By 1914 the NAACP of Cleveland noted that "a noticeable tendency toward inserting clauses in real estate deeds restricting the transfer of the property to colored people, Jews, and foreigners generally."

A historical study of Columbus development, found covenants prolific in the early 20th century, particularly between 1921 and 1935 where 67 of 101 (or 67% of all) subdivisions platted in the developed during this time included restrictive covenants.

"No part of said addition or any building thereon shall be owned, leased to, or occupied by any person other than one of the Caucasian race, but this prohibition is not intended to exclude or prevent occupancy by such other persons as domestic servants of any resident of said addition."

Community “protective” associations actively work to assure adherence to restrictive covenants and maintain segregation.
1970: disbanding of the Upper Arlington-based Northwest Arlington Association (NWAA) after litigation proving the association was actively seeking to block sale to African American family. The head of the association was also the President of the Ohio Real Estate Commission. An irony noted by fair housing advocates...

"(Commissioner Pace) over a period of 20 years has been associated with efforts to restrict blacks from buying in the northwest area...can there be any wonder why if in Ohio no other ethnic group has ever had its license suspended or revoked because of engaging in illegal discrimination practices?” (Cook, 1970).

REDLINING: FEDERALLY SANCTIONED DISINVESTMENT
Redlined: Bronzeville/King-Lincoln

“...UNDESIRABLE POPULATIONS OR AN INFRINGEMENT OF IT...”

Into the mind of a HOLC assessor – racism institutionalized...

HOLC ASSESSMENT

“These maps and descriptions have been carefully checked with competent local real estate brokers and mortgage lenders, and we believe represent a fair and composite opinion of the best qualified people.”

- Typical HOLC assessment
THE MENACE OF DIVERSITY...

"Foreigners are likely to invade this area..."
"Area has slight tendency to increase colored population..."
"Low grade population"
"Section is (being) killed by negroes attending Francis Willard school..."
"Slavish Catholic Church just out of the area at the northwest may have tendency to concentrate Slavish into C7 and thence into B7"

Understanding the Values Behind Policy
Word frequency analysis of HOLC neighborhood assessments (D or Red Areas) in the Kansas City Region (Norris & Baek, 2016)

POST REDLINING: HIGHWAYS & URBAN RENEWAL
WHY DOES THIS MATTER?

The Long Term Impacts of Historical Policy on the Built & Social Environment

WHAT HAPPENS AFTER REDLINING?

- Limited Home Equity (Wealth) Growth
- Population Loss – Those That Can Leave Depart
- Limited or No Renovations; Housing Degrades
- Owner Occupancy Declines; Investors Buy Properties Cheap
- Tax Base Degraded; Built Environment Degraded
- Community Vulnerable to Predatory Creditors

High-Cost Loan Rates

- 60.1% - 81.4%
- 40.1% - 60%
- 20.1% - 40%
- 0% - 20%

1940 HOLC Map Security Ratings

A
B
C
D
Industrial

HOLC (Redlining Map) of Cleveland, OH 1940 and High Cost Loans prior to the housing crisis in 2008.
Industrial Redlining & Health: Which Neighborhoods Experience the Highest Rates of Infant Mortality?

1940 HOLC Map overlaid with Infant Mortality by Census Tract in 2010

Average Life Expectancy by Historic HOLC Rating

Current Life Expectancy analyzed by 1940 HOLC Grade: Cuyahoga County

THE TRANSFORMATIONAL POWER OF DEEPLY UNDERSTANDING OUR HISTORY...

“It’s really important, in order for us to solve the problems of today, it’s essential that we understand how we got here. If you don’t understand how we got it, it becomes difficult, bordering on impossible to solve the problem. These ideas that we talk about, institutional racism, structural racism, most people don’t understand what that means. We throw these terms around, we don’t understand how that started, what exactly does it mean, this leads to people not being willing to look at them.”