

Outline

1. Recount history of Redlining and the interlocking set of housing policies that helped create contemporary patterns of wealth and segregation
2. Assess the impacts of these policies on people and places in Boston using contemporary and historical data
3. Focus on interplay between people and place and how policy's focus impacts the connection between the two over time

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What is Redlining?

The word “redlining” is used in 3 ways:

- 1) The discriminatory practice of denying services (particularly credit) to people residing in particular neighborhoods deemed hazardous because of their racial or ethnic composition
- 2) More broadly, sometimes used to refer to the series of interlocking housing policies and practices that denied Black people equal access to housing and housing wealth over the last century
- 3) More narrowly, sometimes used to specifically refer to the maps created by the Home Owners' Loan Corporation and their subsequent impacts

A Foreclosure Crisis, and a Government Response

At the onset of the Great Depression, the U.S. faces a foreclosure crisis. The Federal Government responds, highlighted by two New Deal programs:

- 1) The Home Owners' Loan Corporation is set up in 1933 to deal with the immediate emergency, refinancing loans for borrowers in distress
- 2) The Federal Housing Administration (FHA) is founded in 1934 to ensure the availability of credit for homebuyers and homebuilders going forward

HOLC Risk Maps

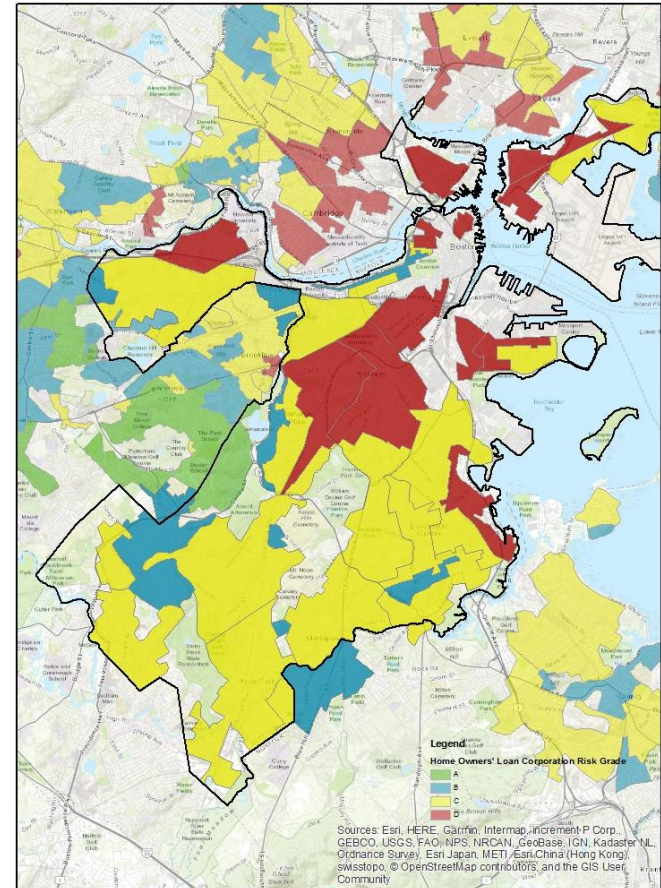
- The Mortgage Rehabilitation Division of the HOLC conducts the City Survey between 1935 and 1940, compiling real estate market data and anecdotes and then codifying those insights in a series of maps for over 200 cities
- These maps grade areas into four categories:
 - A “Best” (green)
 - B “Still Desirable” (blue)
 - C “Definitely Declining” (yellow)
 - D “Hazardous” (red)

Substantial share of Boston's land redlined

Redlined neighborhoods include most of Roxbury and the South End, Lower Allston, Charlestown, Chinatown, the North End, the West End, Savin Hill, and parts of East Boston, and South Boston

Few A (green) or B (blue) grade areas within the city: Moss Hill in JP the only A-graded area

Home Owners Loan Corporation Risk Grade, 1939



Source: Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers.

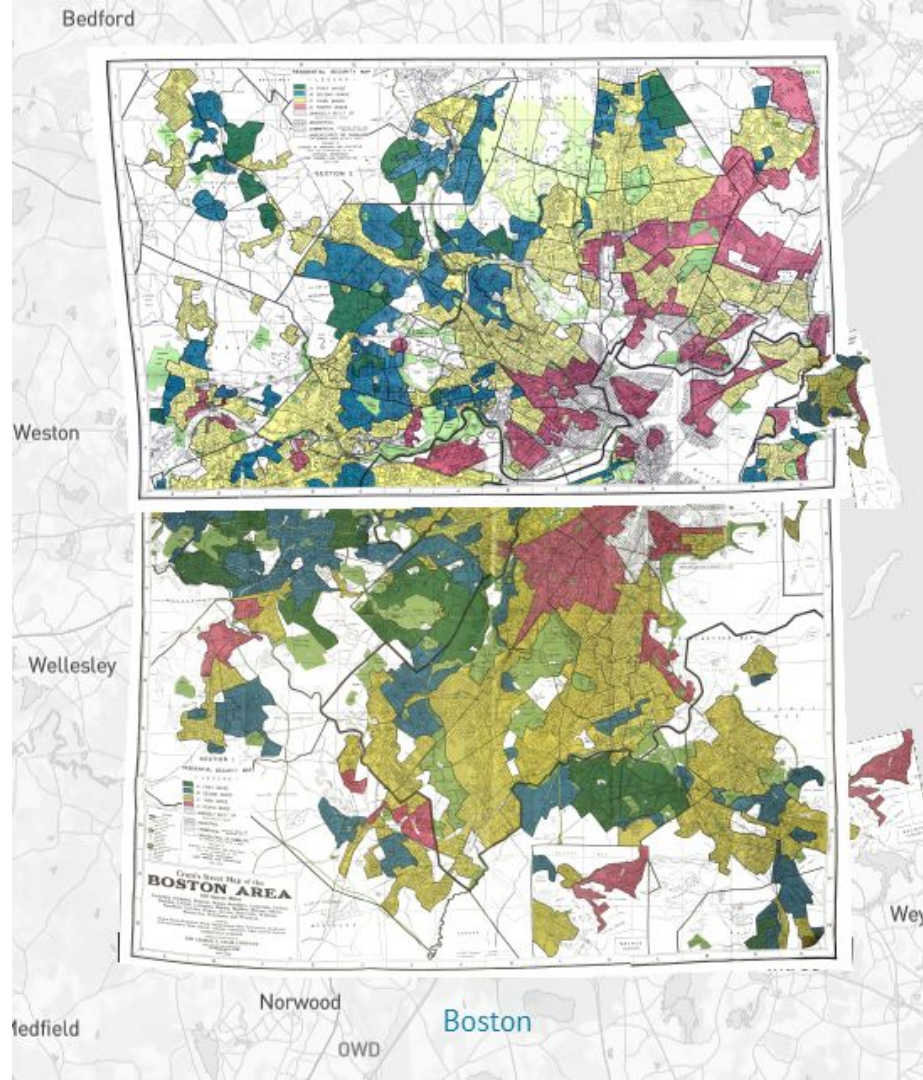
Suburban living viewed much more favorably

Vast majority of land within city limits C (64% of city's graded land) or D (25%)

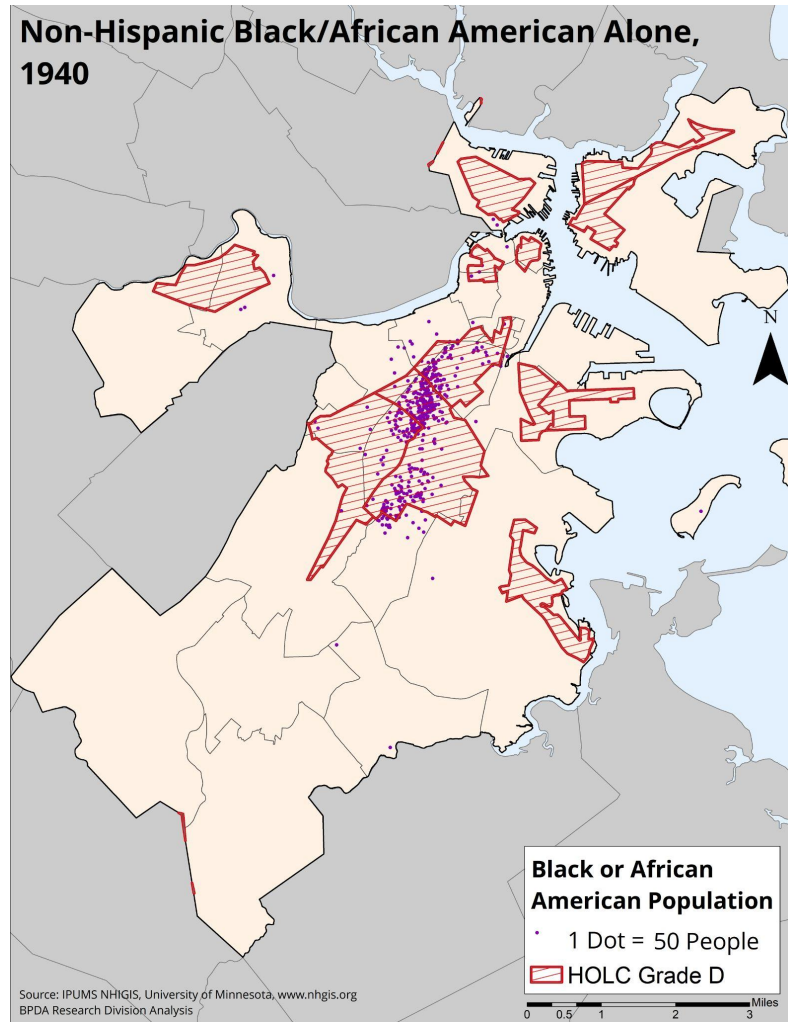
Brookline (67% A&B), Newton (66%), Milton (91%) seen as desirable

Ungraded areas at urbanized fringe less relevant to HOLC but will be looked upon favorably by FHA

