

A Brief History of Redlining in Greater Boston

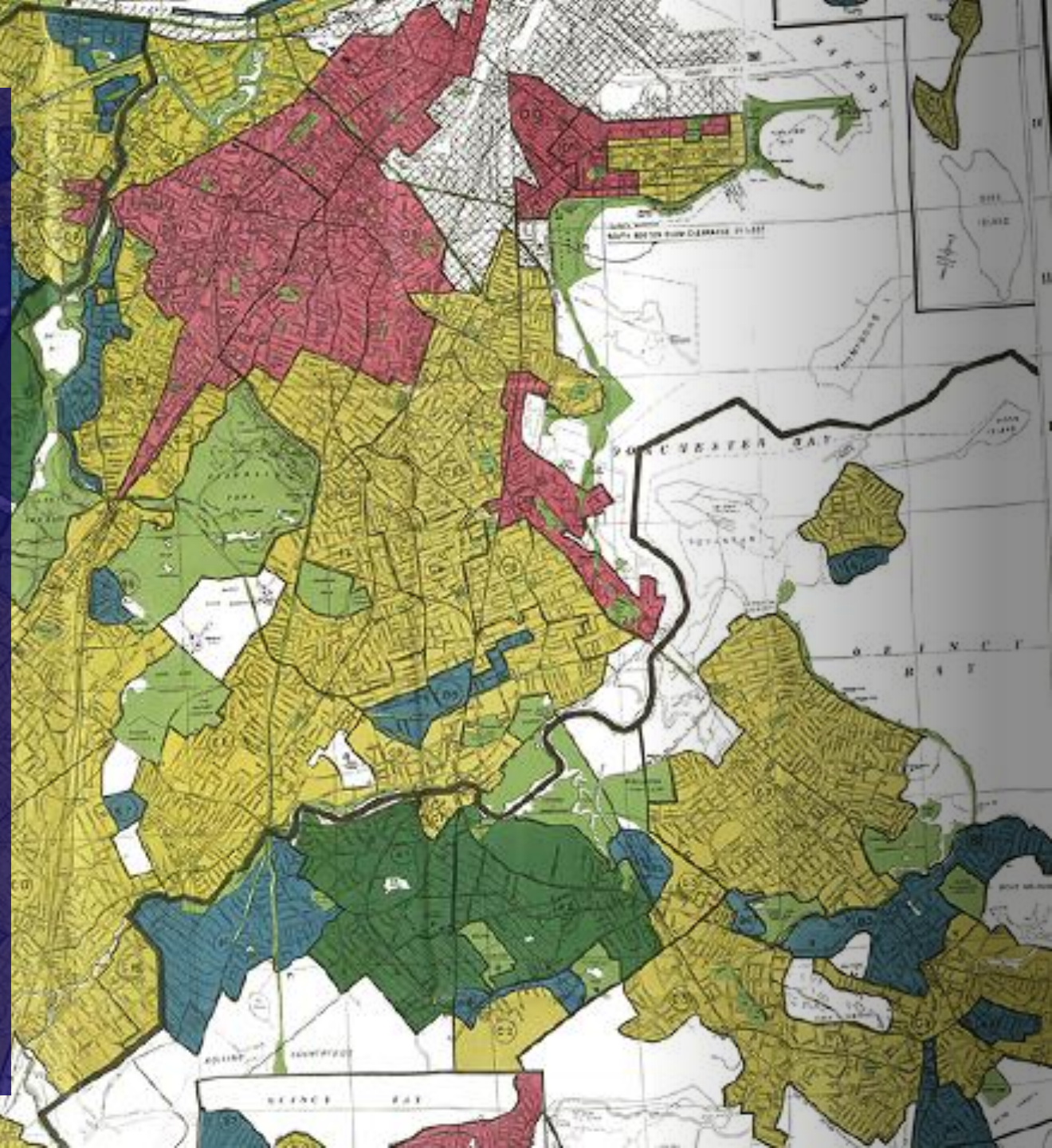
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MAPC Webinar: Redlining, Food Access, and Resilience
10/6/2022



Location matters!

- **Policies** and **practices** in the United States have led to **investment** in some neighborhoods, towns, and cities, and **disinvestment** in others.
- These policies and practices have largely benefited wealthy, white communities and harmed working class and BIPOC communities.



Policy

Native American displacement to reservations: Forced removal from their lands and restriction to reservations to facilitate expanding White settlement

Urban renewal and subsidization of suburbanization: Government funding for highways and other facilitators of suburbs open only to Whites, while 'blighted' urban neighborhoods were demolished

Redlining: Government-run or -sponsored ratings of neighborhood-level home mortgage loan security, which discriminated against minority neighborhoods

Public housing transformation: Shift towards neoliberal policies of individual vouchers and public housing demolition

Exclusionary zoning: Regulations that limit supply and preclude multiunit buildings with lower rents that would be affordable to lower-income people and/or people of color, or that disproportionately upzone disadvantaged neighborhoods for undesirable uses

Housing discrimination: Differential treatment of marginalized groups during the process of searching and applying for housing

1900

1950

2000

Practice

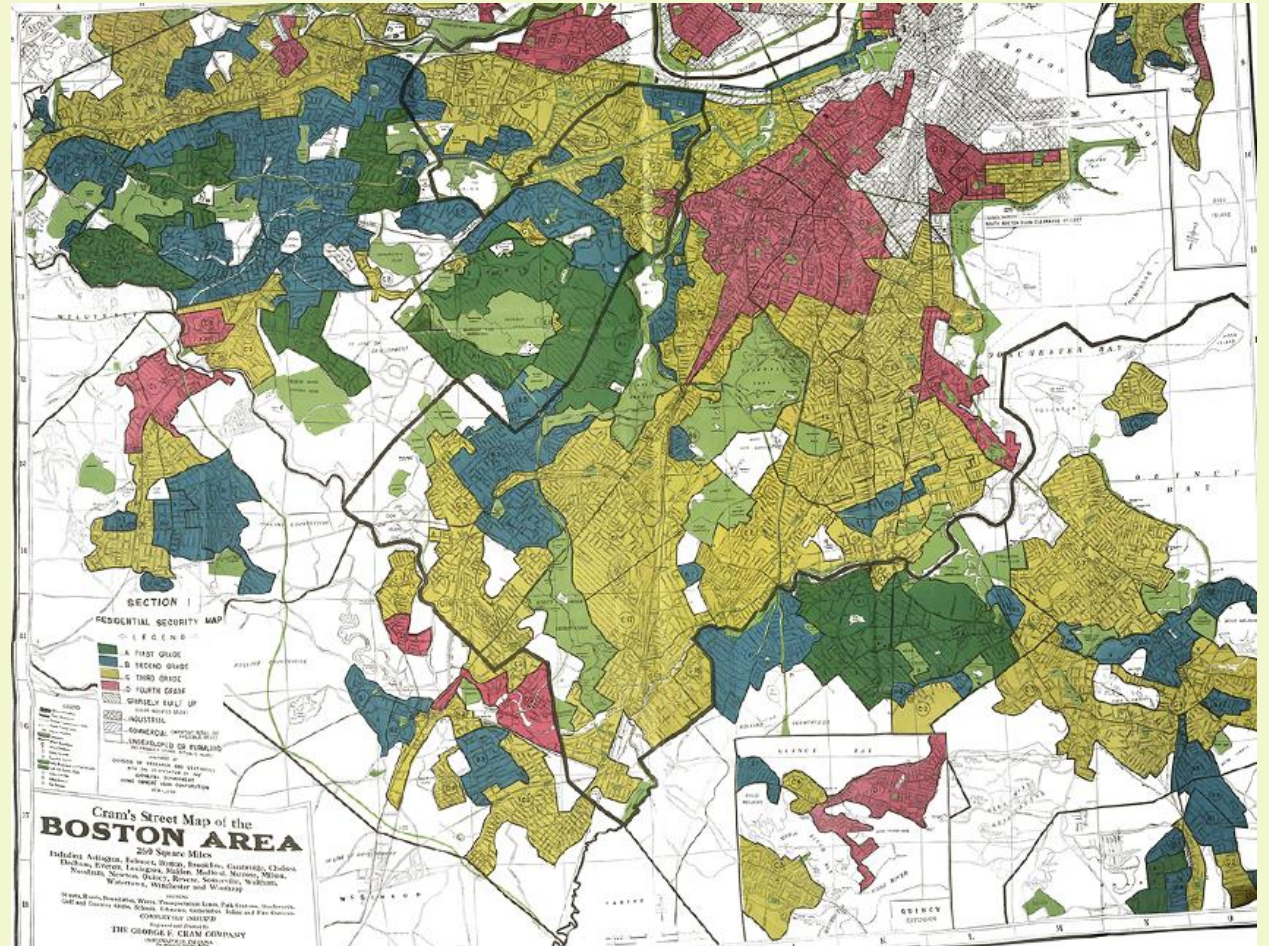
Racial residential covenants: Provisions in private property deeds specifying that the property could not be sold or rented to Blacks and sometimes other non-White groups

