

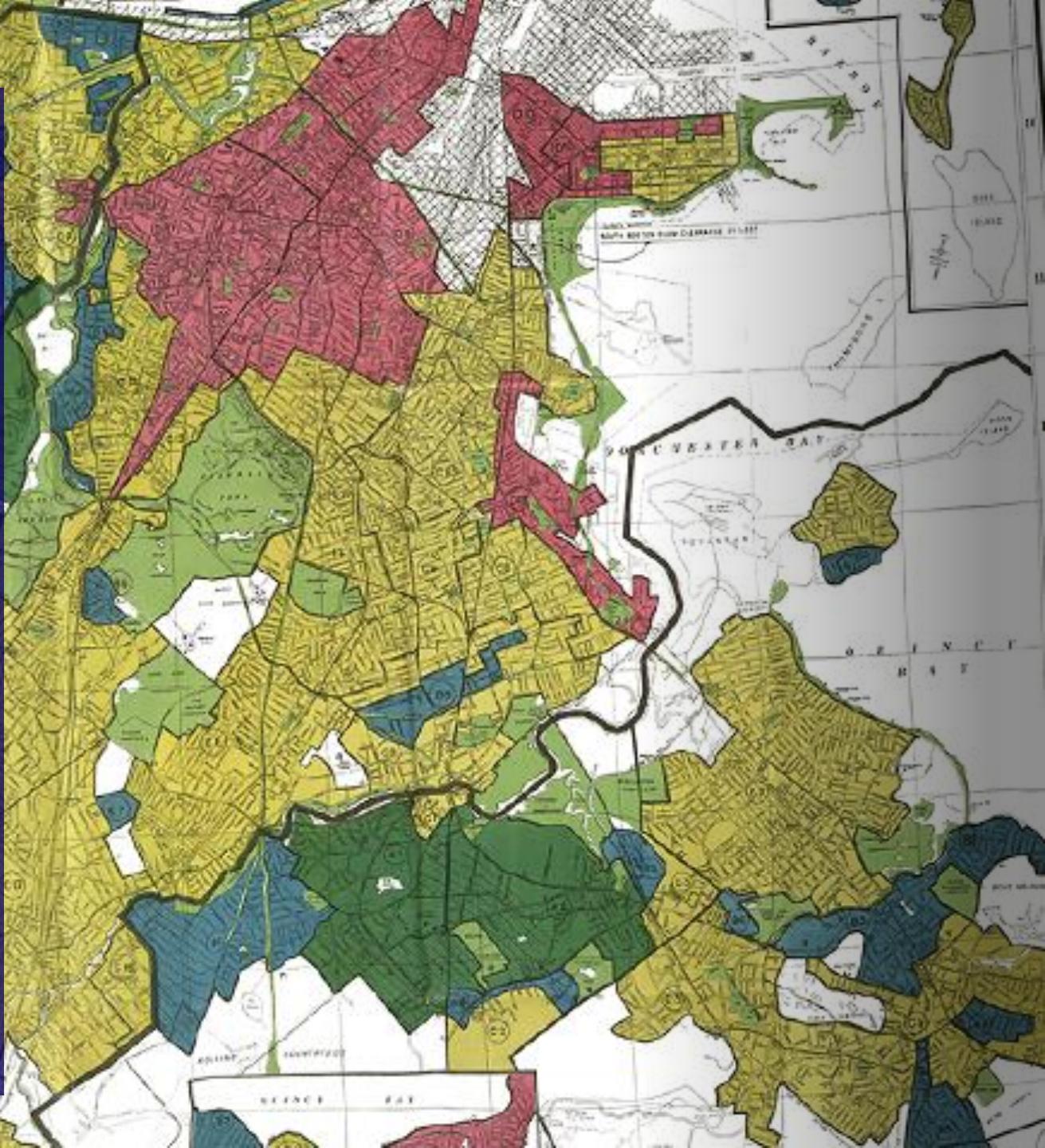
A Brief History of Redlining in Greater Boston

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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

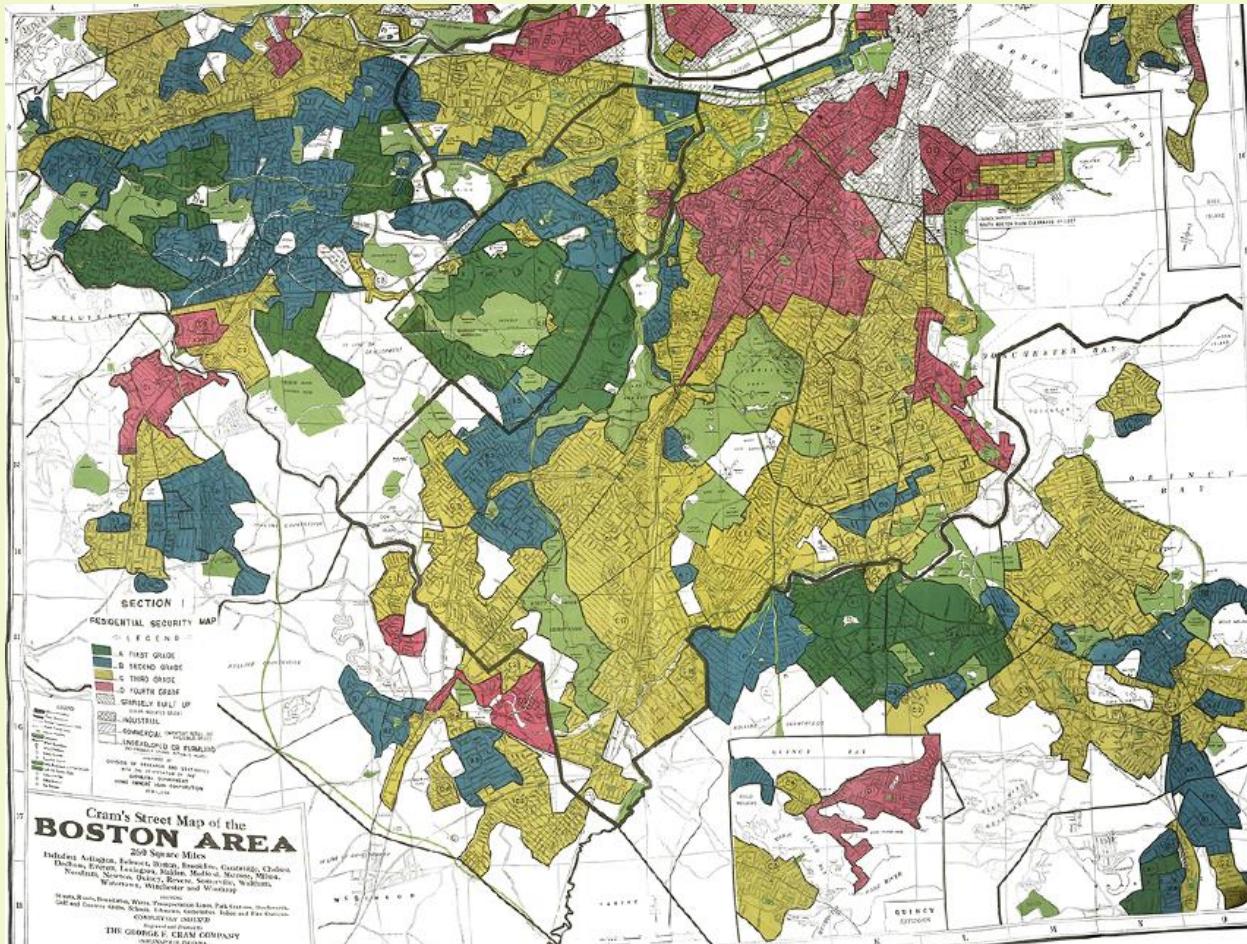
Racial residential covenants: Provisions in private property deeds specifying that the property could not be sold or rented to Blacks and sometimes other non-White groups

