REDLINED

The History of Race and Real Estate in Cleveland & Its Relationship to Health Equity Today

An Interim Findings Working Session with the Place Matters Team for Cuyahoga County
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The Ohio State University
PREFACE

Redlined: The History of Race and Real Estate in Cleveland & Its Relationship to Health Equity Today
Understanding today’s environmental landscape and built environment requires historical context.

There were a number of development practices and policies which have shaped our current built environment and human settlement patterns.

Today’s built environment is not a “natural landscape” but is influenced deeply by these development practices.

“The proposed mall will wipe out this squalid neighborhood, and in its place provide a park and some of the best building sites in the city.”

The Importance of Urban Development History
• Racial and social exclusion, and exploitation were primary driving forces in 20th century urban development

• When we look at today’s landscape of inequality, we must understand the historical drivers which created this landscape

Understanding Our Conflicted History of Race, Class & Real Estate
Our Analysis: Testing the Theories on how Redlining Impacts Cities & Racial Equity

Redlining

- “Million Dollar Blocks”
- Infant Mortality, LBW
- Asthma
- Lead
- Diabetes

Crime & Safety, Health Problems

Foreclosure & Vacancy

Asset Wealth Loss, Dwindling Tax Base

Disinvestment
- Housing Decline
- Predatory Lending
- Property Value Loss

Racial Wealth Gap
City Services and Maintenance
Health & The Life Course Perspective

What About a Neighborhood’s Life Course Perspective?
CLEVELAND HISTORY

A City of Industrial Proportions
Historic Overview

- “Cleaveland” is founded in 1796
- 1903 City Plan
- Peak population of 914,808 in 1950
- 1969 Cuyahoga River Fire
- 1990s Downtown Revitalization
- 2000s Foreclosure Crisis
- “Local Food and Medical Center” Revival?
Cleveland, 1877
Cleveland, 1937
"In the 1930s, when most people in Cleveland worked in factories, a fire on the river was considered just a nuisance. ... By the 60's, there was a hunger for symbols of humans' insensitivity to the environment, and the 1969 Cuyahoga fire provided a bright, vivid national icon."

Following the Cuyahoga River fire of 1969 and Love Canal in the mid-70s, the US entered an era of water quality acts: Clear Water Act (1972), Drinking Water Act (1974), and the Superfund Act (1980).
POPULATION TRENDS

Cleveland’s Historic Demographic Patterns
Population Growth Patterns

The graph illustrates the population growth patterns of various cities over time, from 1850 to 2010. The cities include Cleveland, Toledo, Akron, Dayton, Youngstown, and Columbus. Each city is represented by a different line on the graph, indicating their population growth over the years.
## Cleveland’s African American Population

<table>
<thead>
<tr>
<th>Area Name-Legal/Statistical Area Description</th>
<th>Total Population 2010</th>
<th>2010 Black or African American Population</th>
<th>2010 % Black</th>
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<tbody>
<tr>
<td>Detroit city</td>
<td>713,777</td>
<td>586,573</td>
<td>82.2%</td>
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<tr>
<td>Birmingham city</td>
<td>212,237</td>
<td>155,258</td>
<td>73.2%</td>
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<tr>
<td>Baltimore city</td>
<td>620,961</td>
<td>392,938</td>
<td>63.3%</td>
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<tr>
<td>Memphis city</td>
<td>646,889</td>
<td>408,075</td>
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<td>New Orleans city</td>
<td>343,829</td>
<td>204,866</td>
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<tr>
<td>Montgomery city</td>
<td>205,764</td>
<td>116,001</td>
<td>56.4%</td>
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<td>Shreveport city</td>
<td>199,311</td>
<td>108,535</td>
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<tr>
<td>Baton Rouge city</td>
<td>229,493</td>
<td>124,542</td>
<td>54.3%</td>
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<td>Augusta-Richmond County consolidated government (balance)</td>
<td>195,844</td>
<td>105,921</td>
<td>54.1%</td>
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<tr>
<td>Atlanta city</td>
<td>420,003</td>
<td>224,316</td>
<td>53.4%</td>
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<tr>
<td><strong>Cleveland city</strong></td>
<td><strong>396,815</strong></td>
<td><strong>208,208</strong></td>
<td><strong>52.5%</strong></td>
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<tr>
<td>Mobile city</td>
<td>195,111</td>
<td>98,202</td>
<td>50.3%</td>
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<tr>
<td>Richmond city</td>
<td>204,214</td>
<td>102,264</td>
<td>50.1%</td>
</tr>
<tr>
<td>Washington city</td>
<td>601,723</td>
<td>301,053</td>
<td>50.0%</td>
</tr>
</tbody>
</table>
ZONED OUT
The Racial Origins of Zoning
Baltimore: Passes First Racial Zoning Ordinance in 1910/1911 (Used Public Health Language as Justification)