Predatory lending: Disproportionate targeting of poor and non-White neighborhoods and individuals for unfavorable loans, even if they qualified for better terms

Gentrification: Movement of higher-income, usually White residents into lower-income urban neighborhoods, often causing displacement

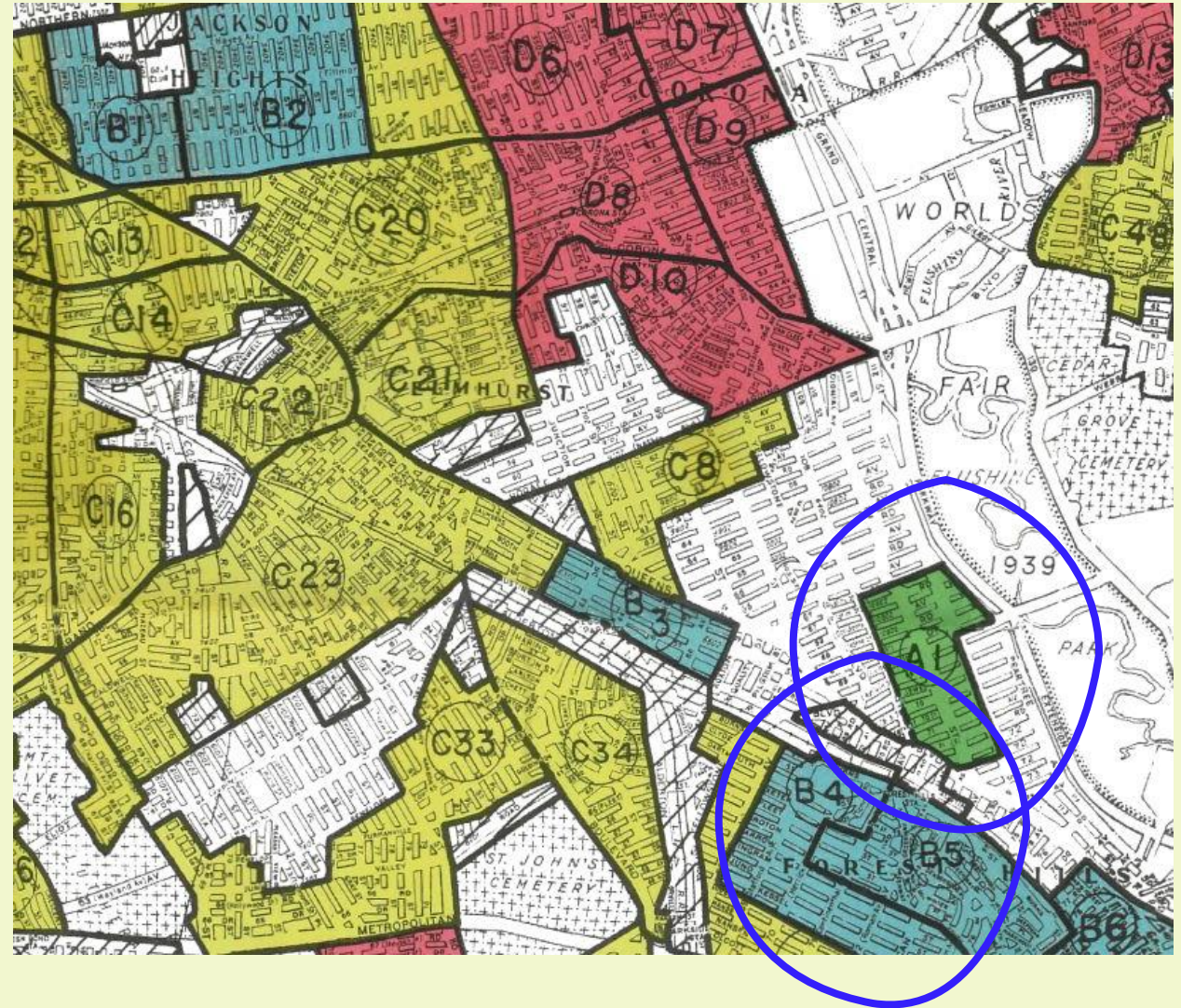
Redlining (1934 - 1968)

- In the 1930's, in response to a housing shortage after the Great Depression, the federal government created the **Federal Housing Administration (FHA)** as part of the New Deal.
- As a part of this program, the **Home Owner's Loan Corporation (HOLC)** made maps of 239 US cities which color-coded neighborhoods based on HOLC's appraisal of how 'safe' it was to award a federally-backed loan in a given area.
- HOLC appraisal grades were assigned on explicitly racist, classist, antisemitic, and anti-immigrant standards.



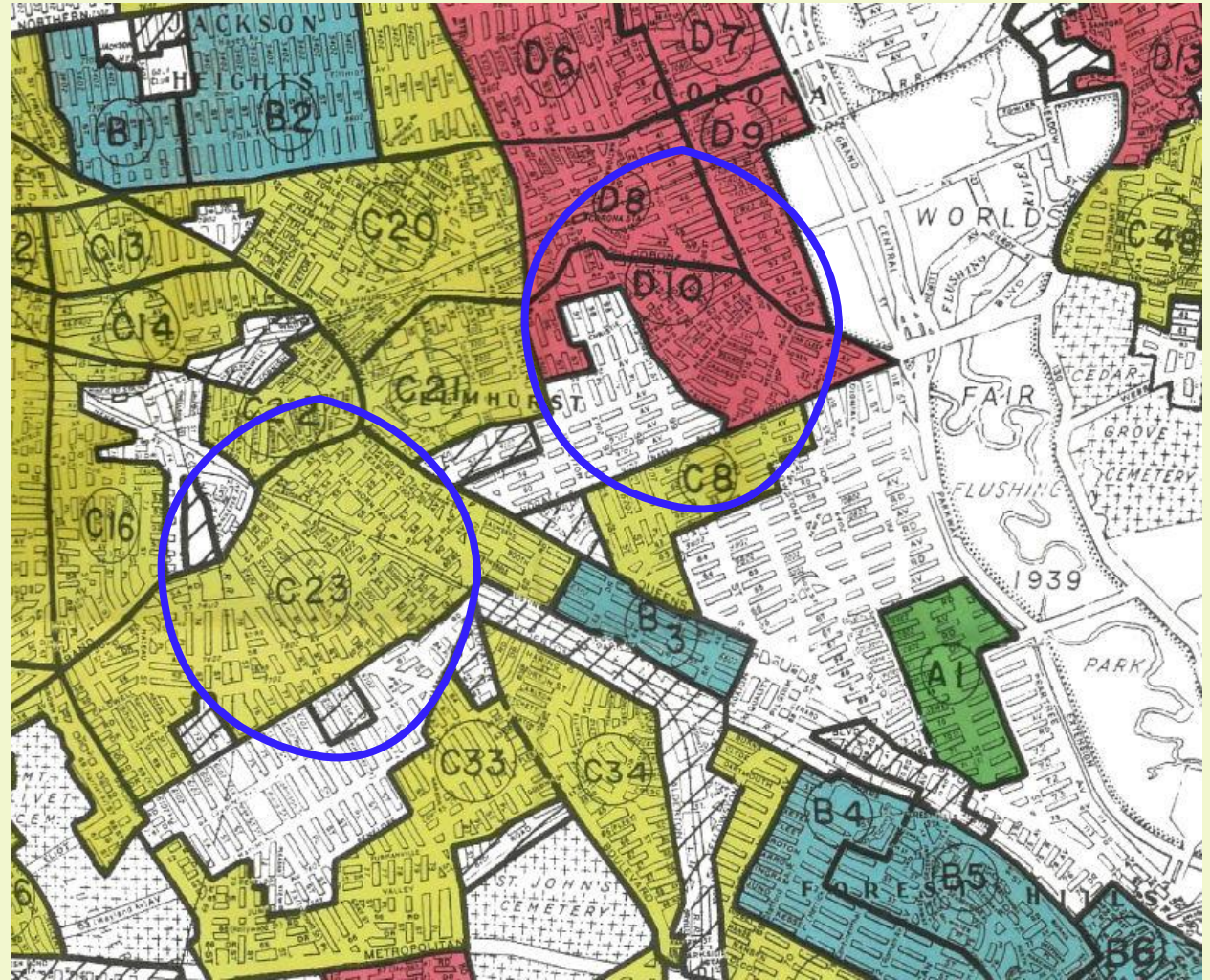
Redlining

- **A, Green = 'best'**
 - Considered the most desirable for home lending.
 - Almost exclusively White and high-income.
- **B, Blue = 'still desirable'**
 - Also considered desirable for lending or growing more desirable over time.
 - Also almost exclusively White and high-income.