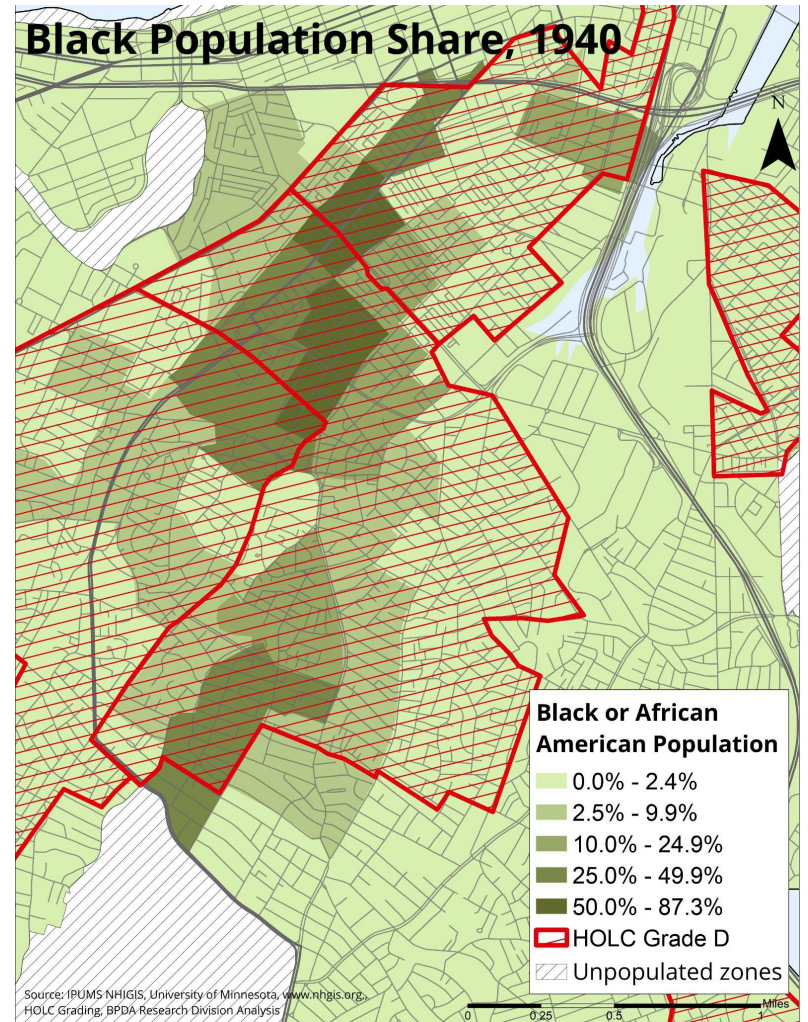
Source: Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers.



Non-Hispanic Black/African American Alone, 1940



Black Population Share, 1940



Description of Area D-9 covering parts of Roxbury and the South End

b. Favorable Influences. Good transportation, schools, etc. Close to central Boston employment area.

c. Detrimental Influences. Congested. Heavy traffic. Large assessments. unimproved property. Poor housing. Cosmopolitan population. Obsolescence.

2. INHABITANTS:

a. Occupation Clerks - labor - relief; b. Estimated annual family income \$ 600-1500

c. Foreign-born families 50 %; Mixture predominating; d. Negro Yes ; 25 %

e. Infiltration of Foreign - negro ; f. Relief families Heavy

g. Population is increasing _____ ; decreasing _____ ; static Yes

5. CLARIFYING REMARKS: Negro heavily concentrated north of Ruggles St. on the west side of Washington. Jewish centered near Columbus Square. A large territory with some streets showing better experiences than the balance of the section.

10-1237

AREA DESCRIPTION - SECURITY MAP OF Greater Boston, Mass.

1. AREA CHARACTERISTICS:

a. Description of Terrain: Level to hilly

b. Favorable Influences. Good transportation, schools, etc. Close to central Boston employment area.

c. Detrimental Influences. Congested. Heavy traffic. Large assessments. unimproved property. Poor housing. Cosmopolitan population. Obsolescence.

d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Down

2. INHABITANTS:

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c. Foreign-born families 50 %; Mixture predominating; d. Negro Yes ; 25 %

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g. Population is increasing _____ ; decreasing _____ ; static Yes

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	30 %	OTHER TYPE	30 %
a. Type	<u>3 fam 5/5 rms</u>		<u>2 fam 5-6 rms</u>		<u>Singles 5-12 rms</u>	
b. Construction	<u>Frame</u>		<u>Frame-brick</u>		<u>Frame</u>	
c. Average Age	<u>40-50</u> Years		<u>15-60</u> Years		<u>50-60</u> Years	
d. Repair	<u>Poor</u>		<u>Poor</u>		<u>Poor</u>	
e. Occupancy	<u>98-99</u> %		<u>98-99</u> %		<u>98-99</u> %	
f. Home ownership	<u>40</u> %		<u>50</u> %		<u>60</u> %	
g. Constructed past yr.	<u>0</u>		<u>0</u>		<u>0</u>	
h. 1929 Price range	<u>\$2500-11,000</u> 100%		<u>\$4000-11,000</u> 100%		<u>\$3000-8000</u> 100%	
i. '33-36 Price range	<u>\$3800-5,500</u> 50%		<u>\$2000-6,500</u> 55%		<u>\$1800-4000</u> 50%	
j. 1937 Price range	<u>\$3800-5,500</u> 50%		<u>\$2000-6,000</u> 55%		<u>\$1800-4000</u> 50%	
k. Sales demand	<u>\$</u>		<u>\$</u>		<u>\$</u>	
l. Activity	<u>Poor</u>		<u>Poor</u>		<u>Poor</u>	
m. 1929 Rent range	<u>\$25-35</u> 100%		<u>\$25-40</u> 100%		<u>\$30-55</u> 100%	
n. '33-36 Rent range	<u>\$16-22</u> 60%		<u>\$16-28</u> 60%		<u>\$20-30</u> 60%	
o. 1937 Rent range	<u>\$16-22</u> 60%		<u>\$16-28</u> 60%		<u>\$20-30</u> 60%	
p. Rental demand	<u>\$</u>		<u>\$</u>		<u>\$</u>	
q. Activity	<u>Fair</u>		<u>Fair</u>		<u>Fair</u>	

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

5. CLARIFYING REMARKS: Negro heavily concentrated north of Ruggles St. on the west side of Washington. Jewish centered near Columbus Square. A large territory with some streets showing better experiences than the balance of the section.

Source: Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers.

Federal Housing Administration

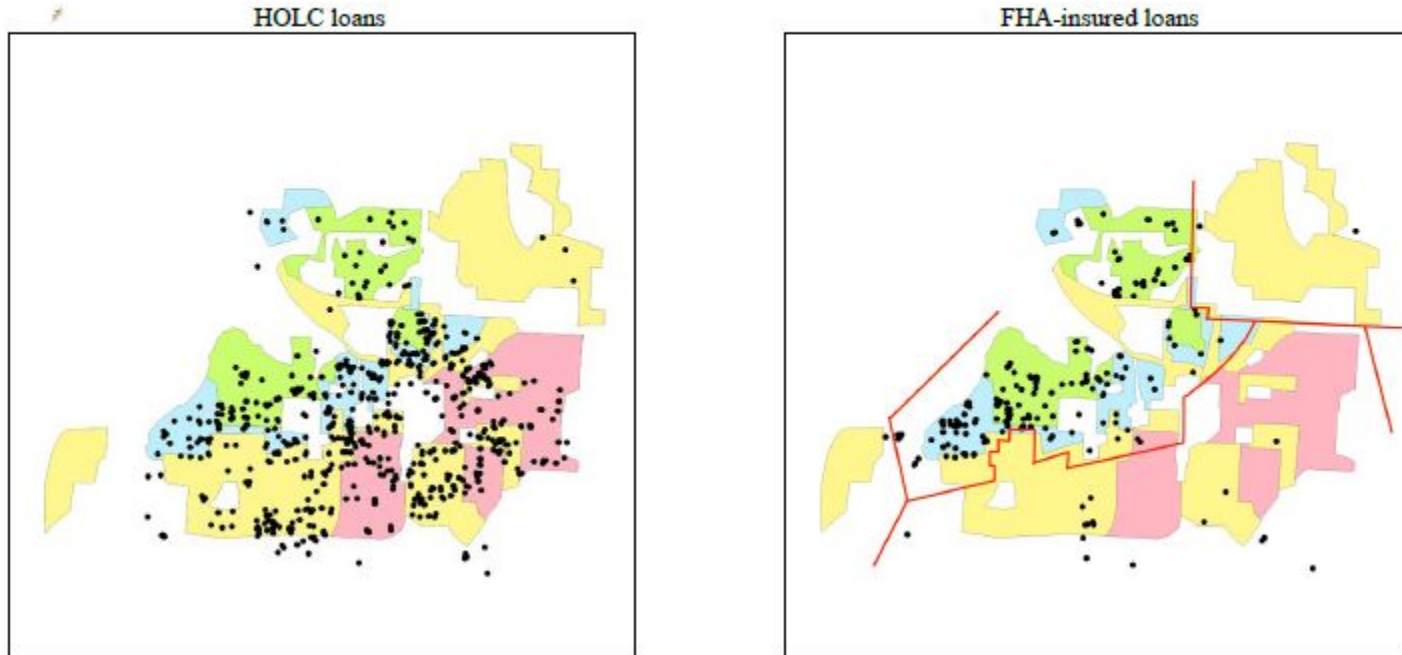
- Moving forward, the Federal Housing Administration (FHA) would play a much more central role in shaping housing policy than the HOLC
- The government would insure mortgages that met FHA's criteria, allowing and standardizing lower down payments and longer terms than were available up to that point
- By the 1950s more than half of home loans issued were FHA or Veteran's Administration (VA) insured.
- The homeownership rate in the U.S. surges from 44% in 1940 to 62% in 1960

Racism and Opposition to Racial Integration at the FHA

- Underwriting Manual of the Federal Housing Administration: "incompatible racial groups should not be permitted to live in the same communities."
- FHA Principal Housing Economist Homer Hoyt: "the gradual infiltration of other than white races tends slowly to change the character of neighborhoods" and "the presence of even one nonwhite person in a block otherwise populated by whites may initiate a period of transition" (1939)

Where did FHA loans go?

Figure 3: Greensboro, NC
FHA-insured loans (1935 to 1940) and HOLC loans (1933 to 1936)
superimposed on the 1937 HOLC map



Where did FHA loans go?