- "Blacks should be quarantined in isolated slums in order to reduce the incidents of civil disturbance, to prevent the spread of communicable disease into the nearby White neighborhoods, and to protect property values among the White majority."
  - Baltimore Mayor Bary Mahool, 1910
Racial Zoning, Expulsive Zoning, Exclusionary Zoning

- Zoning used to prevent certain populations from living in a community
  - Protect economic interests of communities
- Great Migration and Urbanization
  - Cleveland’s African American population grows from 8,500 to 72,000 between 1910 and 1930
- Racial Zoning was struck down in 1917, but the racist character persisted
  - Aggressive use of racially/ethnically restrictive covenants
  - Expulsive zoning: Undesirable land uses targeted to low income and or racial/ethnic communities
  - Use of zoning to restrict specific housing types
- Village of Euclid, Ohio v Ambler Realty Co
  - Zoning Practices Spread
Racial Covenants

- Covenant is a contract imposed on the deed of a buyer of property
- Mutual agreements between property owners that prevented sale to certain people based on race
- Became common after 1926 - Corrigan vs Buckley - Affirmed the right of private individuals to impose covenants
- Reflected the rise of the KKK and the suburban boom of the 1920s
- Maintained racial segregation
Covenants in Ohio & Cleveland

• Covenants were prolific throughout Ohio’s major urban areas
  • A study of Columbus developments from 1921 to 1935 found 67 of 101 (or 67% of all) subdivisions platted & developed during this time to include restrictive covenants
• In Cleveland, According to an NAACP branch report:
  • By 1914 Cleveland housing exhibited “a noticeable tendency toward inserting clauses in real estate deeds restricting the transfer of the property to colored people, Jews, and foreigners generally.”
    • Source: African Americans and the Color Line in Ohio, 1915-1930.
Covenants in Cleveland

• Case Study: Shaker Heights & Forest Hill
  • “surroundings ... where your neighbors are inevitably people of tastes in common with yours .... The careful restrictions placed on Forest Hill today will never be lowered.”
    • Advertisement by Abeyton Realty, developer of the Forest Hill allotment in Cleveland Heights1929
• Covenants in Shaker Heights and Forest Hill often did not specify racial restrictions, but required the consent of the developer and neighbors to sell
• Shaker Heights neighborhood associations and developers aggressively pushed covenants
  • “ever-present menace to every resident of Shaker Village and throughout Cleveland.... Unless a street is 100% signed up for restrictions, ... the danger of an undesirable neighbor is an ever-present one.”
    • Shaker Heights Protective Association 1925
Implications

• Segregation
• Urban Form
• Capital Interests
• Diversity and Race as undesirable
• Blocked black land ownership and suburban access
PLANNED DISINVESTMENT

An Overview of Home Owner’s Loan Corporation Maps
Mapping Neighborhoods and Lending Practices

- Neighborhood Evolution Theory
  - Filtering, or trickle-down, model of neighborhood life cycle
    - Became the basis of principles used by FHA
    - Intellectual justification for Redlining

- What is Redlining?
  - A process to grade geographic areas for the purpose of real estate lending
    - Assessments made in the early 1930’s
Security Maps as Discrimination

- Home Owners’ Loan Corporation, 1933
  - Residential Security Maps
  - Type A, B, C, D