Redlining

- **C, Yellow = 'definitely declining'**
 - Considered to be 'on the decline' due to racist ideas about the influx of immigrants and people of color.
 - People in these areas were unlikely to receive federally-backed home loans.
- **D, Red = 'hazardous'**
 - People in these areas were completely excluded from federally-backed home loans.
 - These areas are where working class, immigrants, and people of color lived.



Redlining

HOLC appraisal grades were assigned on **explicitly** racist, classist, antisemitic, and anti-immigrant standards.

FORM 8
10-1-57

AREA DESCRIPTION - SECURITY MAP OF Greater Boston, Mass.

1. AREA CHARACTERISTICS:

a. Description of Terrain: Level

b. Favorable Influences: Near central Boston employment area. Good schools, transportation, etc.

c. Detrimental Influences: Highly congested with Cosmopolitan population. Heavy assessment. Old and poor housing. Shifting population.

d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

a. Occupation labor - relief; b. Estimated annual family income \$ 600-2000

c. Foreign-born families 50 %; Syrian predominating; d. Negro Yes; 5 %

e. Infiltration of Foreign; f. Relief families Heavy

g. Population is increasing; decreasing; static Yes

3. BUILDINGS:

	PREDOMINATING	PER %	OTHER TYPE	PER %	OTHER TYPE	PER %
a. Type	<u>10/12/16 rms</u> <u>2/4/6 sty singles</u>		<u>Tenements</u>			
b. Construction	<u>Brick</u>					
c. Average Age	<u>65-80</u> Years					
d. Repair	<u>Poor to fair</u>					
e. Occupancy	<u>95</u> %					
f. Home ownership	<u>50</u> %					
g. Constructed past yr.	<u>0</u>					
h. 1929 Price range	<u>\$5000-12,000</u>	<u>100</u> %		<u>100</u> %		<u>100</u> %
i. 1933-36 Price range	<u>\$2500-6,000</u>	<u>50</u> %				
j. 1937 Price range	<u>\$2500-6,000</u>	<u>50</u> %				
k. Sales demand	\$		\$		\$	
l. Activity	<u>Poor</u>					
m. 1929 Rent range	<u>\$55 - 125</u>	<u>100</u> %		<u>100</u> %		<u>100</u> %
n. 1933-36 Rent range	<u>\$35 - 85</u>	<u>65</u> %				
o. 1937 Rent range	<u>\$35 - 85</u>	<u>65</u> %				
p. Rental demand	\$		\$		\$	
q. Activity	<u>Fair</u>					

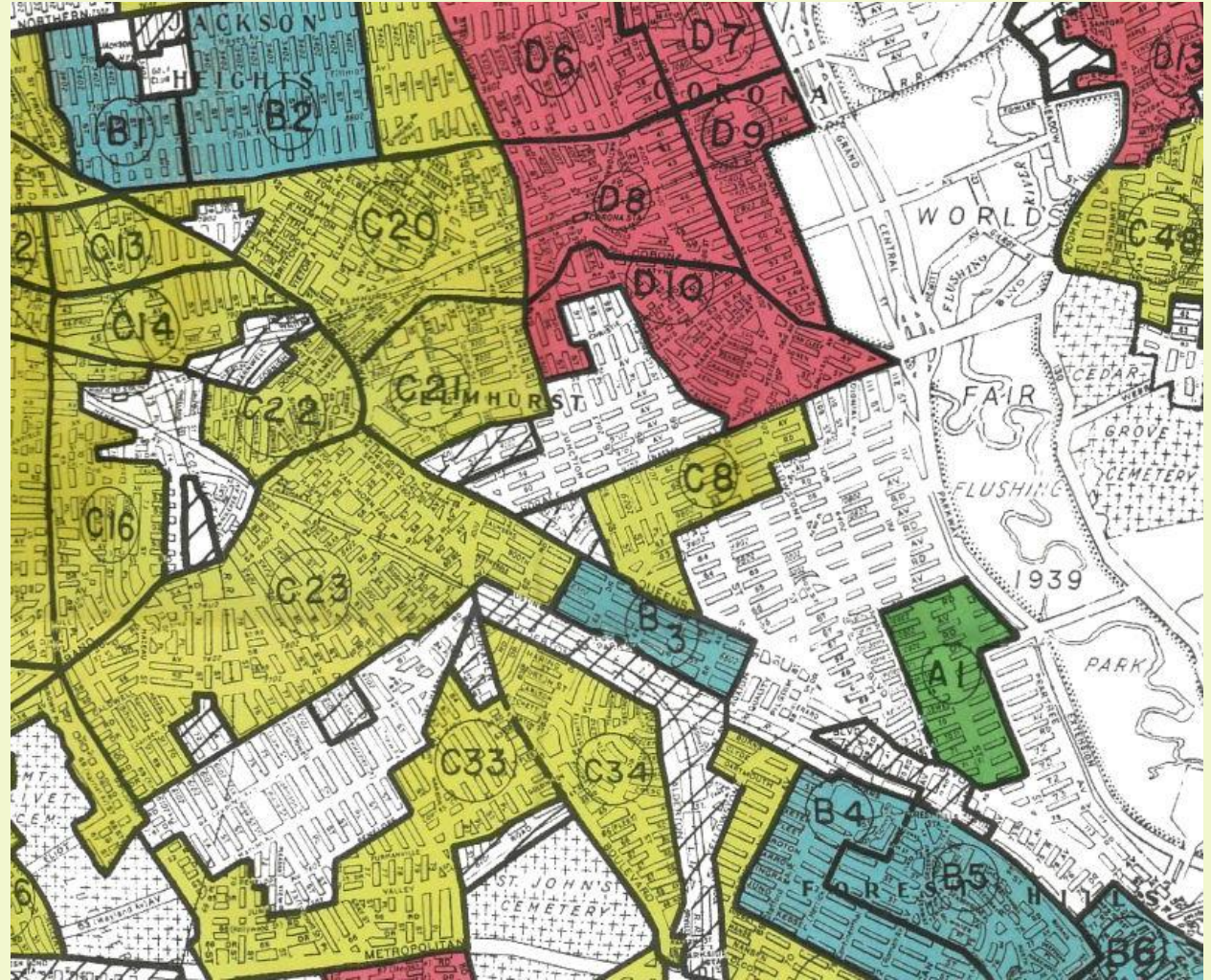
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building

5. CLARIFYING REMARKS: Houses used primarily for rooming house purposes. Mass. Ave. and Worcester Square are the best of the section with some kitchenette suites bringing \$100 for entire house. A few scattered singles have been converted to apartments. Area becomes less desirable north of Dover St. with Orientals concentrated in this sq. Portion west of Tremont is quite desirable - exception being Springfield St. which is solid negro. Between Columbus Ave. and the railroad north of Rutland are houses selling \$1500-2500 housing all negro.