- Based on their underwriting standards, histories of their operations, as well as the data we do have we know about their loans:
 - Went disproportionately to white buyers
 - Were skewed away from cities towards greenfield suburban developments
 - Explicitly encouraged the maintenance of racially exclusive neighborhoods
- Unfortunately historians believe the FHA destroyed any maps it retained in 1969 to shield them from lawsuits. Their record-level loan data is also largely missing from the National Archives.

Suburban neighborhoods and the ring of exclusion

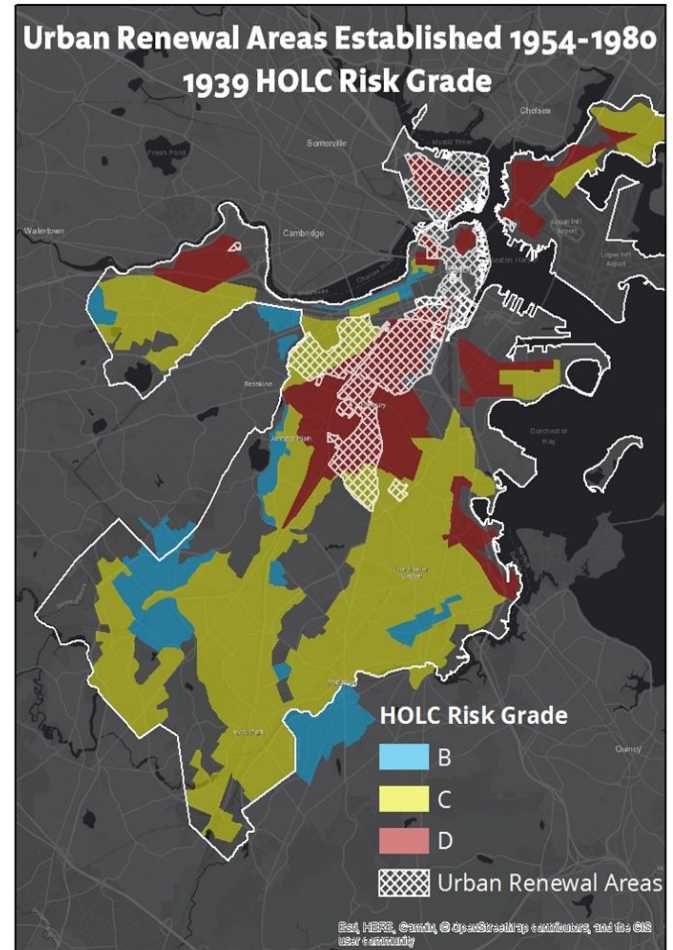
The profoundly negative impact of redlining (the exclusion of credit within geographic boundaries) also required a series of policies intended to exclude Black people from all other areas

- Restrictive racial covenants, forbidding sale of housing to Black people or people of other groups
- Lender discrimination
- White mob violence against Black people
- Zoning restrictions on the type and size of housing, excluding Black residents whose wealth had been constrained by policy and discrimination

Exclusion tied Black people to redlined places, but redlining robbed them of the tools to invest financially in their own futures and the future of their communities

Urban Renewal

- Housing Act of 1949 provided federal funding for cities to acquire and demolish “slums,” then given to private developers to construct new (higher-income) housing
- Housing Act of 1954 provided FHA-backed mortgages to developers
- Federal-Aid Highway Act of 1956 granted full control over new highways to state and federal government
- Boston Redevelopment Authority created in 1957 to administer demolition and redevelopment of the West End



Source: BPDA GIS Department and Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed February 14, 2019.

Urban Renewal of the New York Streets

- Boston's first urban renewal project was the New York Streets in the South End
- Originally developed after the Boston and Albany Railway Station opened in 1881, housing consisted of brick row houses and wood-framed tenements that were aging by 1950
- This multiracial, working-class neighborhood was home to many immigrants, including those from the Caribbean, and was home to State Representative and 1983 mayoral candidate Mel King.



Photo Credit: Boston City Archives. Gloucester Place, looking northwesterly.. Urban Redevelopment Division, Boston Housing Authority, June 24, 1952.

Urban Renewal of the New York Streets

- Early urban renewal plans focused on the North End, South End, and West End because of their proximity to Downtown
- The land provided ready access to major roads and lacked strong political representation on the city council
- The BHA redevelopment committee deemed the New York Streets “as a blighted and deteriorated neighborhood.”
- On the 24 acres of New York Streets, 858 families were displaced



Photo Credit: Boston City Archives. Boston Herald Traveler Site from corner of Broadway and Albany Street. Urban Redevelopment Division, Boston Housing Authority, May 23, 1958.

Continued Urban Renewal, Highways and Blockbusting

- Urban Renewal in Roxbury: Madison Park (Campus High) and Washington Park
- Razing of neighborhoods for the Southwest Corridor
- Boston Banks Urban Renewal Group (BBURG) and blockbusting in Mattapan and Dorchester

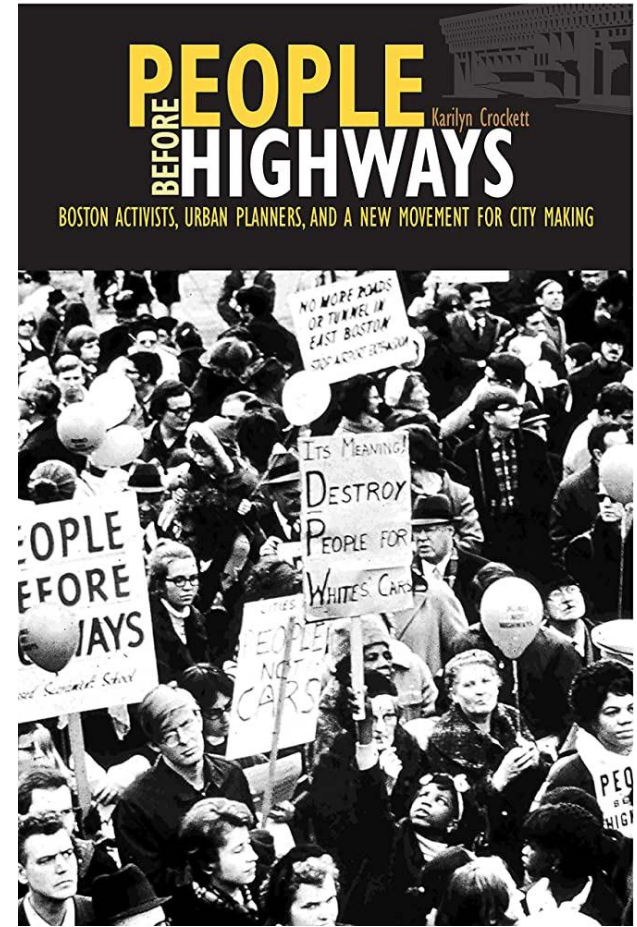


Photo: Cover of Crockett, Karilyn. People Before Highways: Boston Activists, Urban Planners, and a New Movement for City Making. Boston: UMass Press. 2018.

Federal policies addressing housing discrimination

- Fair Housing Act of 1968 banned discrimination in the housing market
- 1974 Equal Credit Opportunity Act prohibited discrimination in lending market
- 1977 Community Reinvestment Act required financial institutions to meet credit needs of low and moderate income communities
- 2015: Obama administration implements rules requiring cities to “Affirmatively Further Fair Housing” and racial integration
- 2018: Trump de-funds HUD process for evaluating fair housing
- January 2023: Biden administration puts forward new rules again requiring evidence of efforts to Affirmatively Further Fair Housing

Affirmatively Furthering Fair Housing (AFFH) - Zoning Amendment

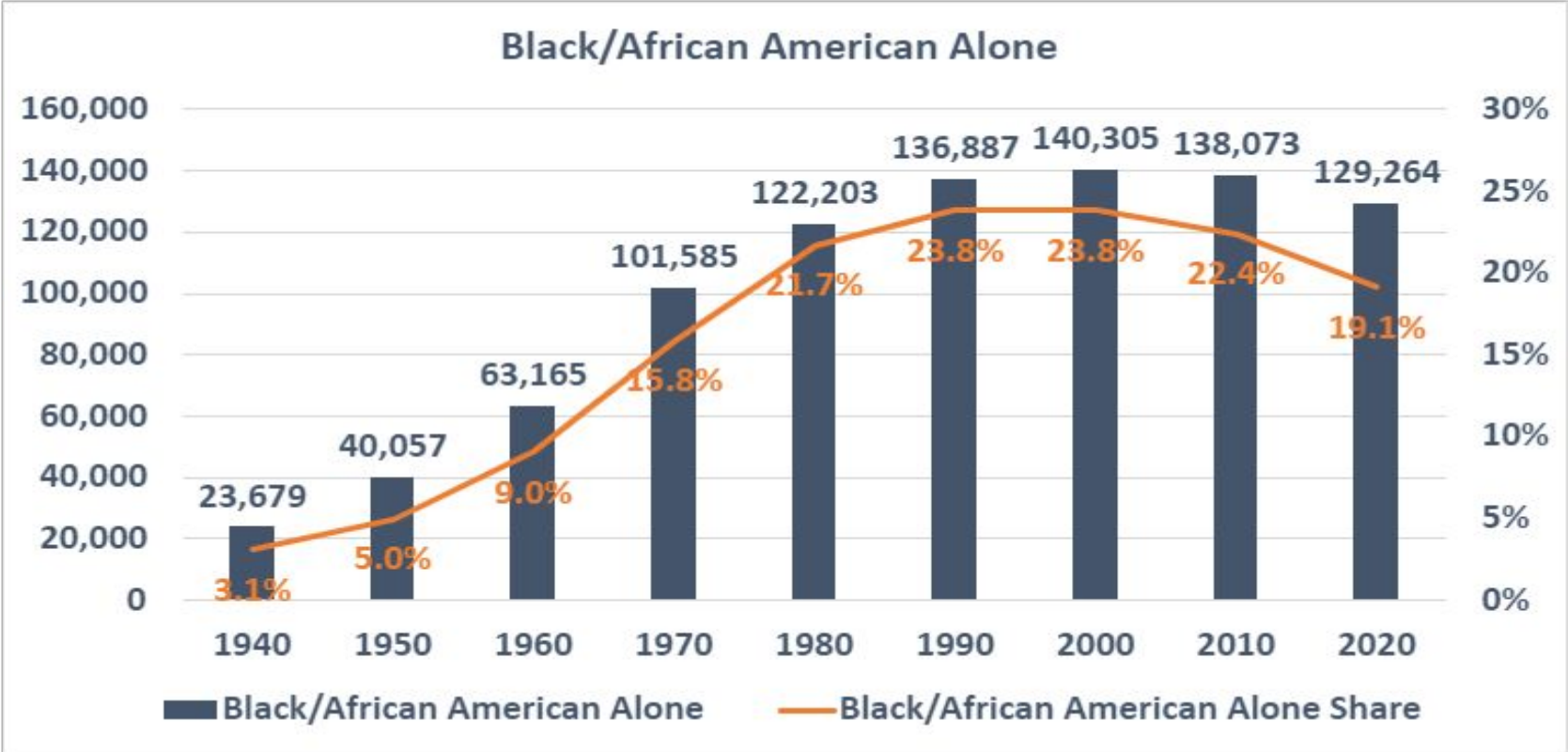
“the City is amending the Boston Zoning Code to require residential projects or mixed-use projects with residential components undergoing Large Project Review and/or Planned Development Area Review under Article 80 with the Boston Planning & Development Agency (BPDA) to consider impacts on area residents historically discriminated against so that steps can be taken to reduce those impacts, provide new housing opportunities, and address past histories of exclusion.”