- Maps were used to determine who could live where, and for how much
  - Color coding indicated how much federal backing a loan would receive
    - Red areas received no backing; Yellow areas (received 15% backing) (essentially cutting these areas off from loans made)
    - Desirable areas received up to 80% federal backing
  - Subprime mortgages and lenders
Ripple Effects of Disinvestment

- Institutionalized existing biases and discriminatory practices
  - Subjective and openly discriminatory; race, ethnicity and social class were used as determinants of security
  - Physical environmental conditions were also considered
    - Emphasis on garden suburbs as the ideal built environment
    - Urban areas were seen as more risky, often penalized

- HOLC maps influential in lending activities for decades
  - Consulted by the FHA up until the 1960s
inhabitants. Informed realtor’s opinion is that this section should have been, at the outset, developed for colored occupancy as an overflow outlet for the strong movement that has progressed into the northeastern part of Cleveland, However no concerted effort was made and the present occupancy has resulted from the normal characteristic of colored infiltration into Jewish and Italian neighborhoods with the obsolescence of property due to lack of maintenance.

The apparent future for this area will be an increasing occupancy ratio by Jewish, Italian and colored with a steady fall in price values.
This is a fairly new section; majority of homes are located south of Milliard Dr.;
homes along Laurel and Riverwood are a little more expensive than in rest of area.
The area’s eastern boundary adjoins the Metropolitan Park system. Free from any detri-
mental influences; local transportation is poor but this inadequacy is not considered
detrimental inasmuch as all residents own automobiles. It is a fine quiet and clean
community with pride of ownership very much in evidence. No heavily trafficked arter-
ies. This area is accorded a good first grade rating in view of its rapid growth and
present new construction activity.
HOLC Neighborhood Assessments

1. POPULATION:  
   - a. Increasing_______  Decreasing_______  Static X
   - b. Class and Occupation_______  Laborers
   - c. Foreign Families_____%  Nationalities_______  d. Negro 100%
   - e. Shifting or Infiltration_______  None

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This small totally colored community was a result of an independent movement and development surrounding the construction of their church in this area some 25 yrs. ago. No streets are paved and lack of maintenance through the years has given this area its name of "Shantytown". Presence of this community has had a very detrimental effect on surrounding area property values, particularly to the immediate south. Utilities are available to area. This section is now about 75-80% built up and, apparently, is solidly entrenched, in fact this area, prior to Miles Heights annexation to Cleveland in 1932, was able to elect a negro as Mayor of Miles Heights.

   Area will remain static but may spread into Garfield Heights (S.W.) if the purchasing power of the colored residents increases enough to buy this property, (lying to South) now in the $1800-$3500 bracket which has virtually no market for white due to proximity to this colored neighborhood.

9. LOCATION  Cleveland (East Side)  SECURITY GRADE  4th  AREA NO. D-10  DATE 9/9/39

"Shantytown" (formerly part of Miles Heights)
Where did African Americans live in Cleveland in 1940?

1940 HOLC Map
Security Ratings
- A
- B
- C
- D
- Industrial

1940 Census Tracts
% African American
- 61% - 96%
- 41% - 60%
- 21% - 40%
- 11% - 20%
- 0% - 10%
HOLC Neighborhood Assessments

1. POPULATION: a. Increasing decreases Static X
   b. Class and Occupation Laborers - WPA Workers - Relief Clients
   c. Foreign Families 25% Nationalities Romanian-Hungarian d. Negro e. Shifting or Infiltration

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, situated in the extreme northwest corner of Cleveland's west side, is one of the oldest residential neighborhoods. Originally settled by Germans and Irish, it slowly bowed to Cleveland's expansion and infiltration of other foreign peoples. Roumanians, Hungarians and Italians migrated here about 30 yrs. ago and now comprise the predominating population elements. The Roumanians settled around W. 48th St. district -- the Hungarian and Italian people located between W. 54th & W. 73rd Sts. (largely north of Detroit Ave.) Several old German families are still found along the eastern and central part of the area.

The earliest development in this area was along W. 28th and W. 29th Sts. and here many of the homes are 75 to 80 yrs. old; now fully developed, the area was built up with large 2 sty. single dwellings, many of which were converted into 2-3 family units and rooming houses; (there are a few 1½ sty. homes on each street interspersed with the large converted type).