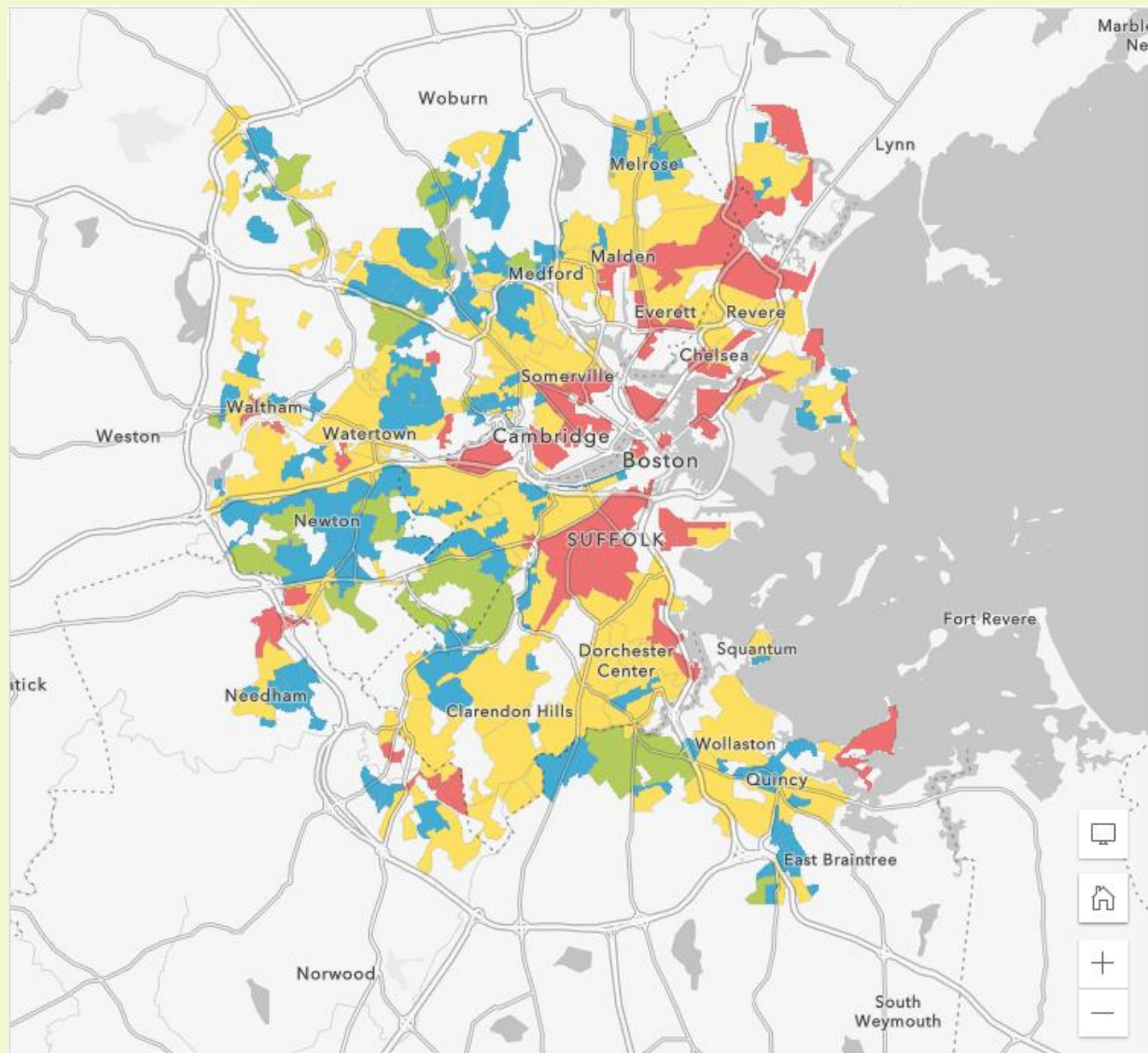
6. NAME AND LOCATION Boston - South End SECURITY GRADE D AREA NO. 7

Redlining

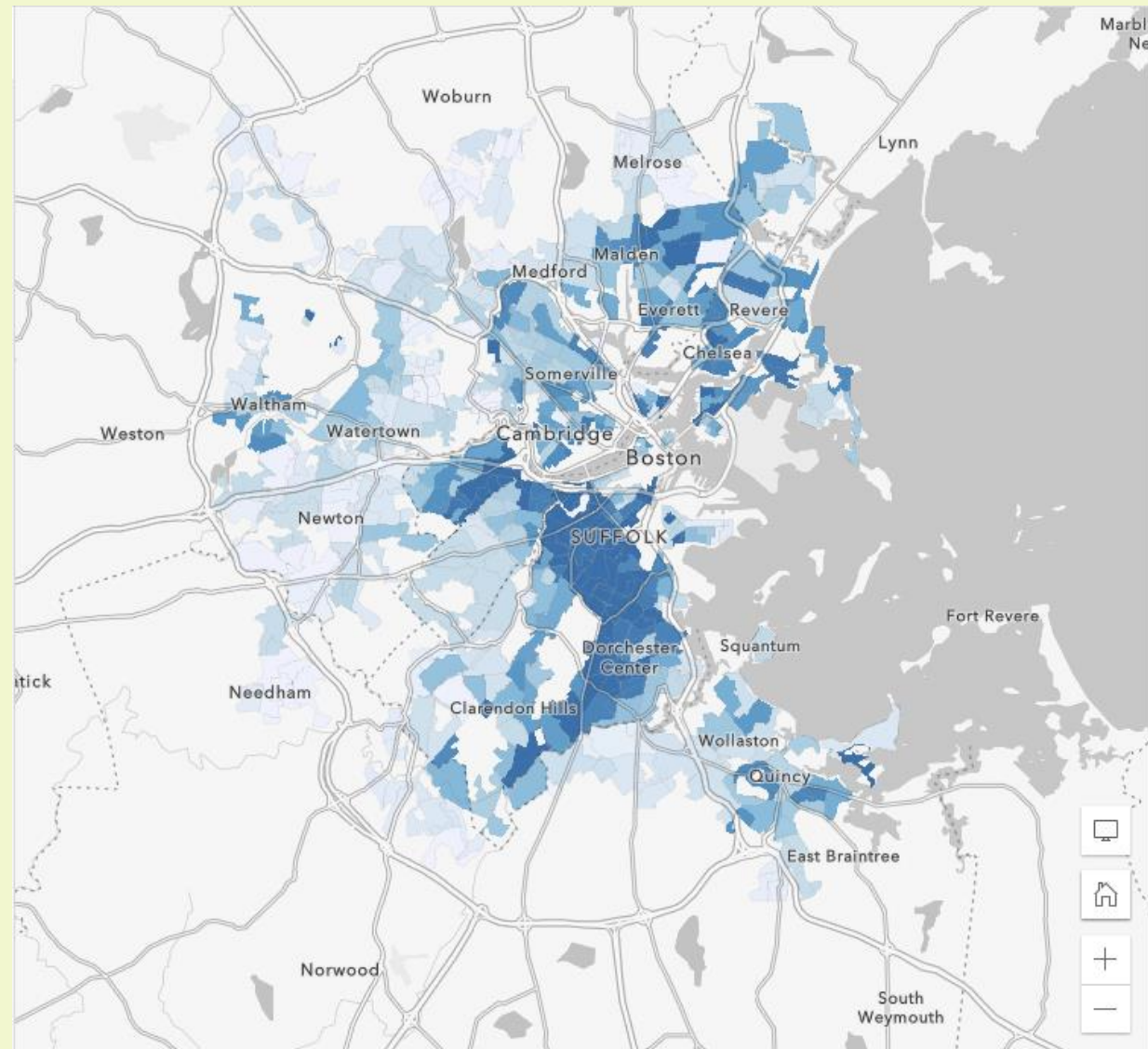
- The effect of this policy was that federally-backed home loans were awarded almost **exclusively** to white people living in white neighborhoods.
- This denied people of color the opportunity to build intergenerational wealth through home ownership.
- The legacy of this policy is still evident today.