The image shows a screenshot of the City of Boston website. At the top, there is a red navigation bar with a 'MENU' icon and the text 'CITY of BOSTON'. To the right, there is a 'TRANSLATE' button and a search icon. Below the navigation bar, a large headline reads: 'BOSTON TO BECOME FIRST MAJOR CITY IN THE NATION TO INCLUDE FAIR HOUSING REQUIREMENTS IN ZONING CODE'. Below the headline, there is a dark blue header for a tool titled 'Housing and Household Composition Community Profile'. The tool interface includes a 'GENERATE REPORTS' button, a 'CLEAR SELECTION' button, and a 'DRAW' button. Below these buttons, it states: 'Source: U.S. Census Bureau, 2014 - 2018 American Community Survey (ACS)'. The main part of the screenshot is a map of Boston and surrounding areas, with various neighborhoods labeled. A specific area in the center of Boston is highlighted with a blue and red outline, indicating a selected region for data analysis.

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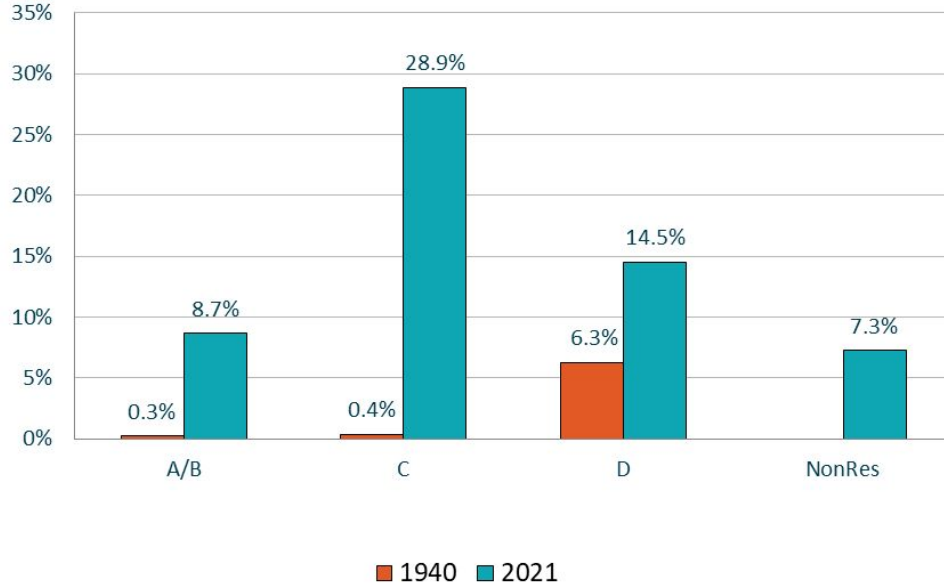
Boston's Black population grew sharply from 1940 to 1990



Source: U.S. Census Bureau, Decennial Censuses, BPDA Research Division. Does not include Hispanic Black residents

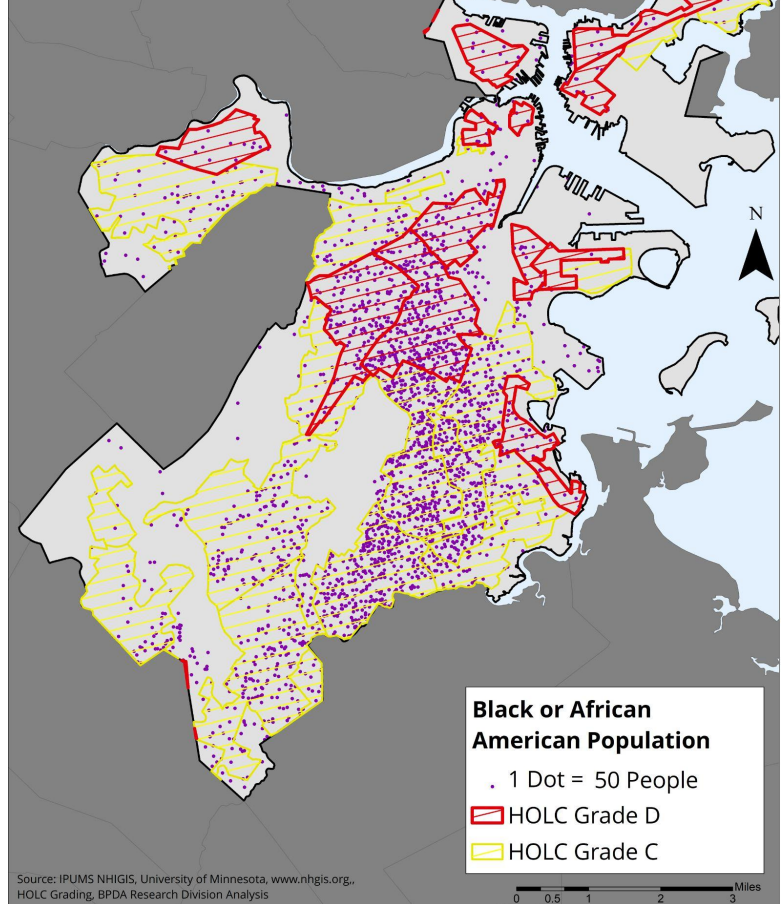
Since 1940 Boston's Black population has spread out into Dorchester, Mattapan and Hyde Park

Black Population Share by HOLC Grade, 1940 & 2021



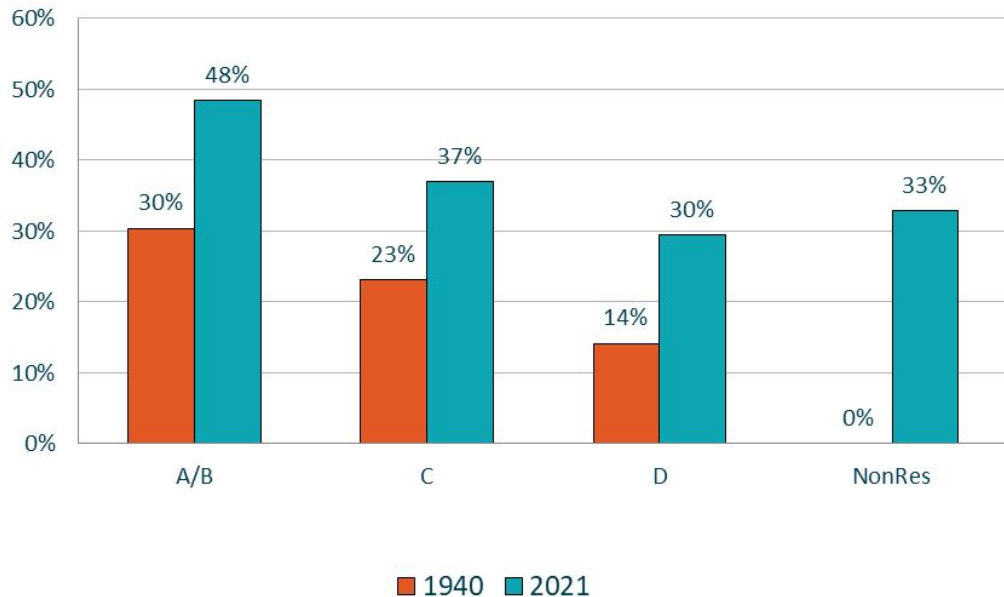
Source: 1940 Decennial Census & ACS 2017-2021 5-year Survey and Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed February 14, 2019.