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

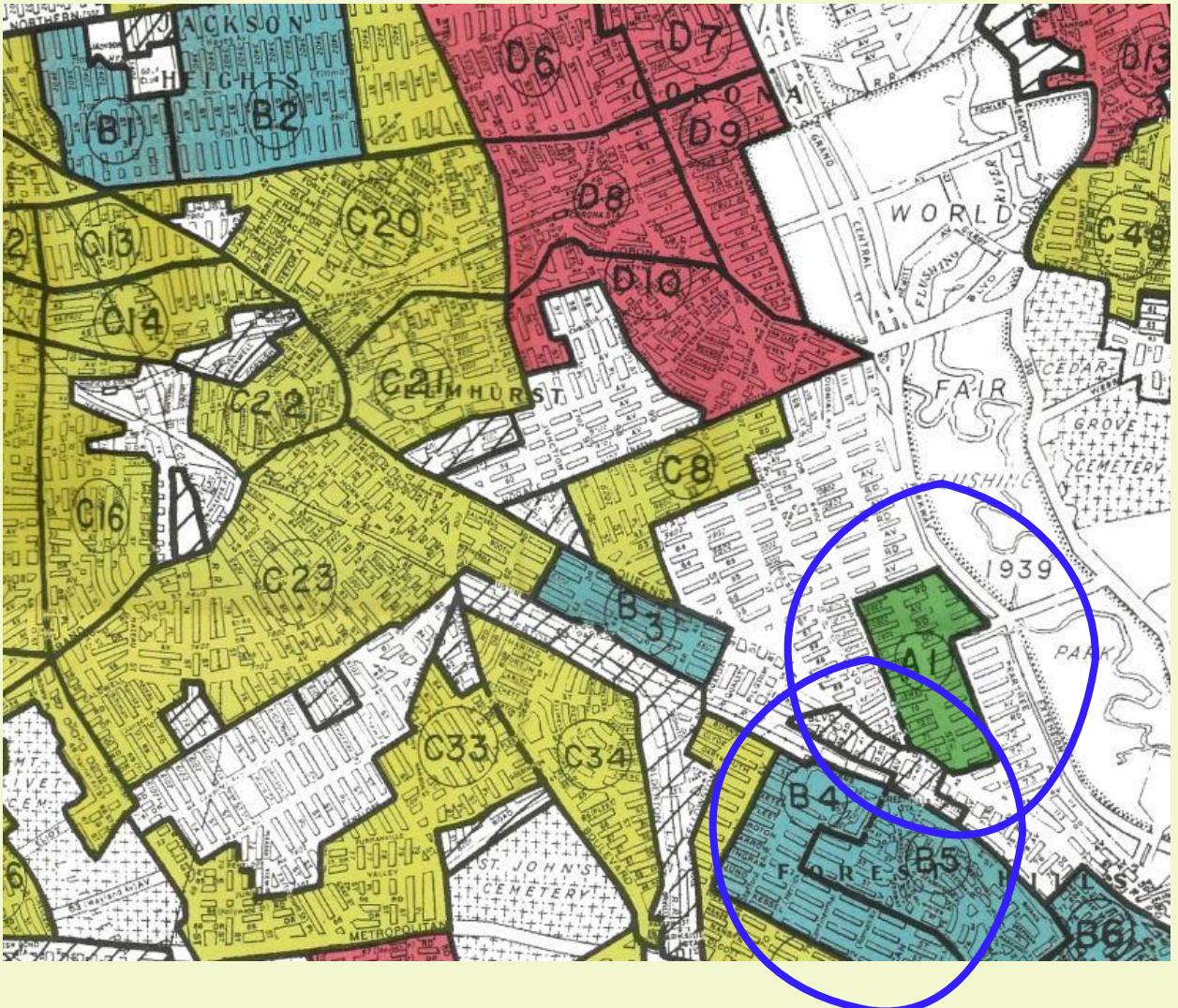
Redlining (1934 - 1968)

- 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.



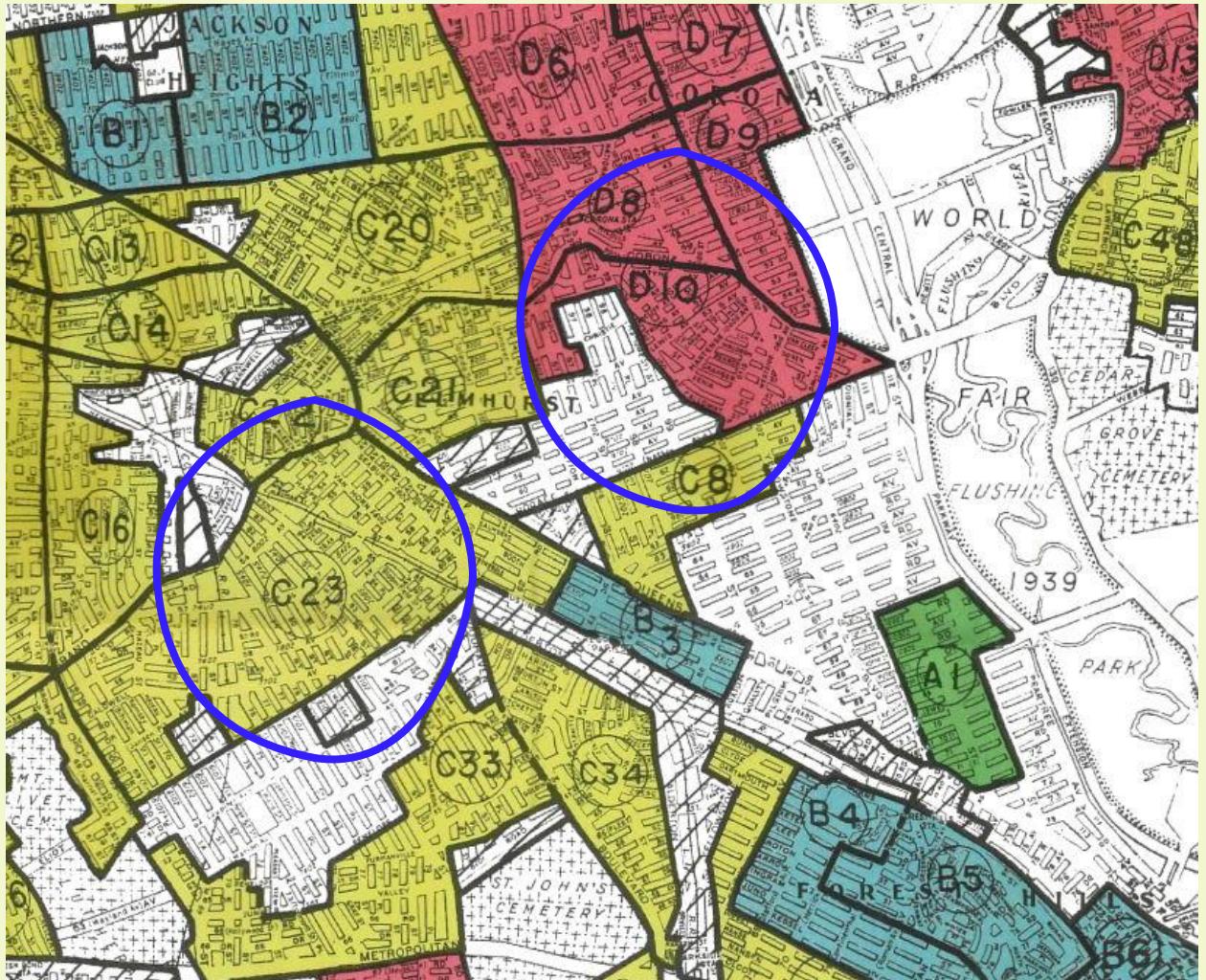
Redlining

- **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 B
10-1-37
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 \$ 500-2000
c. Foreign-born families 50%; Syrian predominating; d. Negro Yes; 5%
e. Infiltration of Foreign; f. Relief families Heavy
g. Population is increasing 5; decreasing 5; static Yes