The houses along W. 58th St. and west thereof are in better repair condition -- are more modern -- have full basements and average 25-30 yrs. Franklin Ave. was once the fashionable district of the west side; two family homes (with round basements) on this street sell for around $3500-$5500 singles and doubles without basements or round cellars range from $1600-$3500.

The main business section of west-side Cleveland is located here; retail business shops run solidly along Lorain, Detroit, Fulton and W. 25th St. There was a small

9. LOCATION Cleveland (West Side) SECURITY GRADE 4th AREA NO 2-5 DATE 1/9/39
Where did Immigrants live in Cleveland in 1940?
THE ERA OF THE BULLDOZER

Suburban Expansion, Urban Renewal and Highway Construction
A Number of Federal Policies Would Radically Reshape Urban America

The Build Out of Suburbia

- The FHA and the creation of the standard mortgage 1934
- The GI Bill 1944
- Federal Highway Act 1953
- Infrastructure Subsidizes for New Suburbs

The Demolition of Urban Areas

- Urban Renewal 1949
- High rise public housing
- Berman v Parker (1954): Justification of using eminent domain for blight removal
- Federal Highway Act 1953
- Dismantling of street car systems
Suburban Growth & Race

- New developments restricted to communities of color & African American communities redlined
- In the prime suburb-shaping years (1930-1960)
  - Less than one-percent of all African Americans were able to obtain a mortgage
- Formation of “White” America
  - Suburbia becomes the first space in which White ethnic identities dissolve

“If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values.”

—Excerpt from the 1947 FHA underwriting manual
Urban Renewal & Race

- Renewal projects predominately impacted poor communities and racial and ethnic communities
  - 2/3’s of displaced were African American or Latino
- Massive displacement
  - E.g. Atlanta (1 in 9 people in the city displaced)
  - Financial and psychological impacts from relocation
- People of color relocated into already overcrowded areas and new areas of high density public housing
- More homes destroyed than those rebuilt
  - 90% of housing destroyed was not replaced
Urban Renewal in Cleveland: Case Study

- The City of Cleveland undertook multiple urban renewal projects in the 1950’s and 1960’s
- Most projects failed to meet expectations
- Similar patterns of racialized displacement
- The racially segregated Hough Neighborhood becomes overcrowded as African Americans displaced by Urban Renewal relocate
  - Seven days of riots in July 1966

• Conceptual Drawing for the $250 million dollar Erie View Urban Renewal Project
Which Neighborhoods Were Most Affected by Highway Construction?
CIVIL RIGHTS PROGRESS

The Era of Progressive Reform
Cleveland in Transition

Government and society were changing – and so was the way that people react to and interact with them.
Federal Acts

1968: Fair Housing Act
• Technically Title VIII of the Civil Rights Act of 1968
• Equal housing opportunities for sale, rental, and financing regardless of race, creed, or national origin
• Expansions
  • Gender included since 1974
  • People with disabilities and families with children included since 1988

1970: National Environmental Policy Act
• Requires federal agencies to consider the environmental impact of their decisions

1977: Community Reinvestment Act
• Promotes lending to low- and moderate-income neighborhoods
• Affects the creation of new bank branches
Norm Krumholz and Equity Planning

- City of Cleveland Planning Director, 1969-1979
- Defined in his own words: “in their work they deliberately sought to redistribute power, resources, or participation away from local elites and toward poor and working-class city residents”
Cuyahoga Land Bank

• “strategically acquire blighted properties” and “return them to productive use”
• “Unprecedented” agreements with HUD and lenders
  • 2009: Fannie Mae agreed to sell homes to the Land Bank for $1 while contributing $3500 to demolition costs
  • 2010: HUD agreed to give the Land Bank a chance to buy HUD homes valued at less than $20,000 for $100
  • 2011: Wells Fargo and Bank of America agreed to donate properties and provide demolition funds
City of Cleveland Land Reutilization Program

- Redeveloping vacant land for the “economic, social and environmental betterment of the City”
- Lots sold for $200 if used for:
  - New housing construction
  - Residential side yard expansion
  - Agricultural/garden use
- Examples
  - Ohio Technical College expansion
  - Mansfield and Brenda Frazier used ¾ acre to cultivate a vineyard
  - 58 new homes in Slavic Village
Impacts of Desegregation: Ludlow

