airlines. Work never gave the young man pause.

Macnamara entered the Society of Jesus, studying theology at Bellarmine





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*In the 1960s, Jack Macnamara took to the streets of Lawndale to address unfair housing practices (opposite page). Today he continues his work at Loyola for the rights of black Chicago homeowners.*



College. It was there, in North Aurora, Illinois, where Macnamara saw a presentation from Monsignor Jack Egan, a priest and social activist from Chicago. Egan was recruiting seminarians to help at his new post, Presentation Church on South Springfield Ave. The parish was home to 400 black families, a filthy basement, and a finicky furnace. Egan hoped to find volunteers who could walk an individual block of Lawndale every Saturday, weekend after weekend, listening to resident concerns. At 3 p.m., they'd meet at the church rectory to debrief. Macnamara joined the initiative early and felt moved by the experience. In the spring of 1967, he got permission from his Jesuit supervisor to rent an apartment near Presentation. And so he moved, making himself a more permanent Lawndale fixture and altering the course of his life.

Macnamara's first order of business was unorthodox: He hired a "staff" of 10 college students, almost entirely white kids he'd met while teaching high school in Cincinnati during his Jesuit training. They crammed into their boss's roach-infested unit and slept on bunk beds. He paid each \$5 per week; proffered them with unlimited cigarettes; and sent them door-to-door in the evenings, once Lawndale residents had returned from work. Their only stated task was to open their hearts and listen.

Complaints of every stripe flooded in; Macnamara describes the atmosphere as one of "total frustration" in Beryl Satter's definitive history of Chicago housing segregation, *Family Properties*. What consistently startled him, though, was the amount of money Lawndalers reported paying towards their mortgages. The anecdotal figures seemed out of whack to the new organizer—sometimes double or even triple the amount his own parents' paid for their place, up in Skokie.

What accounted for the discrepancies? Home sale contracts were often the only way black families in FHA "red-lined" neighborhoods could buy a home in Chicago during its post-war boom. Real estate speculators would purchase houses cheaply from whites moving to the suburbs, often after deploying scare tactics about the inevitable black takeover of their block. In short order,

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those same speculators would jack up the home's price well above market value and sell it to a black family eager to achieve the American dream. Contract buyers were then responsible for all repairs. They were also susceptible to speedy evictions (if monthly payments were late) and would receive zero equity in the home until it was paid off completely, usually decades later.

To understand the scope of the problem, Macnamara felt it absolutely necessary to "get the facts and do the homework." He found a lawyer who could help him understand title searches, and then bunkered down for hundreds of hours in the basement of City Hall, mastering painful real estate legalese to uncover the true owners and prices of the buildings surrounding Presentation Church. It stunned him, the enormity and ease of the speculators' profits, hidden in plain sight.

Lawndalers started meeting at Presentation on Wednesday nights, tentatively sharing their own frustrations alongside potluck meals. Within a year, CBL's membership would balloon to 1,000. Macnamara's activism took on a missionary's intensity. He'd routinely log 18-hour days, dropping weight at a worrying rate. "He's going to kill himself the way he's working," a co-worker said at the time. "He looks terrible."

Satter's book documents in arresting detail the drama of CBL's multi-year struggle for renegotiated contracts and retribution. There were protests; bi-weekly picket lines; and a risky payment strike colloquially called "the big holdout," in which 550 households risked eviction by locking in a safety deposit box money orders for their monthly house payments. The Cook County Sheriff's Office called CBL's bluff, dragging people's furnishings onto the street; CBL members dragged them back in as soon as the deputies left.

Allies emerged, stirred by CBL's moral crusade. The Jesuits established a bond fund for eviction cases (eventually donating \$250,000). Pro-bono attorneys initiated lawsuits. By the end of 1970, 106 contracts had been renegotiated, at an average savings of \$14,000 per family. Another 350 would ultimately settle, for cumulative savings exceeding \$5 million (\$32 million in 2020). CBL



won changes in the state's eviction laws. The property histories CBL gathered to support their lawsuits, meanwhile, were used as support in legislation—the 1975 Home Mortgage Disclosure Act and the 1977 Community Reinvestment Act—that effectively outlawed the practice of redlining. The pressure and lack of privacy beat Macnamara down 50 years ago, that much he'll admit. Even so, he considers his organizing with CBL “a humbling experience ... and the most significant period of my life.” “I was being used as an instrument by God,” he adds, “doing his work.”