Non-Hispanic Black/African American Alone, 2020

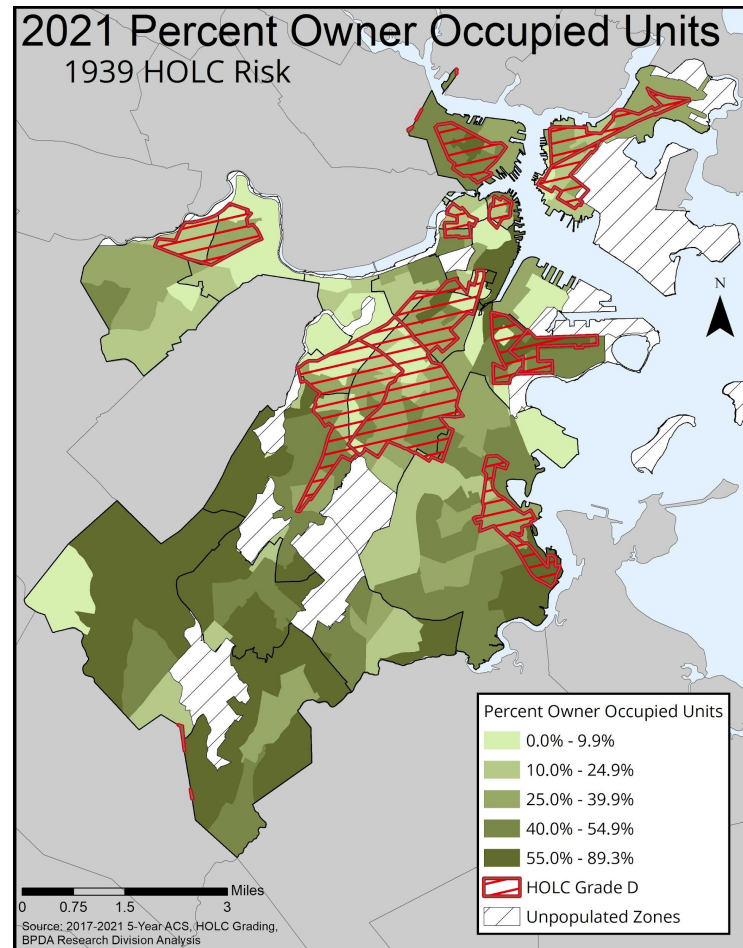


Redlined areas have lower rates of homeownership

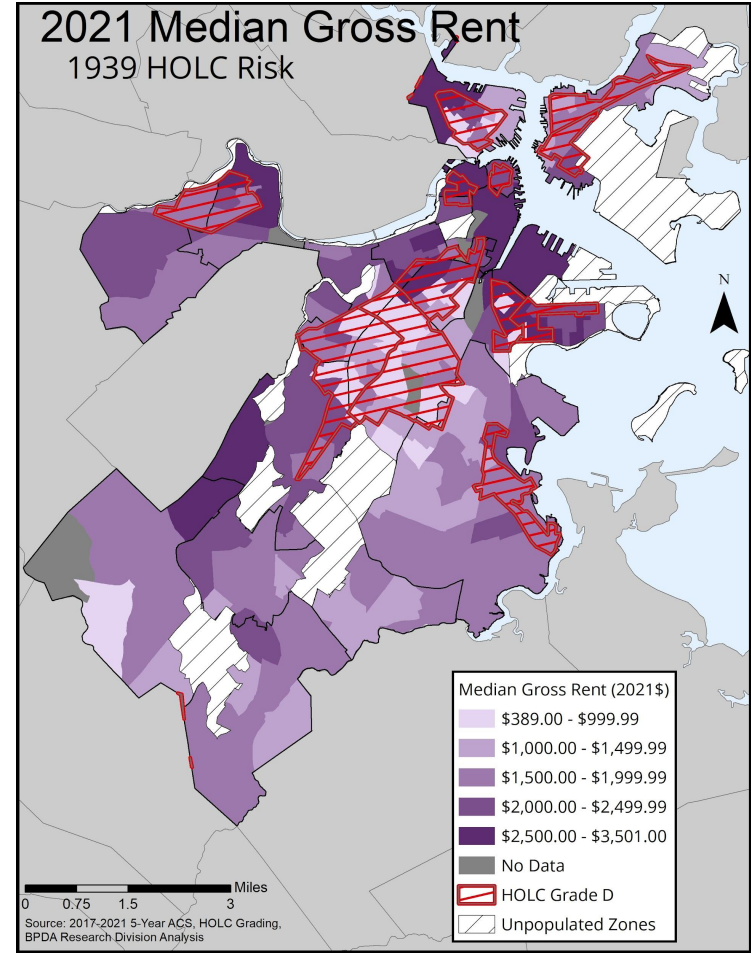
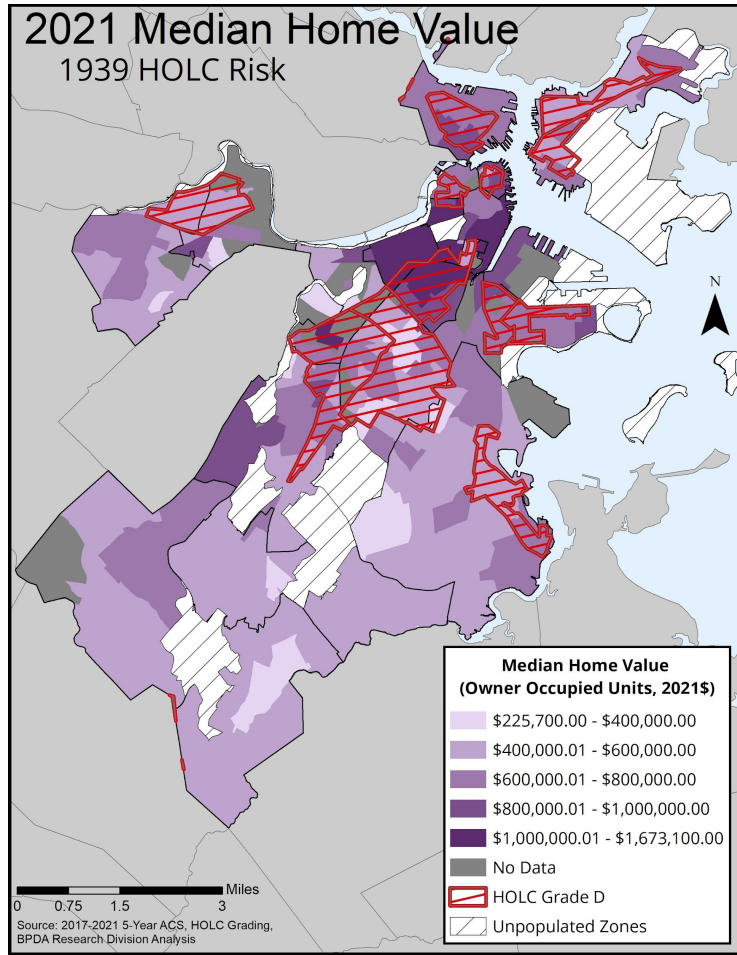
Ownership Rates by HOLC Grade, 1940 & 2021



Source: 1940 Decennial Census & ACS 2017-2021 5-year Survey and Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed February 14, 2019.

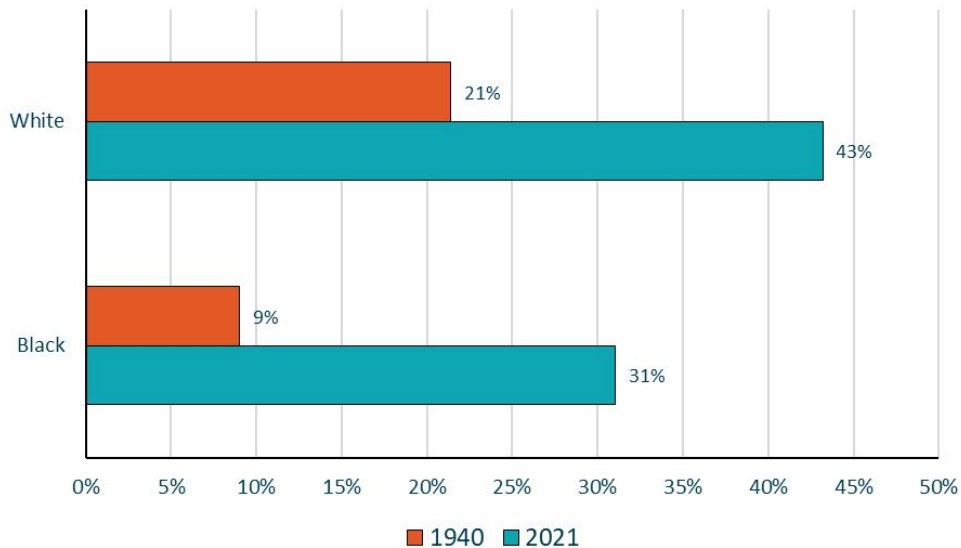


Redlined areas tend to have lower housing values, with the exception of South End

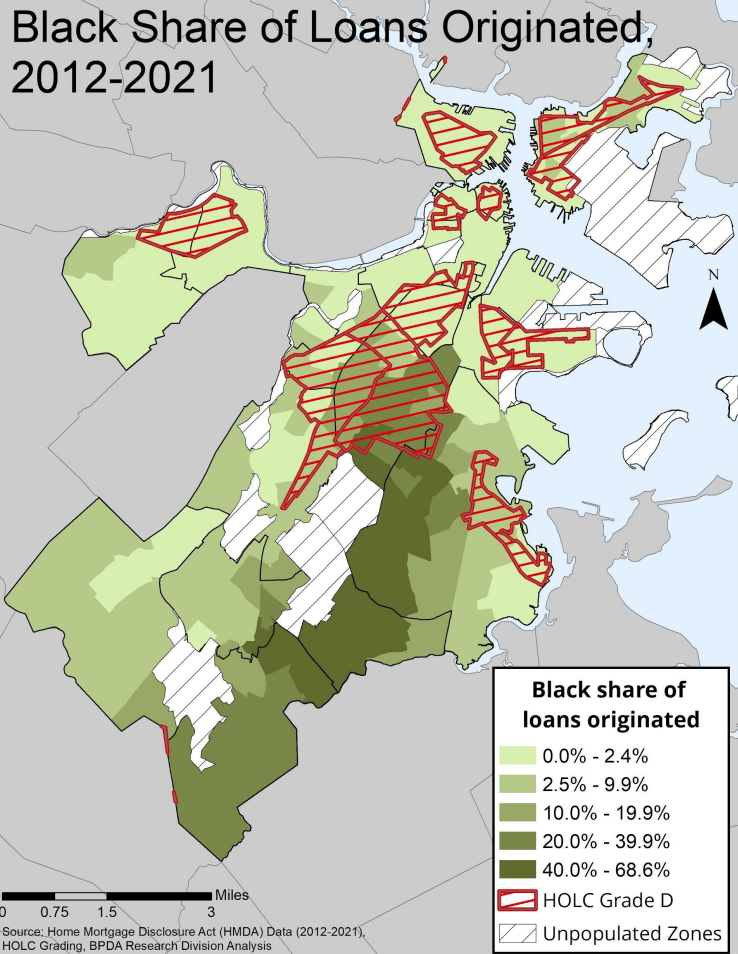


Lending to Black homebuyers spatially concentrated

Homeownership Rate by Race, 1940 and 2021



Source: 1940 Decennial Census & ACS 2017-2021 5-year Survey and Robert K. Nelson, LaDale Winling, Richard Marciano, Nathan Connolly, et al., "Mapping Inequality," *American Panorama*, ed. Robert K. Nelson and Edward L. Ayers, accessed February 14, 2019.