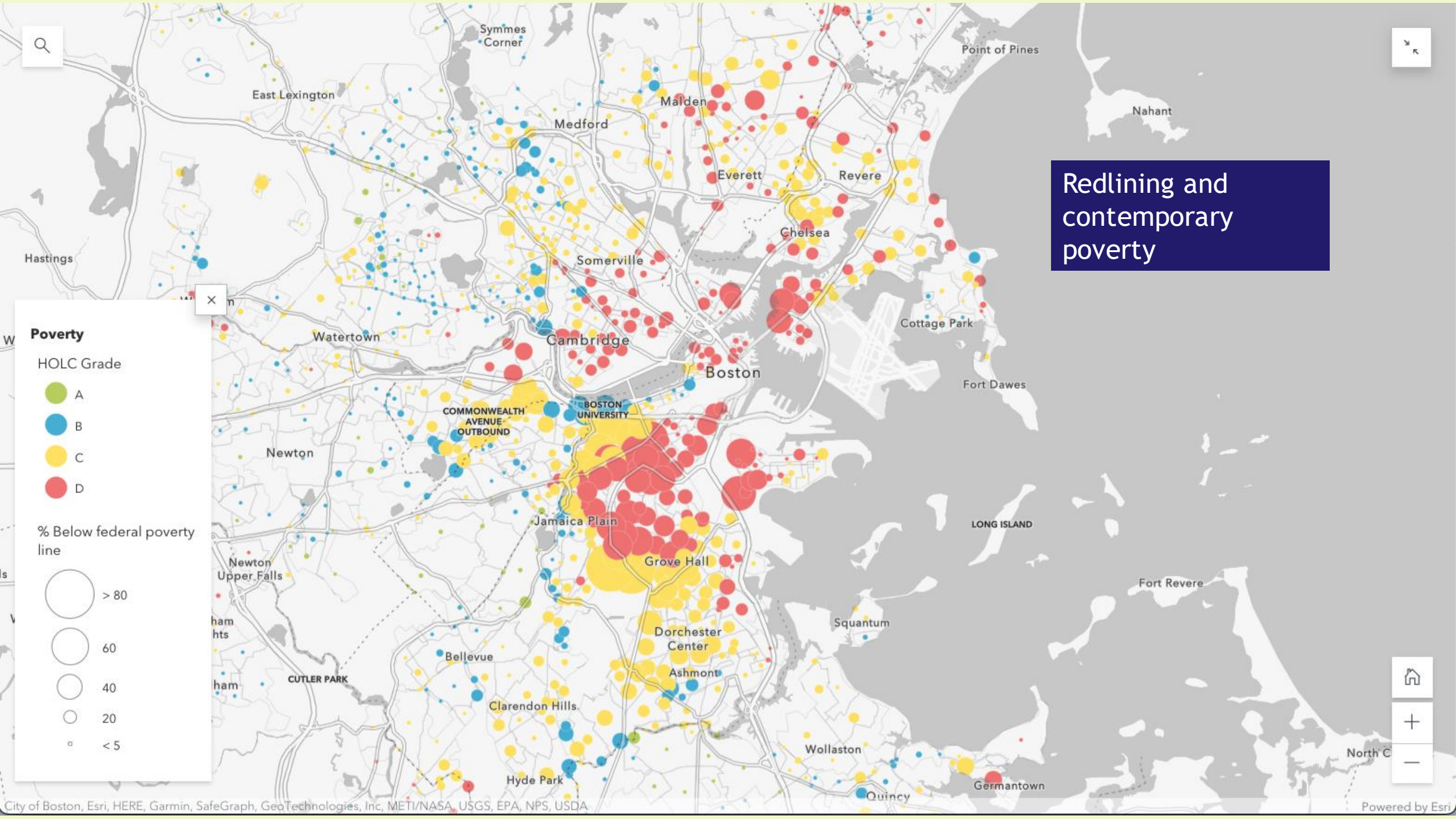


Redlining grades, 1930's



Poverty, 2018





Redlining and contemporary poverty

Poverty

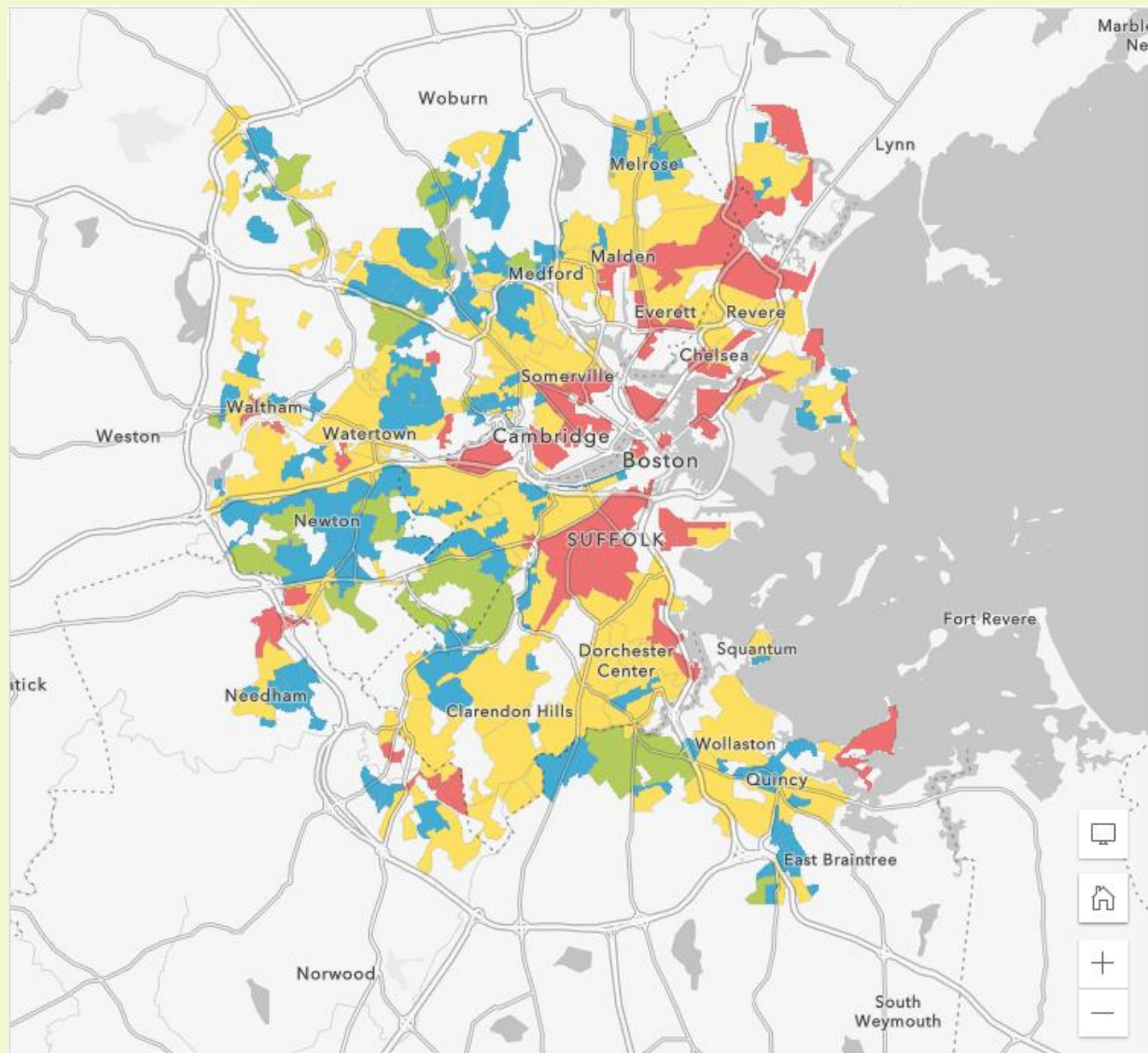
HOLC Grade

- A
- B
- C
- D

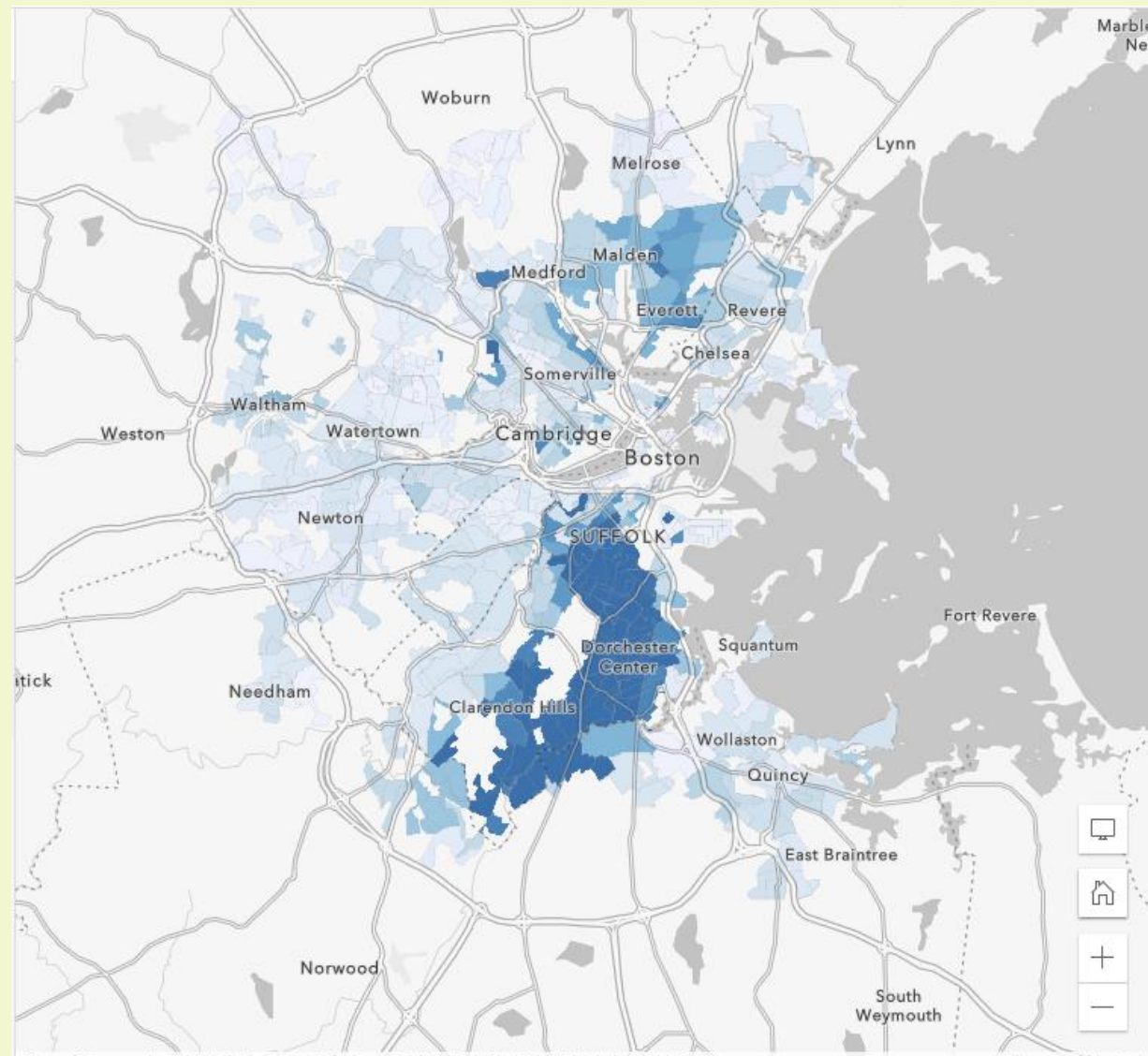