3. BUILDINGS:
PREDOMINATING % OTHER TYPE % OTHER TYPE %
10/12/16 rms
2/4/6ty singles Tenements

a. Type Brick
b. Construction Brick
c. Average Age 65-80 Years
d. Repair Poor to fair
e. Occupancy 95 %
f. Home ownership 80 %
g. Constructed past yr. 0
h. 1929 Price range \$8000-12,000 100 % \$ 100 % \$ 100 %
i. 1933-36 Price range \$6000-6,000 50 % \$ 50 % \$ 50 %
j. 1937 Price range \$2600-6,000 50 % \$ 50 % \$ 50 %
k. Sales demand \$ 5 % \$ 5 % \$ 5 %
l. Activity Poor
m. 1929 Rent range \$55-125 100 % \$ 100 % \$ 100 %
n. 1933-36 Rent range \$35-85 65 % \$ 65 % \$ 65 %
o. 1937 Rent range \$35-85 65 % \$ 65 % \$ 65 %
p. Rental demand \$ 5 % \$ 5 % \$ 5 %
q. Activity Fair Very

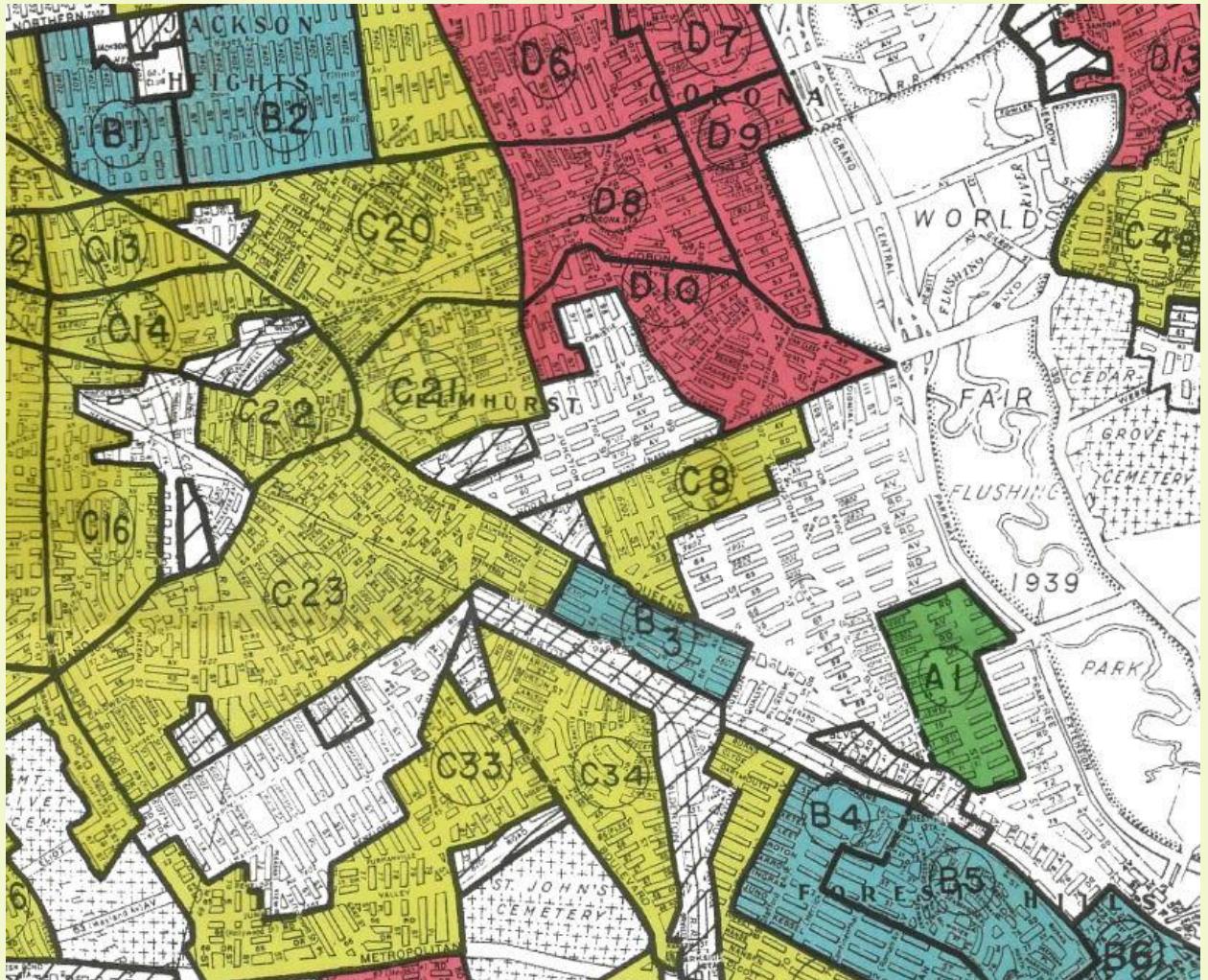
4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase limited; b. Home building limited

5. CLARIFYING REMARKS: Houses used primarily for rooming house purposes. Mass. Ave. and Worcester Square are the best of the section with some high-class houses bringing \$100 for entire house. A few scattered smaller houses are used to fill in the area. Area becomes less desirable and more deteriorated with Orientals concentrated in this spot. Location west of Franklin is quite desirable - exception being Springfield St. which is solid negro. Between Columbus Ave. and the railroad north of Franklin are houses selling \$1800-2500 housing all negro.

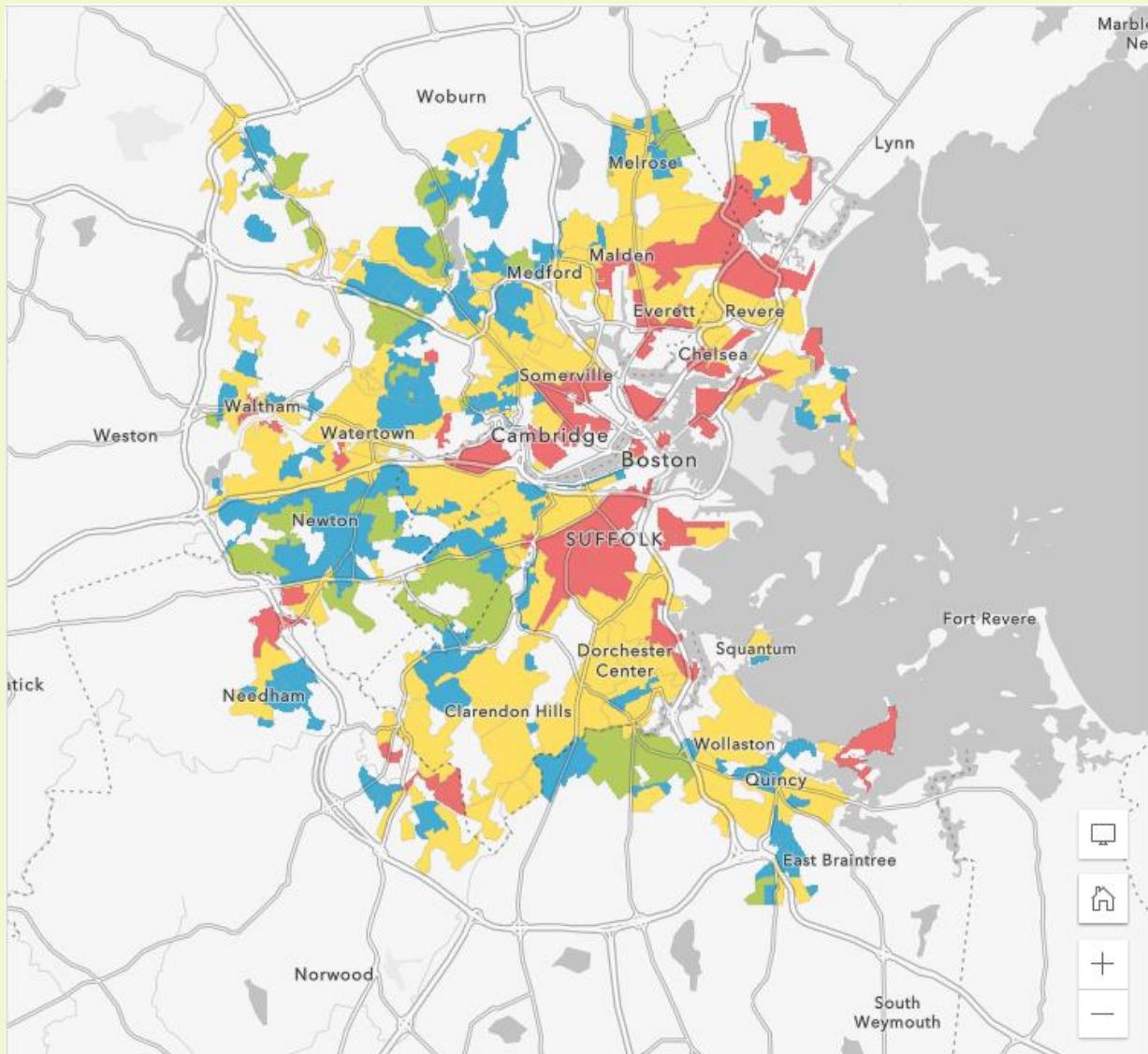
6. NAME AND LOCATION Boston - South End SECURITY GRADE D AREA NO. 7