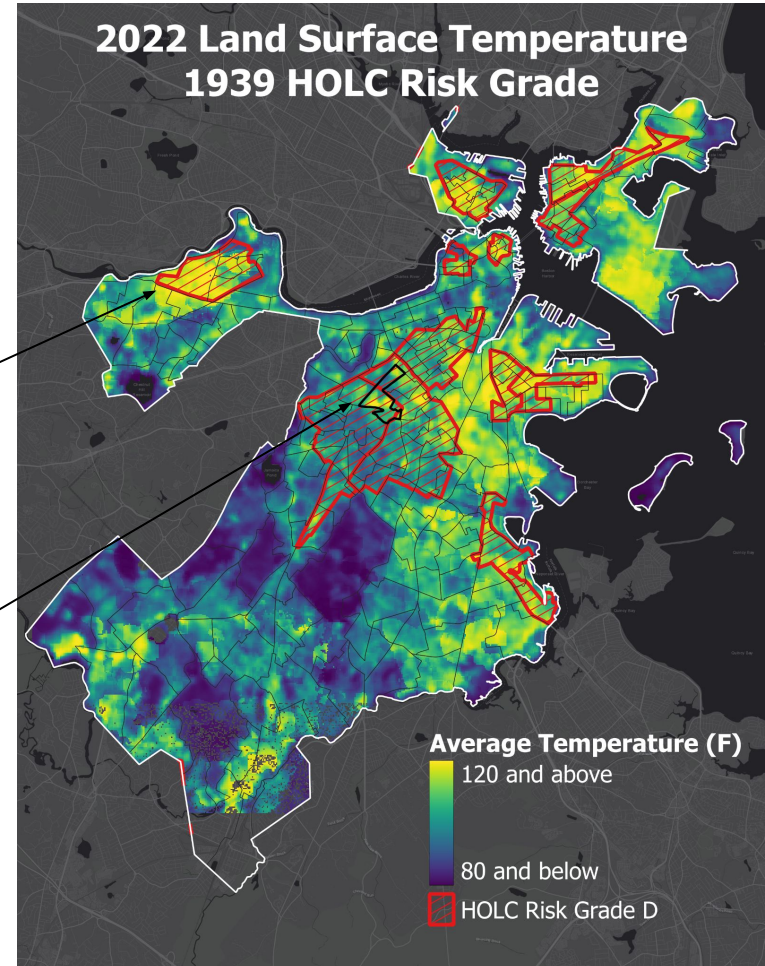
Redlining has been linked to urban heat island effects

Among residential tracts in summer 2022...

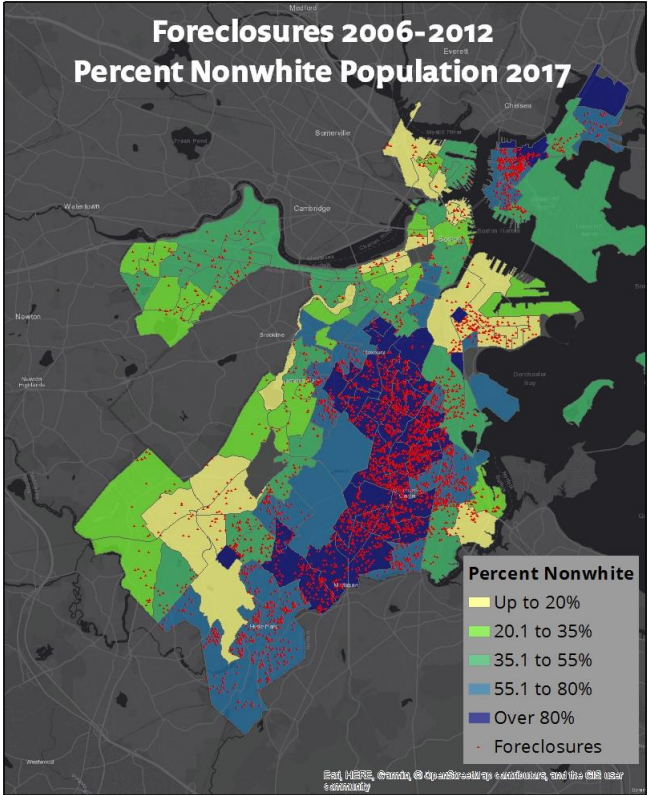
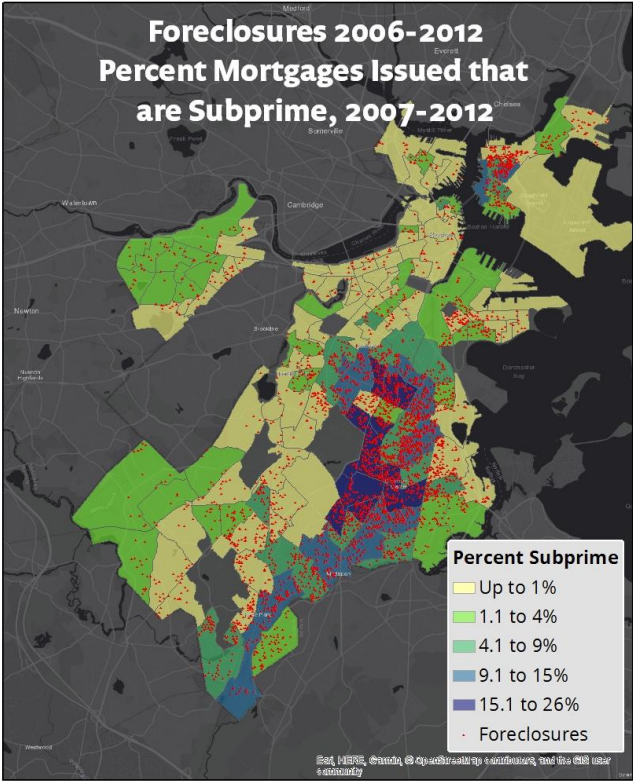
Redlined tracts were **3°F hotter** than non-redlined tracts on average

Census Tract 806.01 was **5.5°F hotter** than the average non-redlined tract

Note: Land Surface Temperatures tend to vary more widely than air temperatures



Foreclosures concentrated in Black neighborhoods, where subprime mortgages were more common

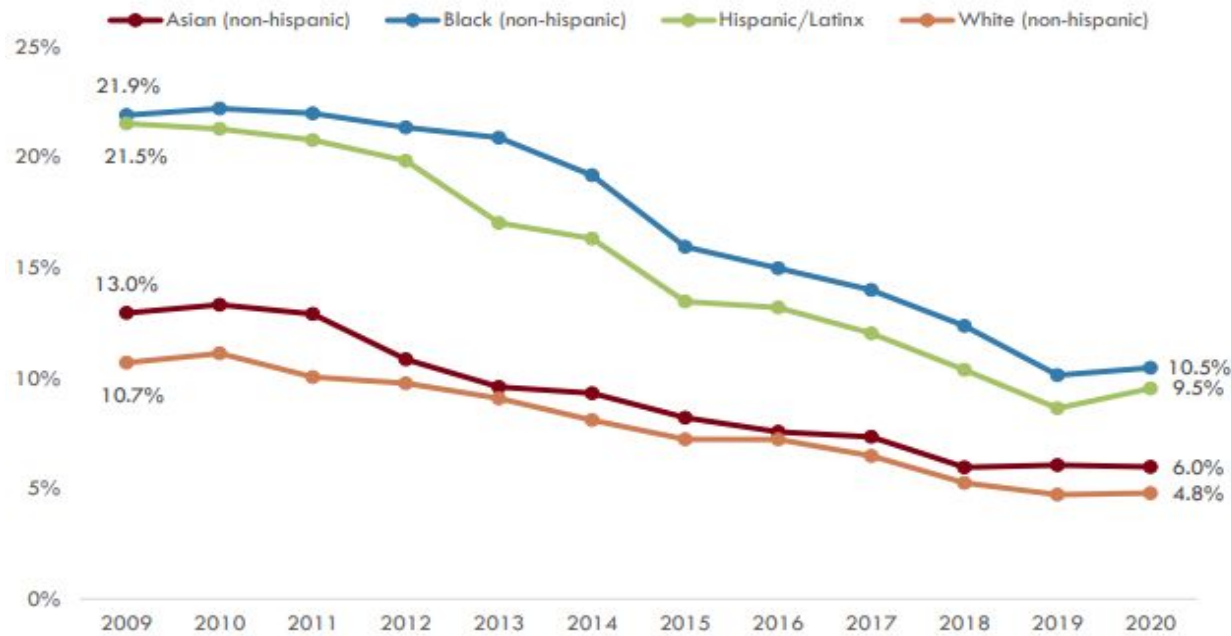


Source: Boston Department of Neighborhood Development and Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act Data, 2007-2012

Even though mortgage denial rates declined over the last decade, Black rates remain higher