% Below federal poverty line

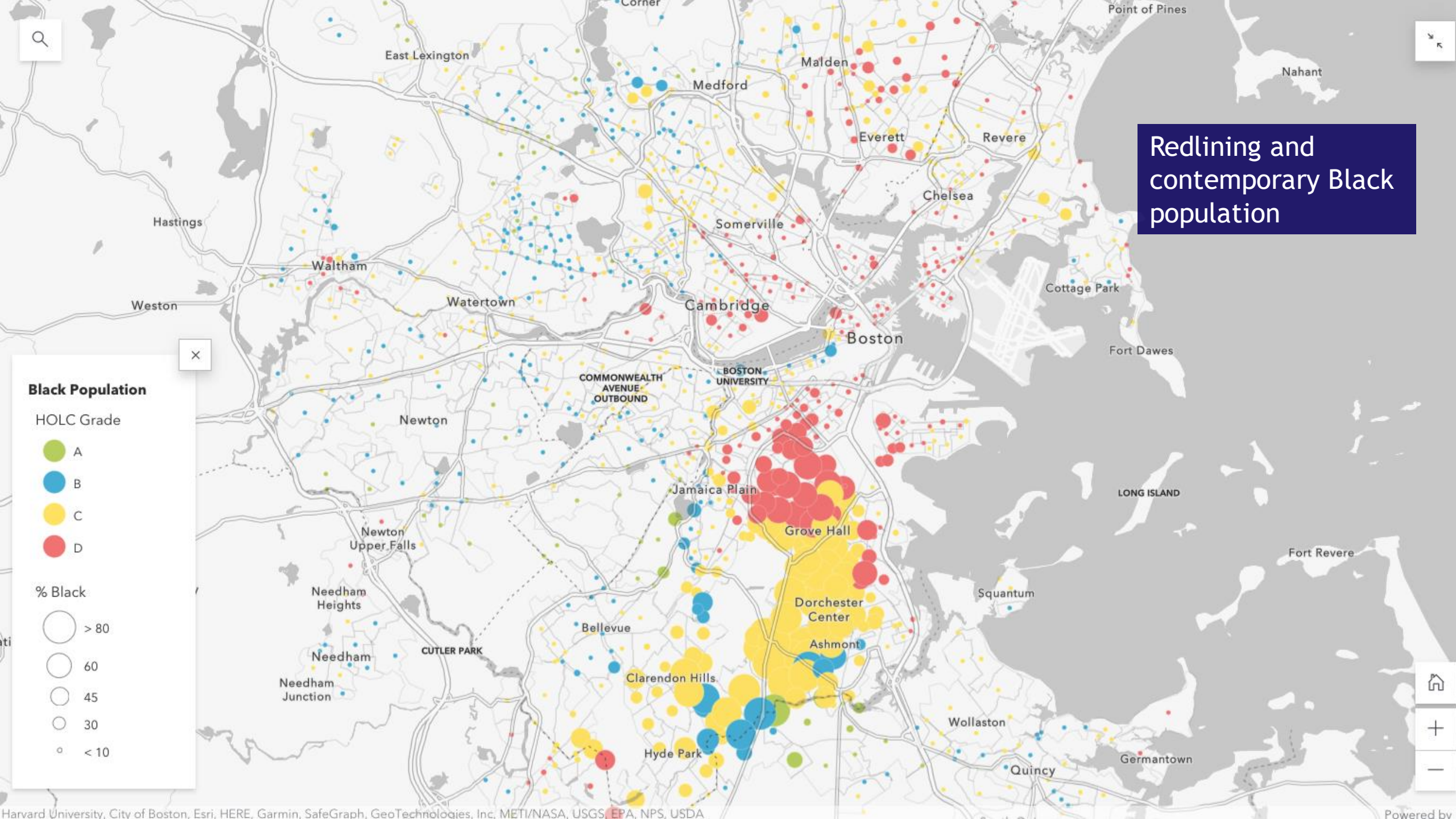
- > 80
- 60
- 40
- 20
- < 5

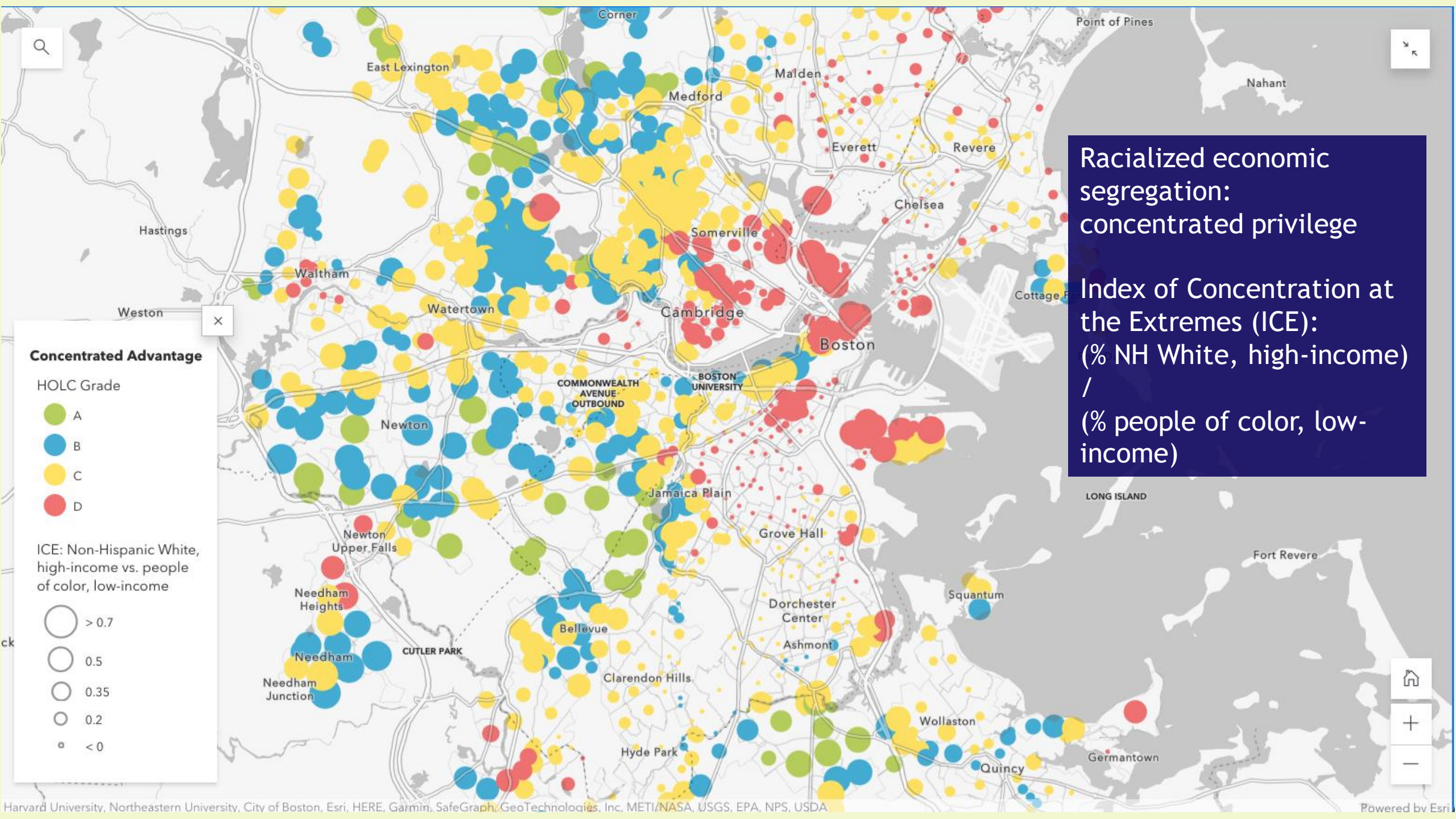
Redlining grades, 1930's



Black population, 2018







Segregation leads to disparities in...

