

Redlining

The video for December 2020 is *Redlined: A legacy of housing discrimination* (15:08) created in 2016 by the The Two Hundred, a California coalition intended to “mitigate the growing racial wealth gap through homeownership and home building. “

https://www.youtube.com/watch?v=l_sCS2E8k5g

Activity – Explore redlining

First, click on the following link.

<https://dsl.richmond.edu/panorama/redlining/#loc=12/37.328/-121.979&city=san-jose-ca>

This will open “Mapping Inequality: Redlining in New Deal America.” The website offers interactive maps of metropolitan areas in the US based on maps created by the Home Owners Loan Corporation (HOLC), an agency within the US federal government, during the late 1930s. Different metropolitan neighborhoods were color coded. Green areas were considered minimal risks for mortgage lenders. Red areas were considered “hazardous” for mortgage lending. The color codes were based on several factors including recent sales and rent values and the racial and ethnic makeup of the residents of the neighborhood. The color-coded maps influenced real estate practices into the 21st century.

Then, use the maps to explore specific metropolitan areas. Idaho isn’t included, but consider an area where you grew up, where relatives or friends lived, or an area you’re interested in. Compare different cities, north and south, east and west. If you’re exploring a city you know, it will take a few minutes to get oriented – remember that the maps are from the late 1930s.

Explore specific neighborhoods and consider these questions:

- What color (category) was it in the 1930s? Why do you think it was put in that category? What color (category) do you think it would be today? Why?
- If you lived there at one time, how integrated/seggregated was it? How integrated/seggregated is it today?

Consider these broader questions;

- What’s your reaction to finding out that these maps were created by an agency of the federal government?
- What’s your reaction to the idea (from the video) that if discrimination were ended today it would require 7 generations to get to the point of rough equality in wealth across racial lines?
- Legally sanctioned redlining was prohibited by the Fair Housing Act of 1968. For example, how much overlap do you think there would be between the color-coded categories of the 1930s and the predatory lending practices of the 2000s or the gated communities of today? Do these practices share a common purpose or result?

Encourage family and friends to explore the maps. Talk with them afterward about your experience and theirs.

Finally, for additional information about redlining, read:

- Beatrix Lockwood (2010). The history of redlining. ThoughtCo.
<https://www.thoughtco.com/redlining-definition-4157858#:~:text=The%20End%20of%20Redlining.%20The%20Fair%20Housing%20Act,redlining%20policies%20like%20those%20used%20by%20the%20FHA.>

- Camilla Domonoske (2016). Interactive redlining map zooms in on America's history of discrimination. The Two-Way, NPR. <https://www.npr.org/sections/thetwo-way/2016/10/19/498536077/interactive-redlining-map-zooms-in-on-americas-history-of-discrimination>
- Rothstein, Richard (2017). *The color of law: A forgotten history of how our government segregated America*. New York: Liveright Publishing.