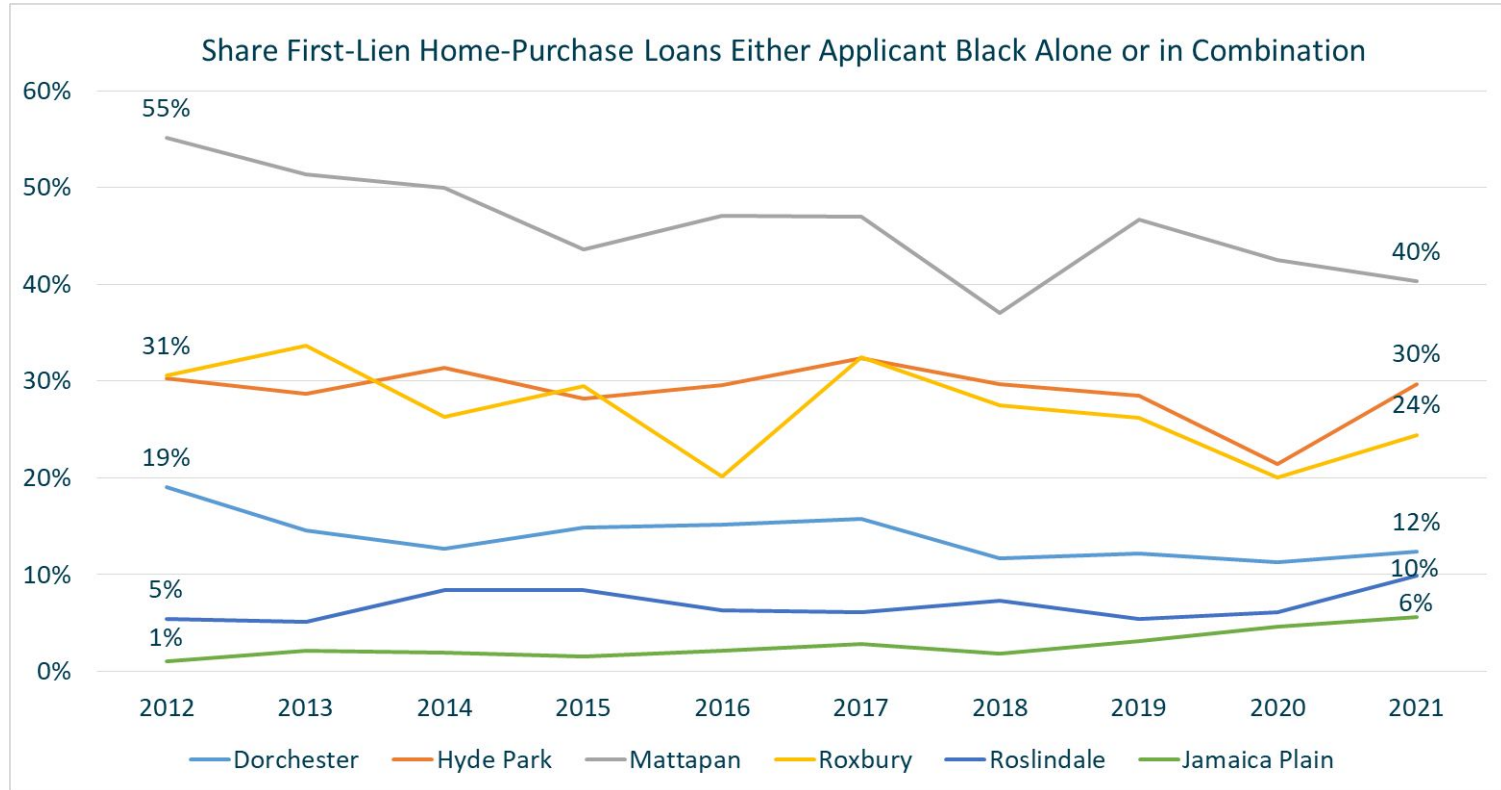
Figure 13. Denial Rates by Race and Ethnicity, 2009-2020

Denials Following Applications for First-Lien Home-Purchase Loans for Owner-Occupied Homes



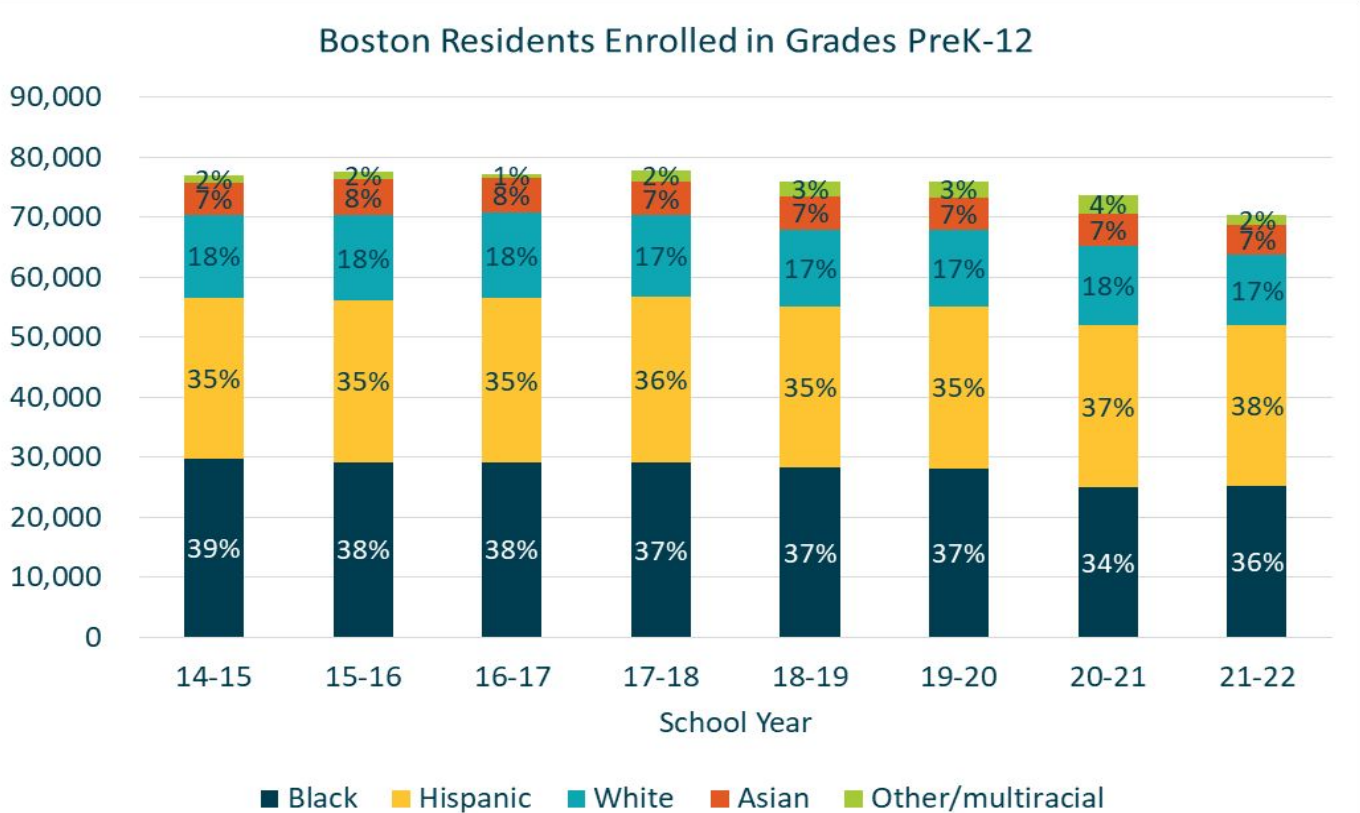
Source: CFPB HMDA, 2020 LAR

From 2012-2021, Black mortgage origination declined in Mattapan and Roxbury but increased in Roslindale and Jamaica Plain



Source: Home Mortgage Disclosure Act, BPDA Research Division Analysis

36% of all pre-K to grade 12 students in Boston are Black, a decline in share and absolute numbers over past decade



Source: Boston Public Schools at a Glance, BPDA Research Division Analysis

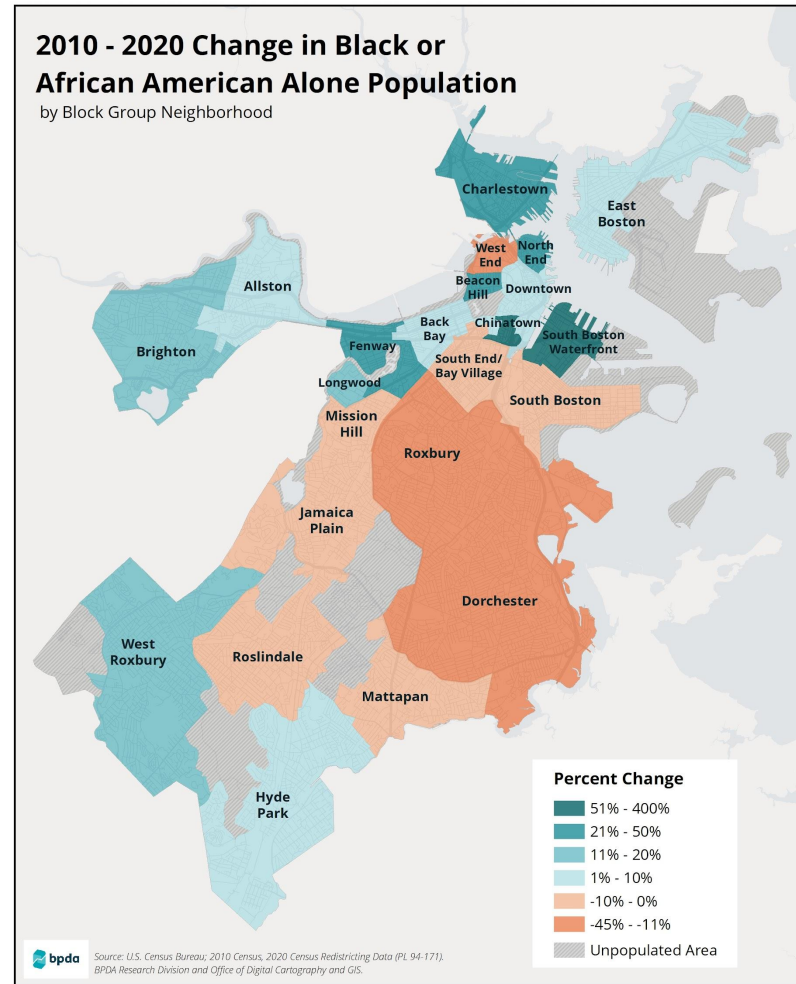
2010-2020 Growth/Loss in Non-Hispanic Black Population

The Black/African-American alone population citywide fell by 6.4 percent from 2010 to 2020