**IN AUGUST OF 1970**, Macnamara attended the wedding of John O'Connor, a banker and trucking company owner who had steadfastly supported the CBL. The bride's sister was a 23-year-old named Peggy. Macnamara was taken with her; so taken, in fact, that he reversed course on his push for ordination three months later, eventually marrying the woman of his dreams. Together the pair ran Fred Busch Foods Corporation, a sausage manufacturing company on North Milwaukee Avenue, for more than 30 years, and raised seven children.

Macnamara maintained the friendships he forged in the struggle, as best he could. Yet it gnawed at him, this feeling of detachment from the complicated neighborhood he'd briefly called home. It wasn't as if all of these midcentury injustices had been ameliorated, either. Living in the suburbs, Macnamara felt like he'd “become numb to the crap that was going on in the community.”

An opportunity to reengage arose in 2013, when Macnamara was invited by Teresa Neumann—CURL's operations manager and senior researcher—to speak with Loyola students about his experiences. In preparation, Macnamara pulled from his files an old spreadsheet that CBL used to circulate, first compiled in 1967, that collated the markup that 20 separate homeowners paid for Lawndale homes they purchased on contract. Staring at the document with fresh eyes, Macnamara realized that he'd never calculated the collective loss, not across 20 homes but across the entire city. Over the subsequent half-decade, figuring out just how much was plundered legally from Chicago's black

community became his new obsession.

For assistance, he leaned on students from multiple universities, including a handful fulfilling their capstone requirement for Loyola's urban studies minor, taught and overseen by sociologist Peter Rosenblatt. From a room in the Cook County Recorder of Deeds office, the group poured over land titles and court records from two federal lawsuits, some 50,000 documents in all. They also reviewed deposition transcripts and pleadings, and painstakingly examined property records. In the end, Macnamara felt comfortable identifying 3,027 properties (for which records survived) that were the subject of land sale contracts during the period in question, 1950-1970. Using the seller's and buyer's purchase prices for those isolated homes, they could extrapolate.

Last May, the group presented their findings at the Federal Reserve Bank of Chicago. The cumulative figures were appalling: black homebuyers in Chicago lost somewhere between \$3.2 billion and \$4 billion in today's dollars because of racist real estate policies and predatory contracts, in those two decades alone. Black Chicagoans purchased 60,100 homes during that stretch, over 75 percent of which were sold without a traditional mortgage, at an 84 percent average markup. Adjusted for inflation, black contract buyers paid \$71,000 more for their homes. Home equity is the main instrument for wealth generation in America. Macnamara does not hesitate to characterize the practice as “extreme expropriation.”

**THOUGH THE RESEARCH** satisfies him, Macnamara is an organizer at heart, with limited patience and optimism to spare. He's also a sharp storyteller who knows his way around a punchline and dramatic pause. His thoughts often drift back to his stint in Lawndale, the victories won and the pain endured. There were moments when he feared for his safety and considered throwing in the towel. But the job felt elemental, like something he was willing to die for. It still does, half a century later. He shrugs and chuckles. “And I'm not willing to die yet!” ■



## POWER TO THE PEOPLE

**D**uring the height of the U.S. Civil Rights and anti-war movements, students and staff at Loyola and Mundelein College doubled-down on their commitment to social justice and equality. As part of the Johnson Administration's War on Poverty, both colleges participated in the federally funded summer program known as Upward Bound. Campus protests against the Vietnam War were common. And in 1965, 28 Mundelein students and eight faculty members took a dramatic stand against segregation by joining the Freedom March (pictured above)—a five-day trek from Selma to Montgomery, Alabama, led by Martin Luther King Jr.