Exposure

- Environmental pollutants
- Green space
- Violence

Access

- Food
- Schools
- Transportation
- Employment
- Healthcare

Opportunities

- Intergenerational wealth
- Community investment
- Employment

Final thoughts & caveats

- Redlining is just *one of many* policies and practices that contribute to racial residential segregation
- Analyses using the digitized HOLC maps should be thoughtful of how contemporary area units of interest (i.e., census tracts) are overlaid on HOLC appraisal areas
 - Your choice of methodology will affect your results!

Redlining Maps

<https://dsl.richmond.edu/panorama/redlining/>

Environmental Racism in Greater Boston - Interactive Series

<https://tinyurl.com/EnvRacBoston>

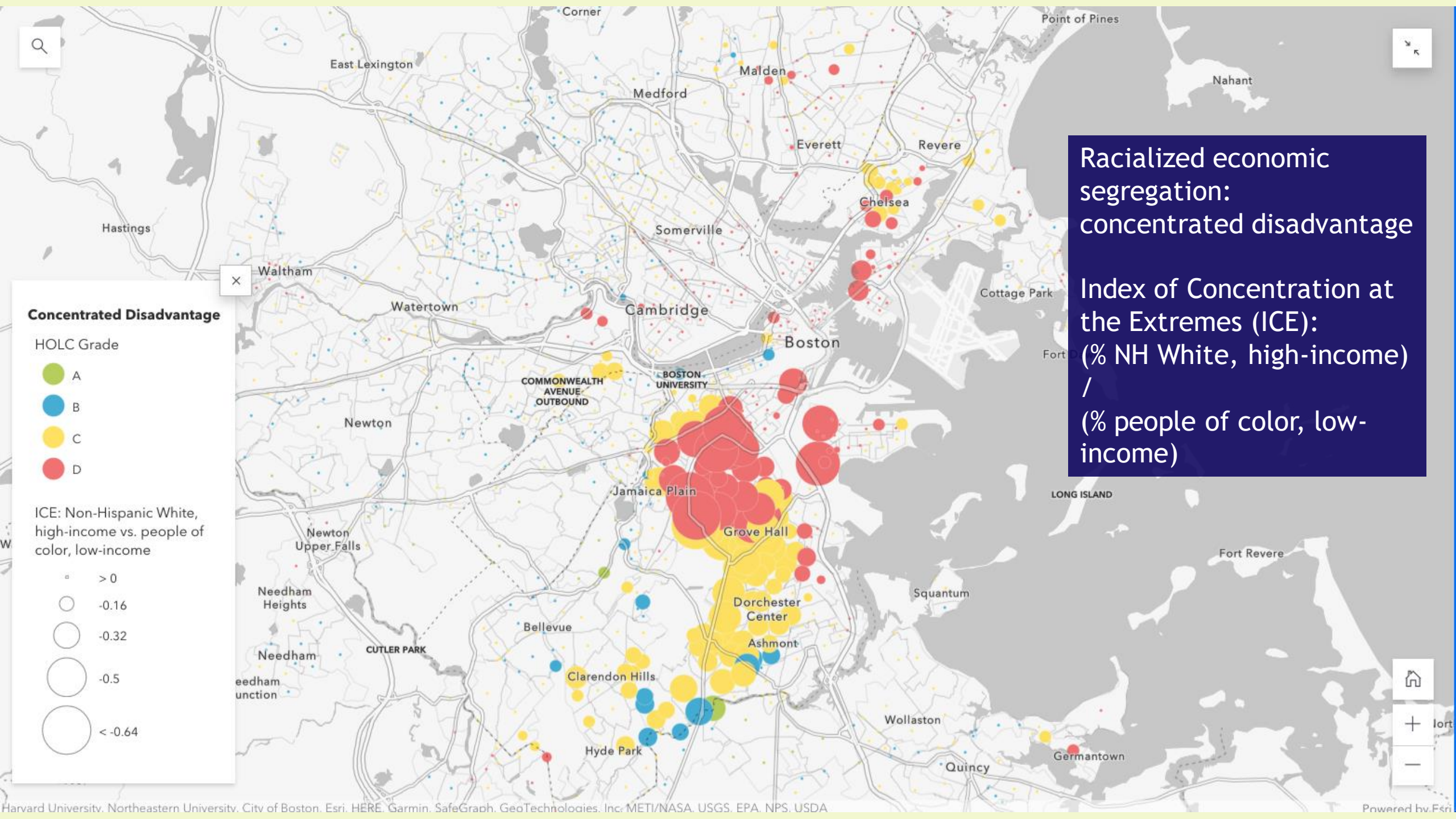
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Additional maps:



Concentrated Disadvantage

HOLC Grade

- A
- B
- C
- D

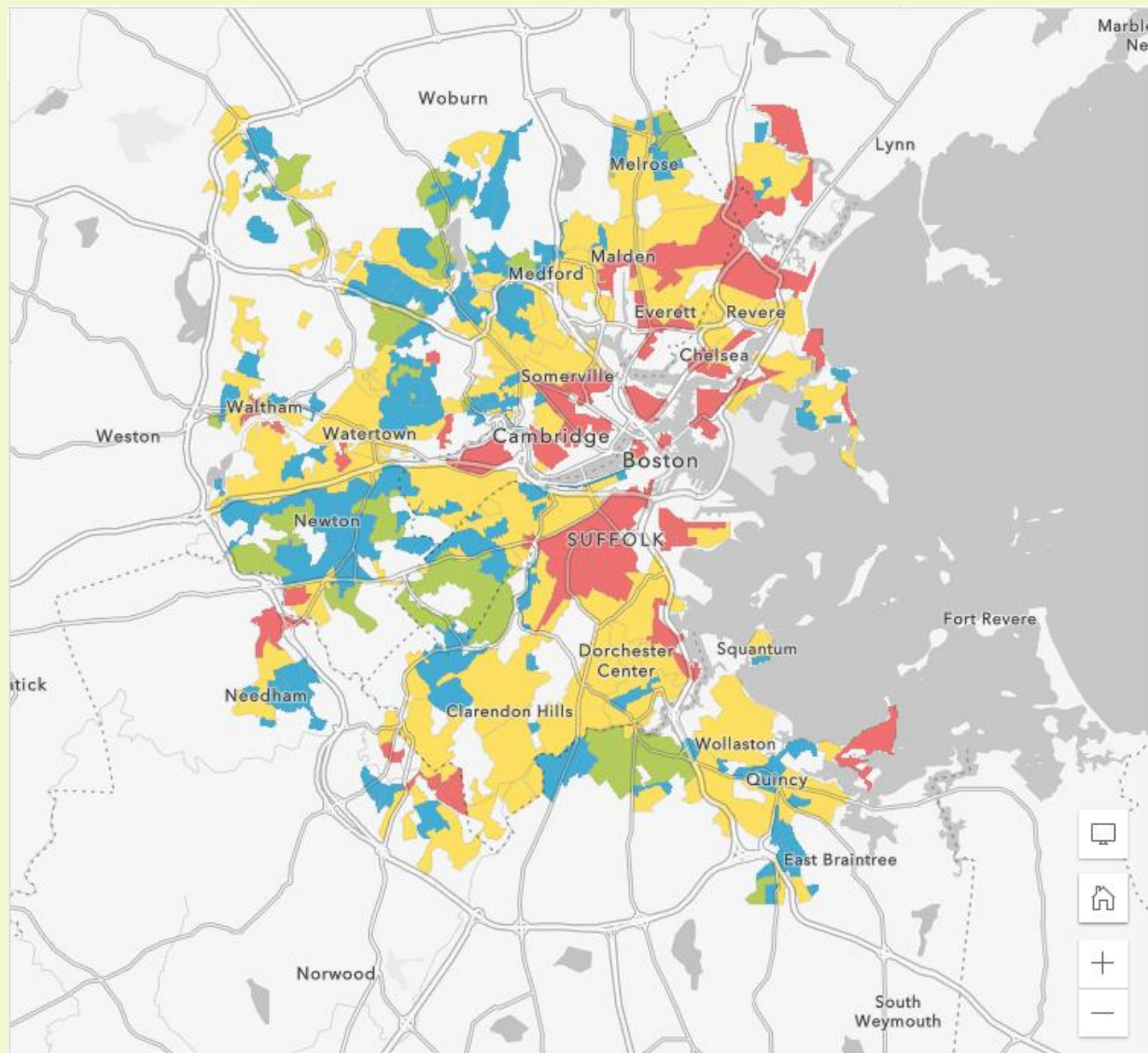
ICE: Non-Hispanic White, high-income vs. people of color, low-income