Redlining

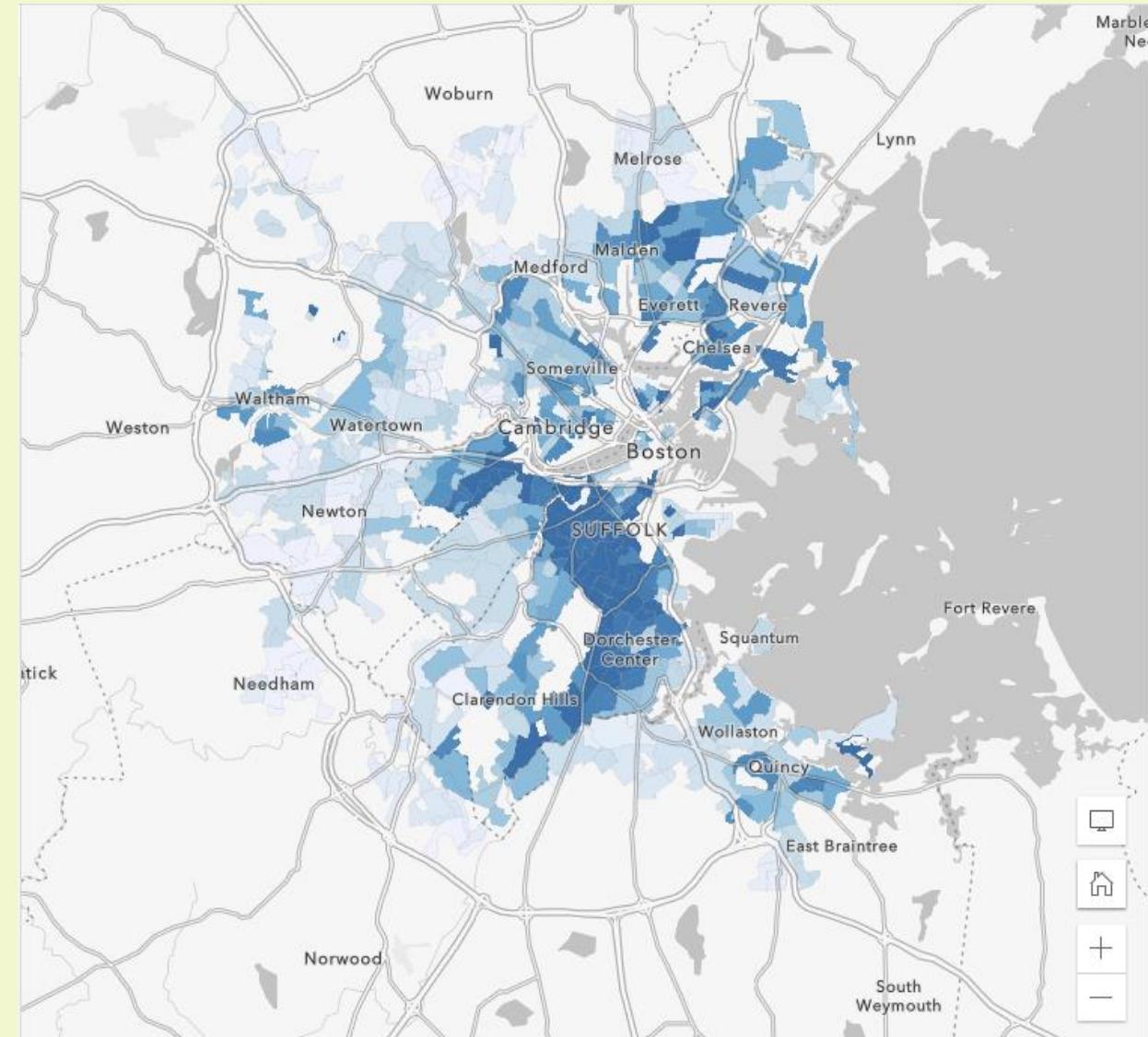
- The effect of this policy was that federally-backed home loans were awarded almost **exclusively** to white people living in white neighborhoods.
- This denied people of color the opportunity to build intergenerational wealth through home ownership.
- The legacy of this policy is still evident today.

