A Brief History of Redlining in Greater Boston

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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.
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

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 neighborhood: for undesirable uses

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

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

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.
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 and contemporary poverty
Redlining and contemporary Black population
Racialized economic segregation: concentrated privilege

Index of Concentration at the Extremes (ICE):
(% NH White, high-income) / (% people of color, low-income)
Segregation leads to disparities in...

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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:
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

Surface temperature, 2014-2017

Hoffman et al., Climate (2020)