• Located between Cleveland and Shaker Heights
• Part of the Shaker Heights City School District
• Ludlow Community Association
  • Founded in 1957 for peaceful integration as a response to the bombing of John Pegg’s house in 1956
  • Controversially held open houses for whites exclusively
• Ludlow “set a national example for integration”
• Today, 85% of residents are African American
Impacts of Desegregation: Schools

• Many people moved to Ludlow to obtain a quality education for their children

• In Glenville and many other neighborhoods, schools were so overcrowded that students attended classes for only half the day and there were waiting lists to attend kindergarten

• 1964: Reverend Bruce Klunder was accidentally killed by a bulldozer while protesting the construction of new segregated schools
Impacts of Desegregation: Glenville

“Urban renewal is black removal. “
- Leo Jackson, 24th Ward Councilman

- In the 1950s, African Americans moved into the neighborhood as the Jewish population moved out
- Glenville became overcrowded and blighted and began to lose businesses
- Jackson opposed the “Glenville Plan” for urban renewal
  - Fought slum landlords
  - Wanted to combat blight through strict zoning standards
- July 1968: the Glenville Shootout
Heights Community Congress

- Fair housing organization founded in 1972
- Educated first-time homeowners about lending and home improvement
- Tested realtors by sending white and black couples to ask about properties and provided resources for families to sue if discrimination was present
- Heritage Home Tours
  - Highlight historic homes
  - Give awards to residents who helped maintain their homes and neighborhoods
Community Development Corporations

• Non-profit organizations
• Serve and support neighborhoods in many ways, from education to economic development
• Over 30 CDCs across Cleveland advocating for their communities and promoting equity
Cleveland’s Legacy

- Innovative leadership
  - National attention and renown
  - Both individuals and organizations
- Tough times and struggles with integration
  - Strength of national policies that did not support urban areas
  - Institutionalized and individual prejudice
POST CIVIL RIGHTS ERA

Contemporary Challenges
Contemporary Issues Challenging Health Equity and Racial Equity: Mass Incarceration

- Mass Incarceration policies are a comprehensive and well-disguised system of racialized control that functions in a manner strikingly similar to Jim Crow
- Disproportionately effects people of color, poor people, and women
- Creates an under caste of people who are relegated to the fringes of American society through overt discrimination and permanent social exclusion- No longer allowed to vote

Cuyahoga County’s State Prison Intake in 2012 was 67% African American

High Prison Entry Zip Codes: State Inmates Incarcerated in 2008

- Zip 44104-96.7% black. 310 incarcerated
- Zip 44105- 72.4% black. 453 incarcerated
- Zip 44103- 81% black, 241 incarcerated
- Zip 44108- 93.7% black. 359 incarcerated
The Geography of Prison Admissions in 2008
Effects of Mass Incarceration on Communities

- Increase in single family homes
- Eliminates ability to qualify for welfare, public housing, and student loans
- Loss of lifetime earning potential
- 1997 Adoption and Safe Family Act - Once a child has been in foster care for 15 of the most recent 22 months, the ASFA requires the state to file a petition to terminate parental rights
- Children of incarcerated are 5 times more likely to end up in jail themselves
Effects on Public Health

- 90% of states withdraw Medicaid when a person is incarcerated

- Upon re-entry, ex convicts have a 12.7 times higher risk of death than the and 129 times higher risk of drug overdose than the general population

- Children become collateral damage—exposed to risky behaviors of parents because of lack of options or end up in the foster care system.