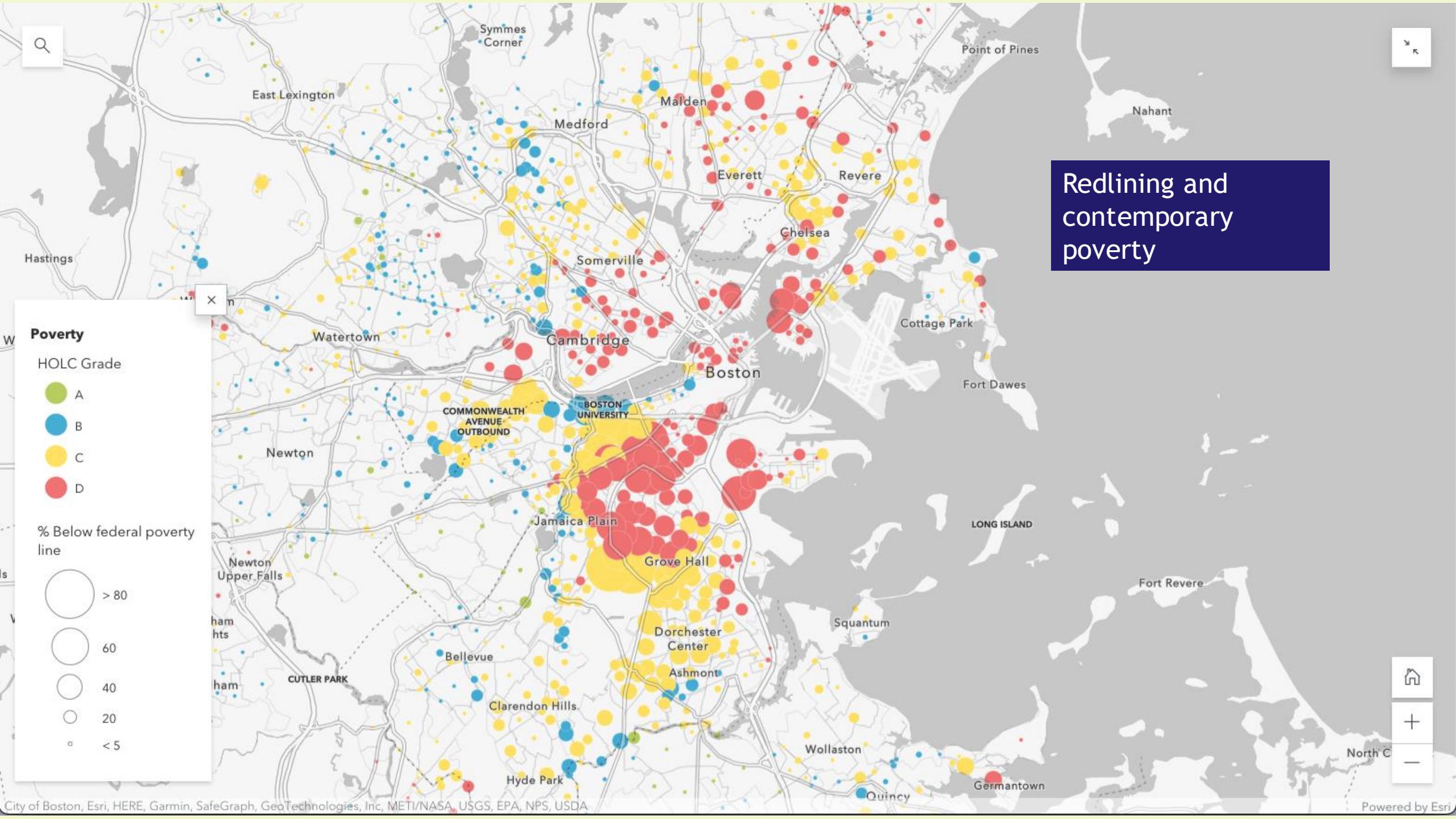


Redlining grades, 1930's

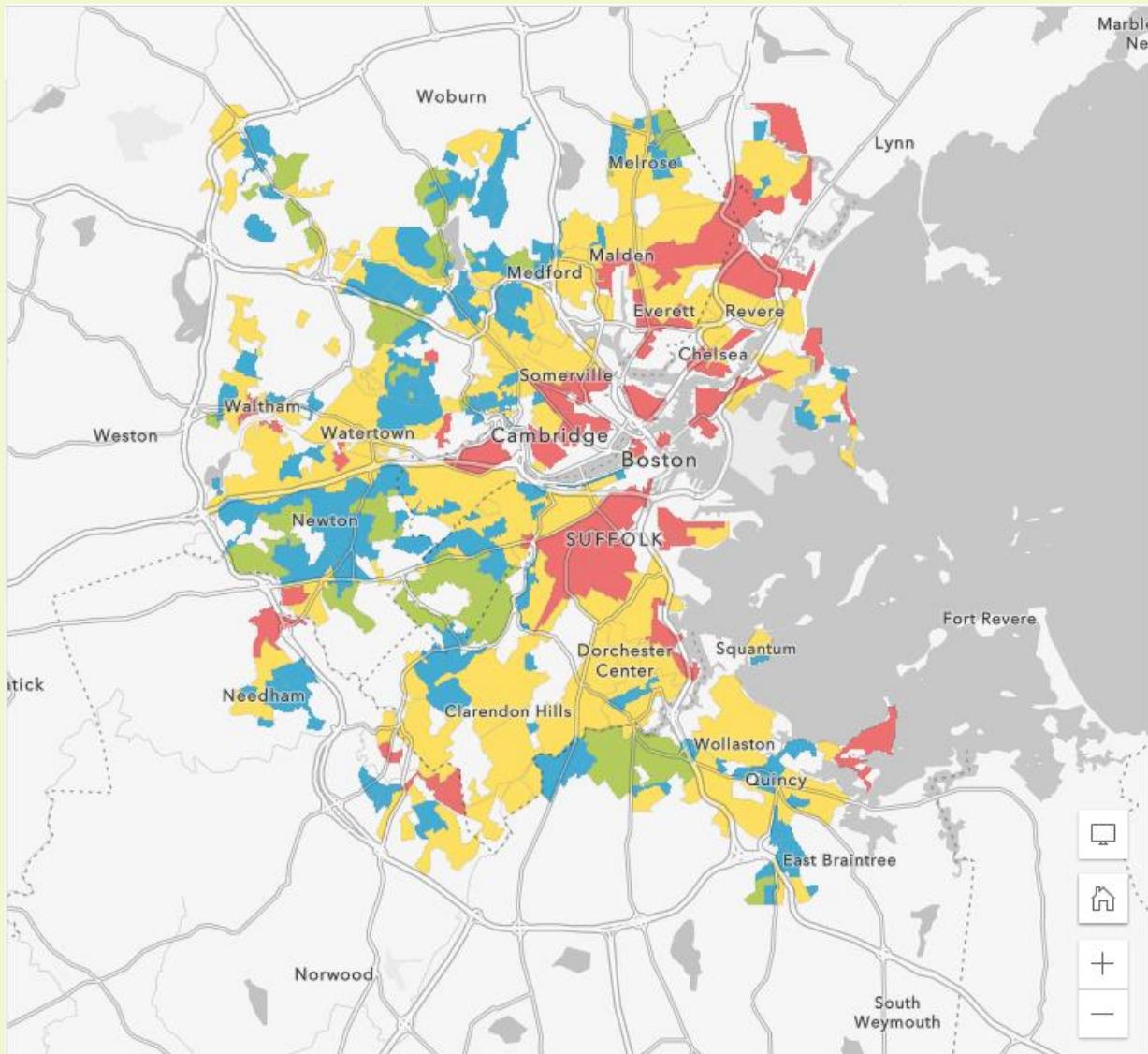


Poverty, 2018

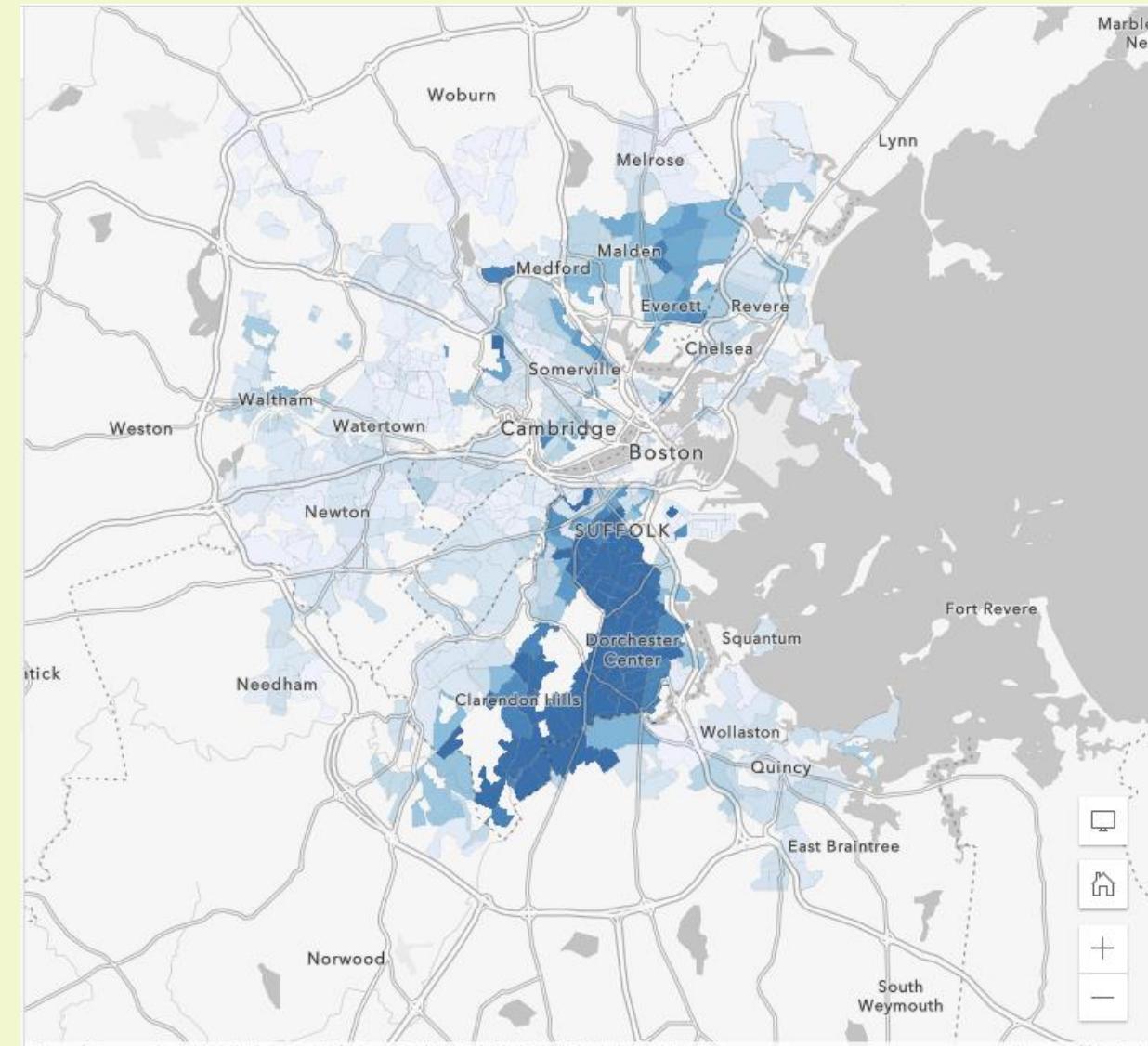