- > 0
- 0.16
- 0.32
- 0.5
- < -0.64

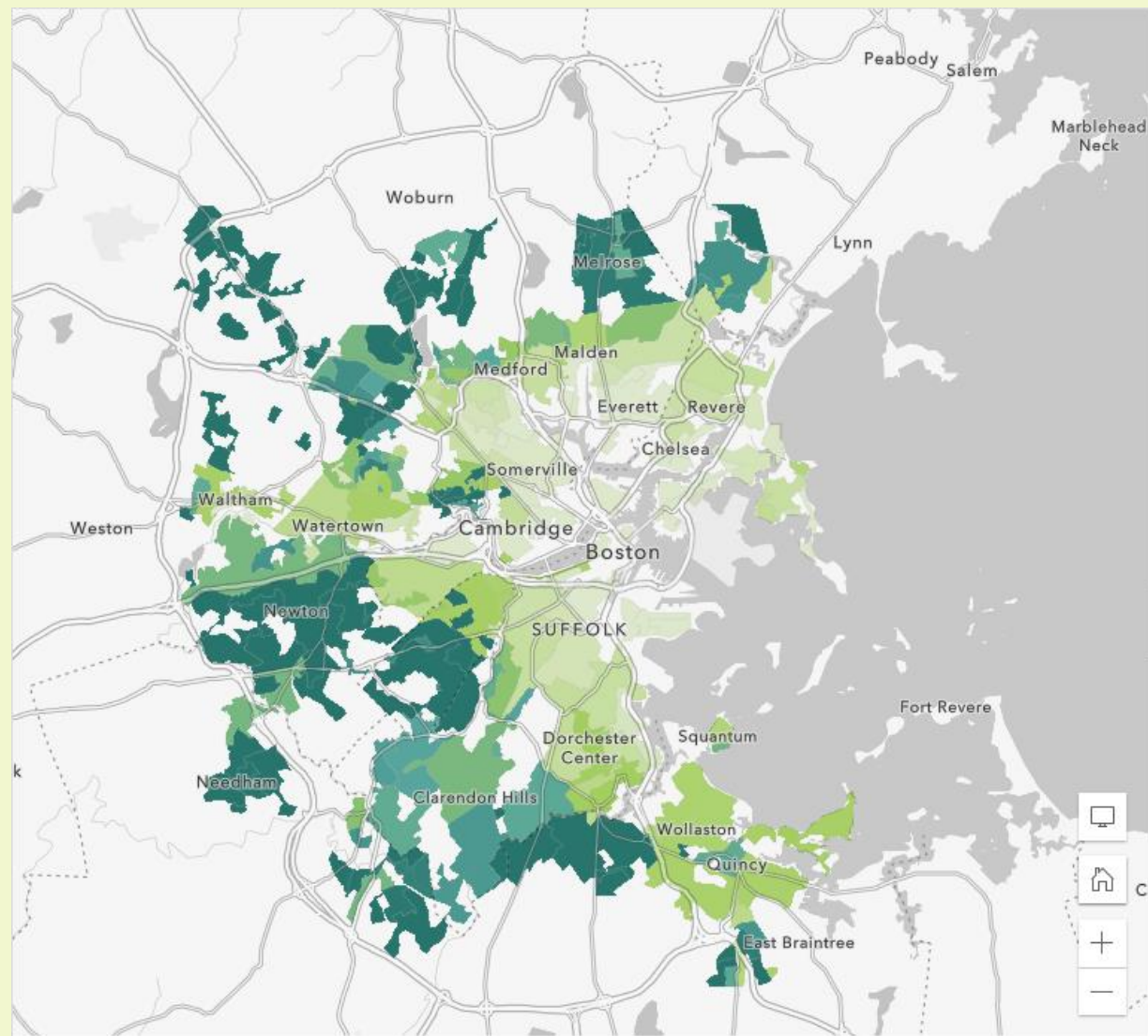
Racialized economic segregation:
concentrated disadvantage

Index of Concentration at the Extremes (ICE):
(% NH White, high-income) /
(% people of color, low-income)

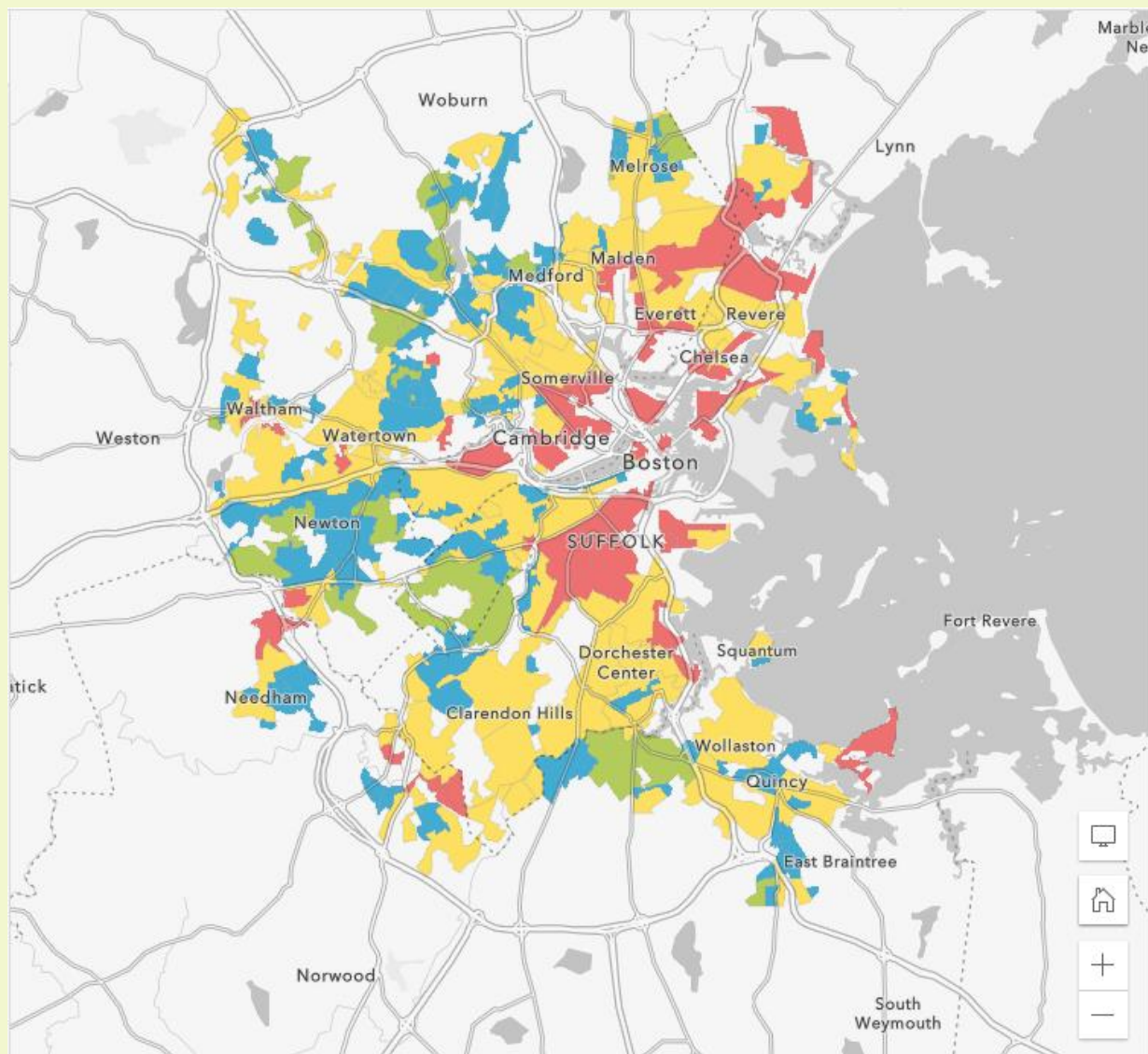
Redlining grades, 1930's



Tree cover, 2019



Redlining grades, 1930's



Surface temperature, 2014-2017