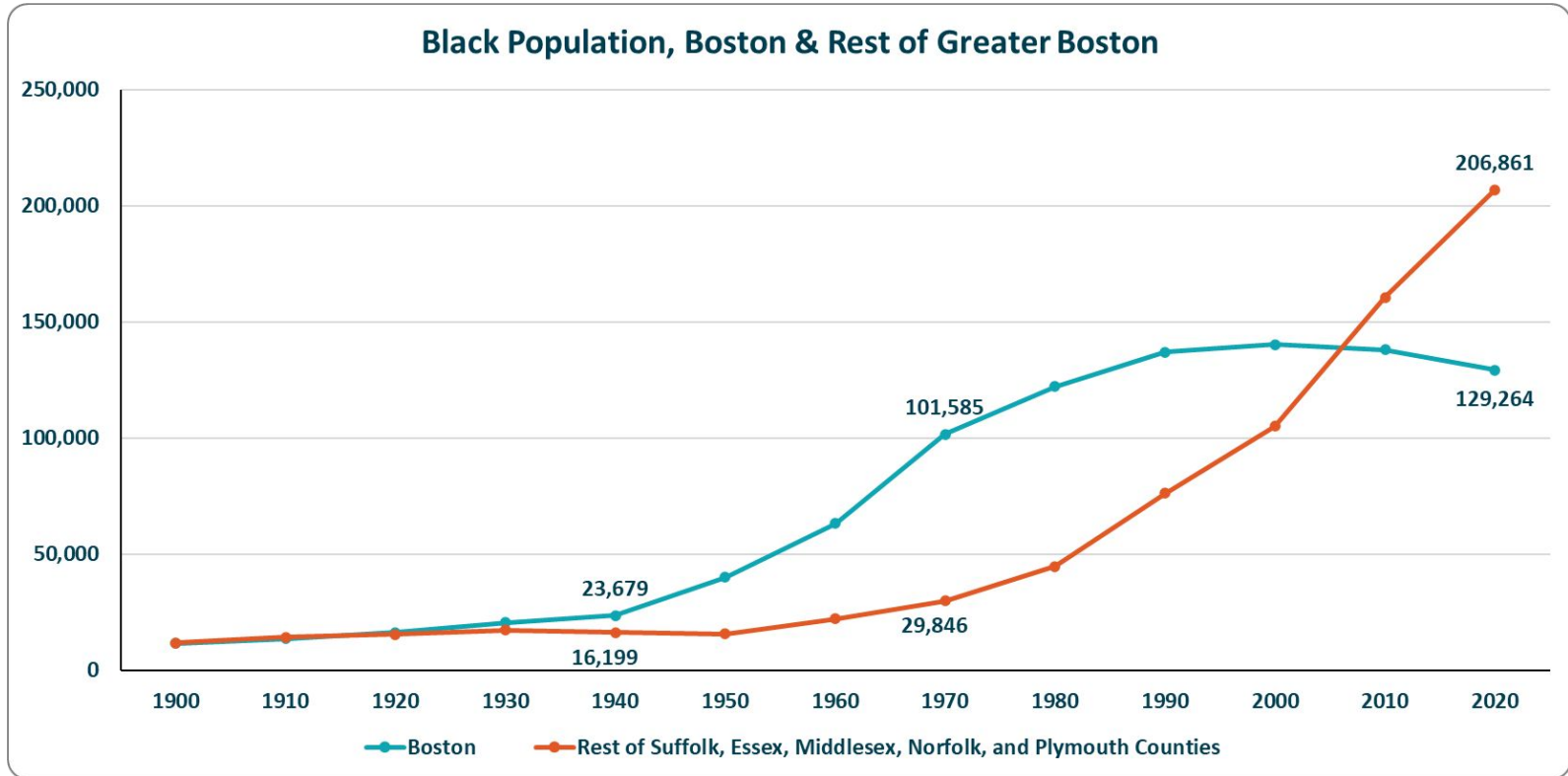
The Black/African-American population fell most steeply in Dorchester (-13%), and Roxbury (-12%)

Mattapan has the highest share of Black/African-American residents in 2020: 68.3%

Source: U.S. Census Bureau, 2010-2020 Decennial Censuses, BPDA Research Division Analysis Note: Uses consistent 2020 block group-defined neighborhood boundaries. Map by BPDA Office of Digital Cartography and GIS



Accelerating growth in the Black population in areas outside Boston. Suburban Black population has roughly doubled since 2000.



Note: The Black population tabulated here is the Non-Hispanic Black/African-American Alone population.

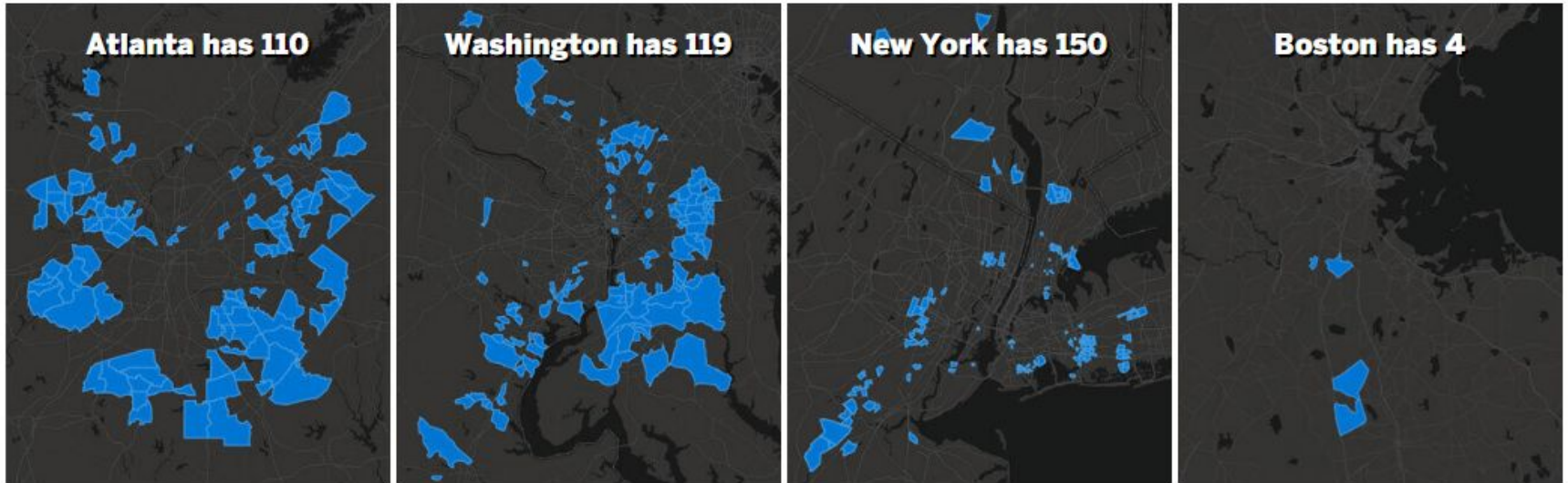
Source: U.S. Decennial Censuses, 1900-2020. Accessed using NHGIS at nhgis.org. BPDA Research Division Analysis

Boston Globe analysis of middle-class Black enclaves in Stoughton, Milton, and Hyde Park

- >15% of residents are Black
- >30% of Black adults have a 4-year college degree
- Black median household income at or above metro median (~\$75,000 for Boston)

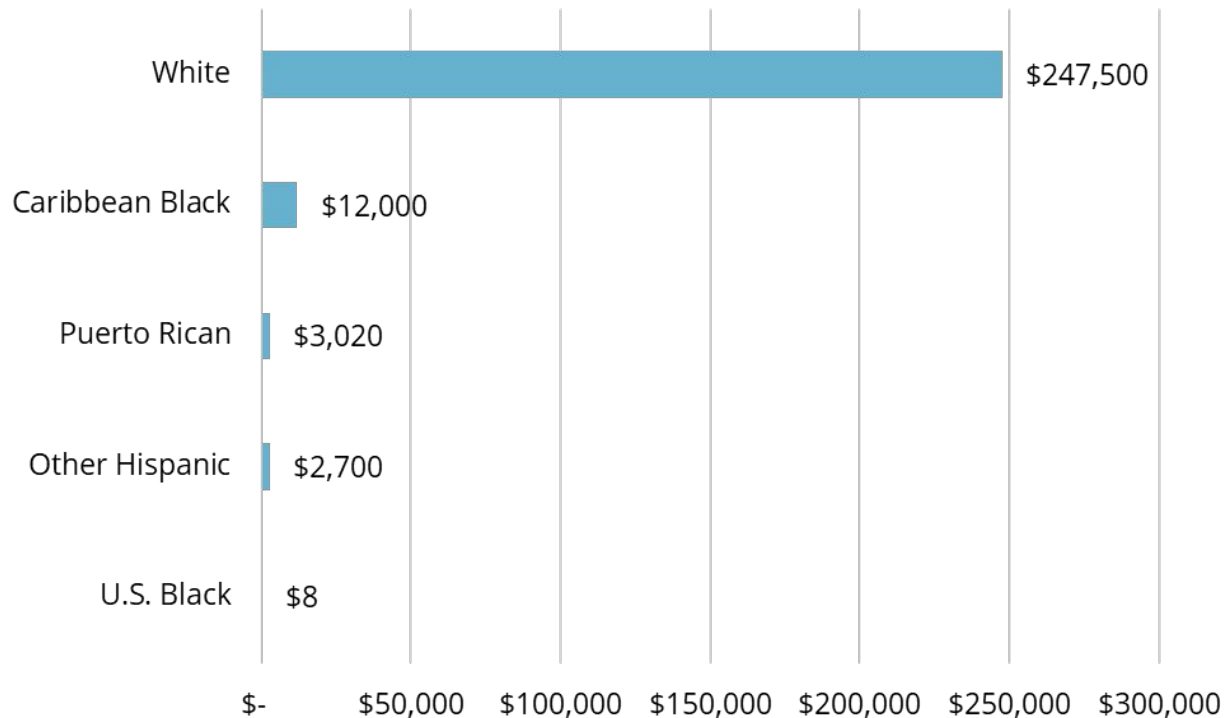
Middle-to-upper-class black enclaves: How Boston compares

The Boston metro area includes Suffolk, Norfolk, Plymouth, Middlesex, and Essex counties and New Hampshire's Rockingham and Strafford counties.



The Color of Wealth in Boston - The Sum of It All

Median Net Worth of White and Nonwhite Households in Greater Boston



Source: Federal Reserve Bank of Boston, "The Color of Wealth in Boston," 2015.

Conclusion

We have chronicled a century-long story of exclusion, disinvestment, and dispossession in national and local housing policy

Black people and their material well-being were directly targeted for harm by some policy actors, and at best ignored by others. Places where Black people lived were singled out for avoidance and exploitation

Centering Black people and their connection to place in our city is vital if we are to avoid the mistakes of the past. But the debts of the past weigh heavily on the present through their intergenerational impacts on the city and nation's racial wealth distribution