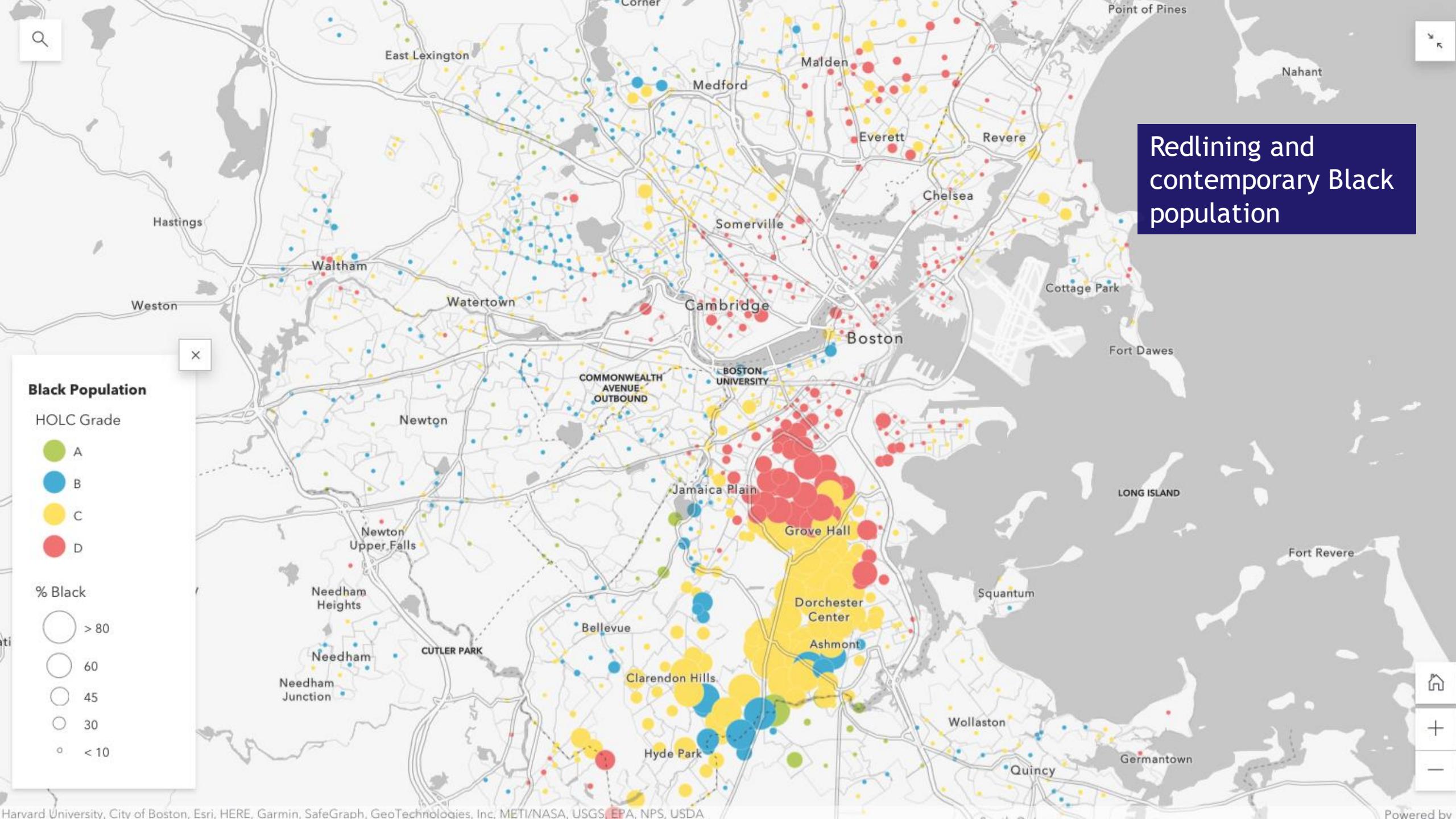


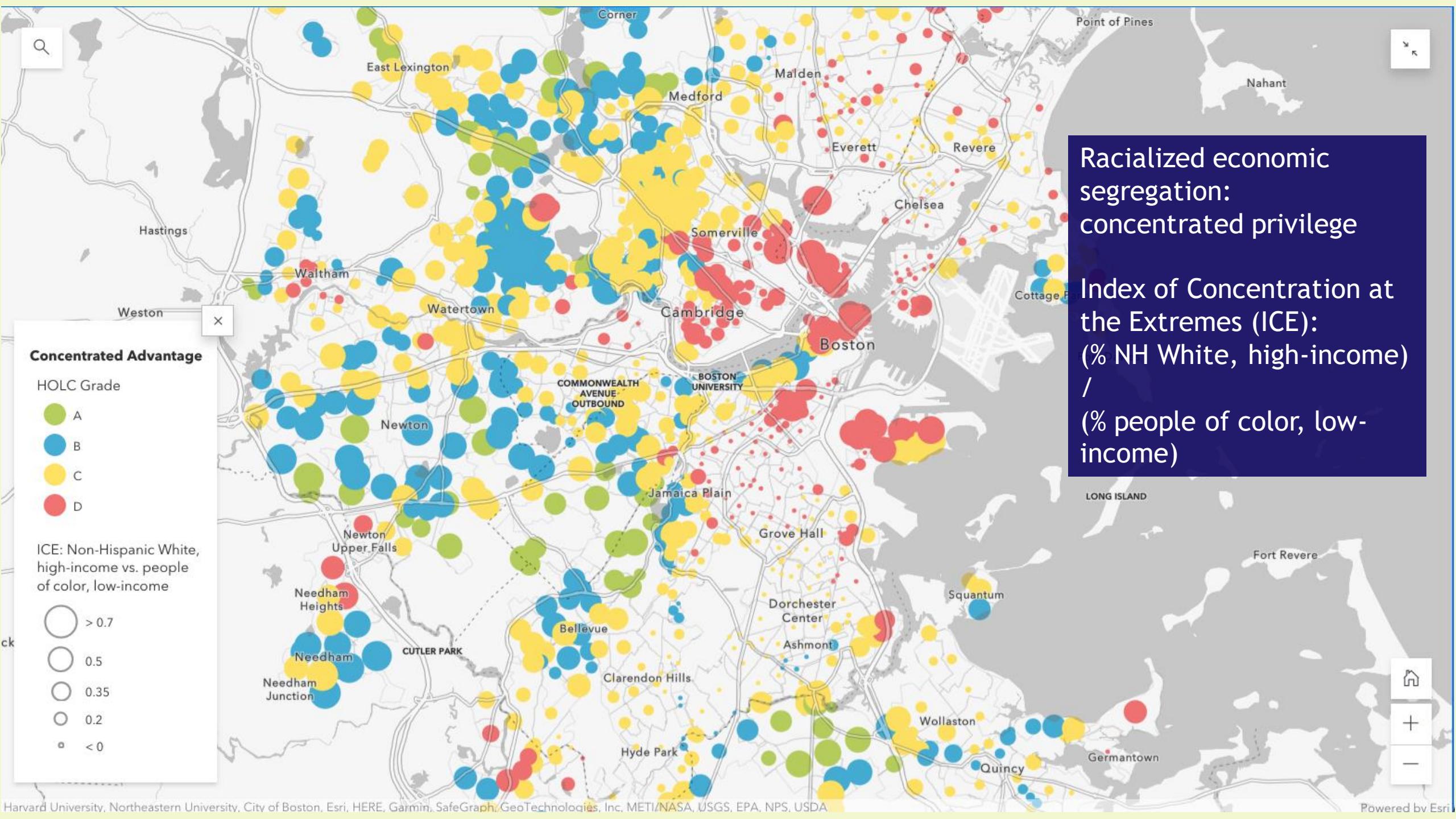
Redlining grades, 1930's



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>

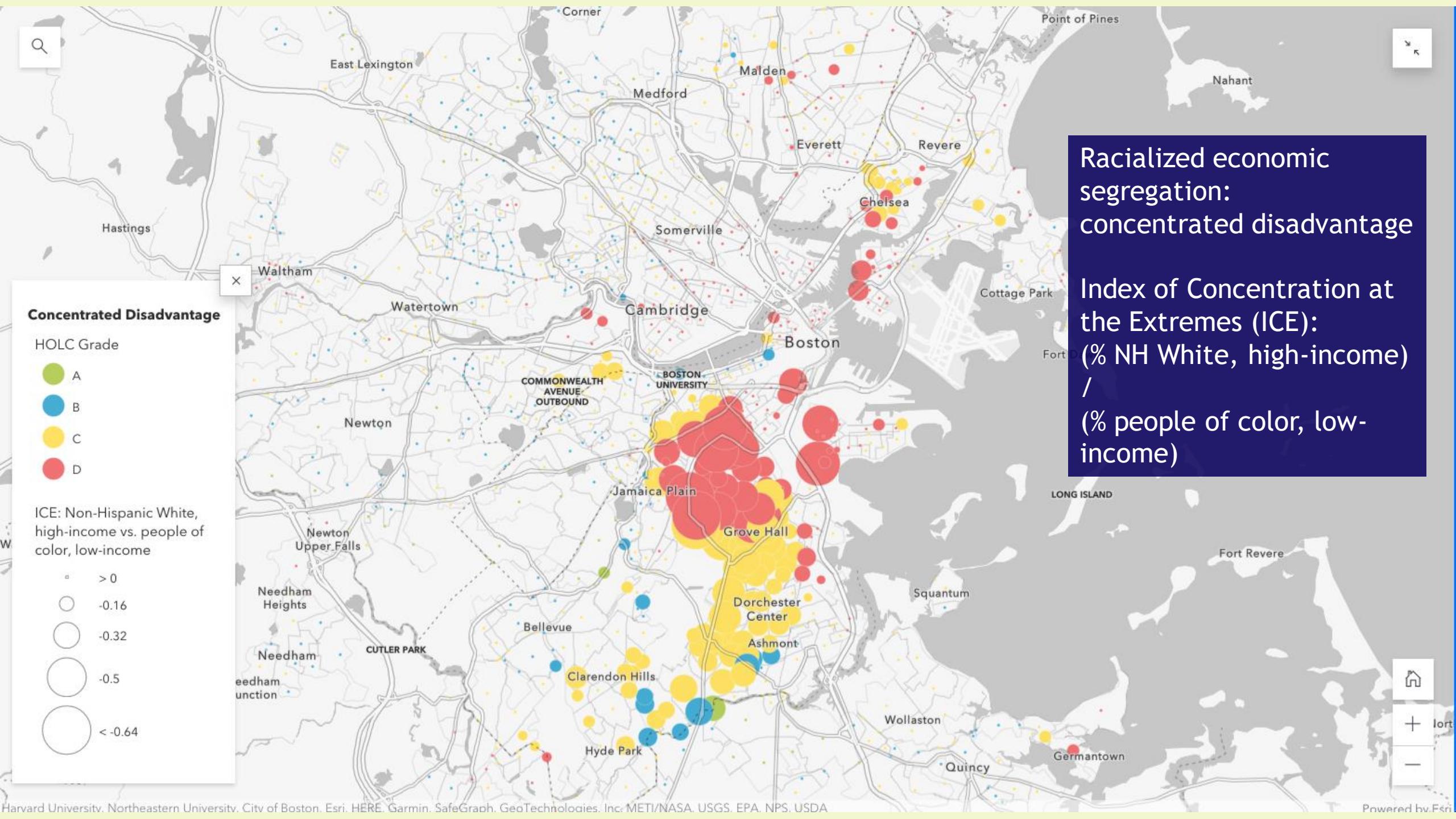
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Additional maps:



Concentrated Disadvantage

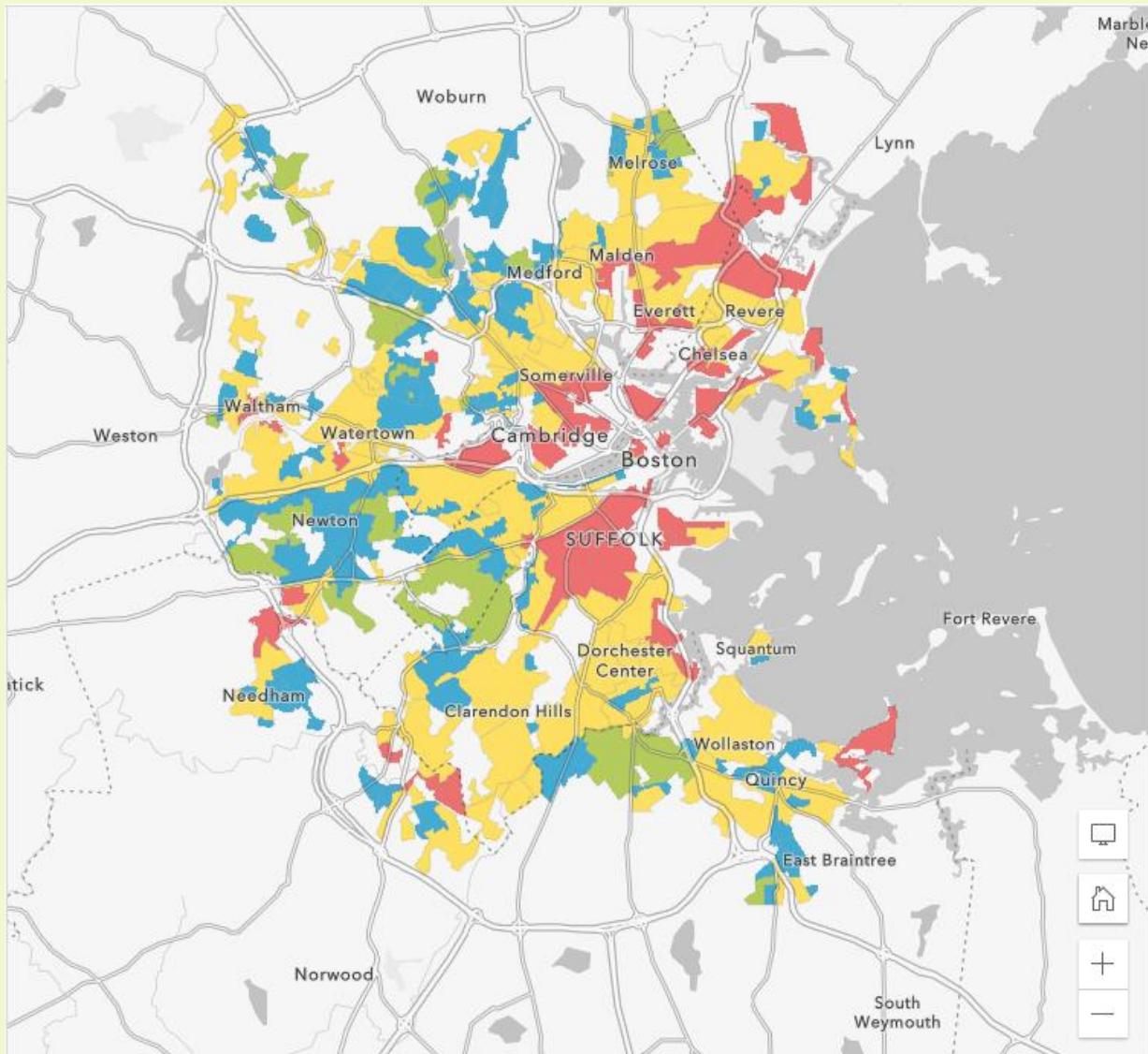
HOLC Grade

- A
- B
- C
- D

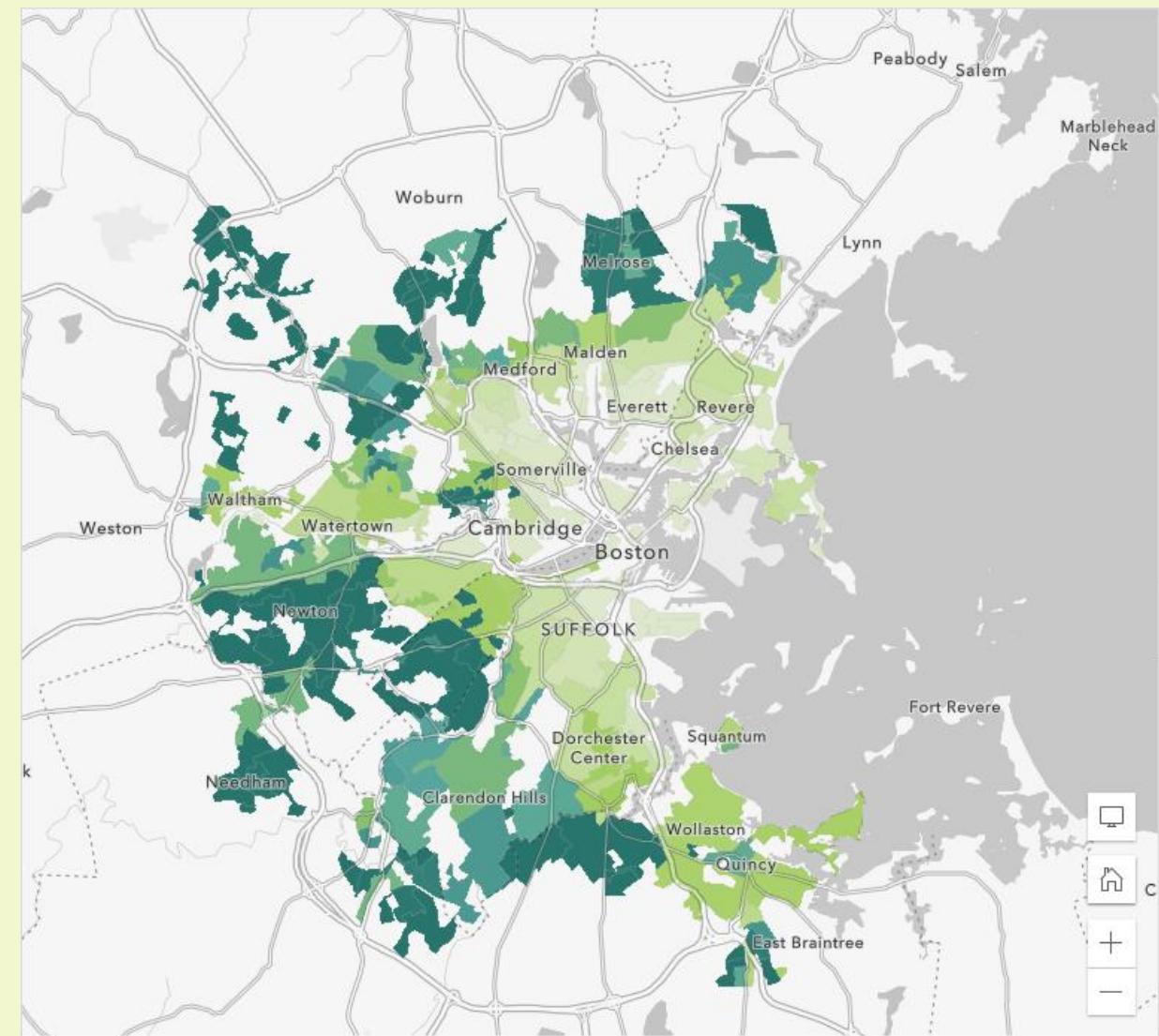
ICE: Non-Hispanic White,
high-income vs. people of
color, low-income

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

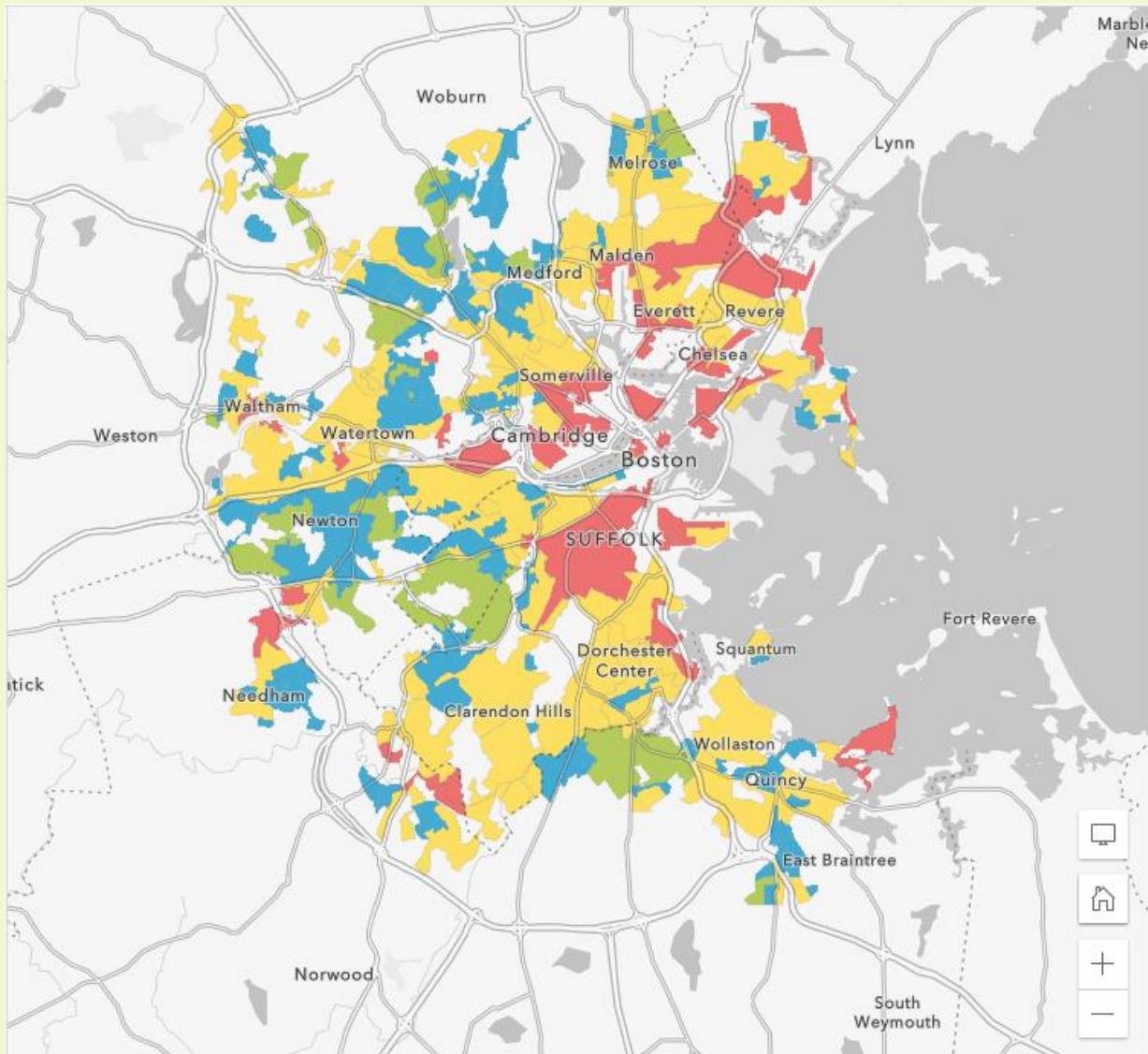
Redlining grades, 1930's



Tree cover, 2019



Redlining grades, 1930's



Surface temperature, 2014-2017