- Racial Disparities in health outcomes intensify

- Mass Incarceration is a mass exposure to stress and trauma—viewing mass incarceration as a form of violence allows us to examine the impacts and its health consequences

<table>
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<tr>
<th>A Profile of Cuyahoga County State Prison Intake 2012</th>
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<tbody>
<tr>
<td>Source: Ohio Department of Rehabilitation &amp; Corrections</td>
</tr>
<tr>
<td>% High School Dropout</td>
</tr>
<tr>
<td>% Unemployed</td>
</tr>
<tr>
<td>% Untreated Mental Illness</td>
</tr>
<tr>
<td>Trauma &amp; Abuse Rates</td>
</tr>
<tr>
<td>% Reporting Physical</td>
</tr>
<tr>
<td>% Reporting Sexual</td>
</tr>
<tr>
<td>Substance Abuse Rates (In Past 6 Months)</td>
</tr>
<tr>
<td>% Alcohol Abuse</td>
</tr>
<tr>
<td>% Drug Abuse</td>
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Great Recession

- Period from 1991 to 2001 was a time of major black capital accumulation
  - Initial recession in 2001 and great recession of 2007 hit black people particularly hard
  - Foreclosures disproportionately concentrated in black and brown communities
- Job loss and homelessness has a negative impact on health outcomes
  - Economic Policy Institute: Black net worth fell from $13,400 to $2,1270. White net worth fell from $134,280 to $97,600
  - Department of Labor: Since the end of the great recession, general unemployment has fallen from 9.4 to 9.1 while black unemployment has increased from 14.7 to 16.2 percent
REDLINING & CLEVELAND TODAY
An Analysis of Home Owner’s Loan Corporation Maps & Contemporary Challenges Facing Neighborhoods
Analyzing the HOLC Maps

- HOLC neighborhood boundaries were not consistent with 1940 Census tract boundaries
- Census tract boundaries have changed since 1940
- Zip Code geography is inconsistent with tracts
HOLC Ratings, Race, and Ethnicity

1940 Cuyahoga Co. Population by HOLC Rating

Native Whites | Foreign Whites | Blacks | Other Race(s)
---|---|---|---
1 (All Greenlined) | 2 | 3 | 4 | 5 | 6 | 7 (All Redlined) | Not Rated
HOLC Ratings, Race, and Ethnicity

1940 Population by HOLC Ratings

Native Whites  | Foreign Whites  | Blacks  | Other Race(s)

- 1 (All Greenlined)
- 2
- 3
- 4
- 5
- 6
- 7 (All Redlined)
- Not Rated
Where do African Americans live in Cleveland Today?

1940 HOLC Map
Security Ratings
A
B
C
D
Industrial
2011 Population
% African American
61% - 100%
41% - 60%
21% - 40%
11% - 20%
0% - 10%
The Racial Legacy of Redlining

2012 Cuyahoga Co. Population for 1940 HOLC Rated Areas

White  Black or African American  Asian  Hispanic or Latino  All Others

[Bar chart showing the distribution of population by race and rating category]
<table>
<thead>
<tr>
<th>Total Release (lbs)</th>
<th>Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>930,240 - 3,387,639</td>
<td>1940 HOLC Map</td>
</tr>
<tr>
<td>435,528 - 930,239</td>
<td>Security Ratings</td>
</tr>
<tr>
<td>88,419 - 435,527</td>
<td>A</td>
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<tr>
<td>0 - 88,418</td>
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</table>

Where is Toxic Release Concentrated in Cleveland?
Which Neighborhoods Experience the Highest Rates of Infant Mortality?
How Do Diabetes Rates Vary by Neighborhood?

Diabetes Cases/1000 people
- 3.1 - 5.7
- 2.1 - 3.0
- 0.1 - 2.0
- 0.0

1940 HOLC Map
Security Ratings
- A
- B
- C
- D
- Industrial

Map showing diabetes rates and security ratings in different neighborhoods.
Cuyahoga County Foreclosure Filings

Source: NEO CANDO, Ohio Supreme Court
Which Neighborhoods Received the Most High-Cost Mortgage Loans?

1940 HOLC Map
Security Ratings

- A
- B
- C
- D
- Industrial

High-Cost Loan Rate
- 60.1% - 81.4%
- 40.1% - 60%
- 20.1% - 40%
- 0% - 20%
Which Neighborhoods Have Been Hit Hardest by the Foreclosure Crisis?

- Foreclosure Rate
  - 20.1% - 50%
  - 10.1% - 20%
  - 5.1% - 10%
  - 2.2% - 5%

- 1940 HOLC Map
- Security Ratings
  - A
  - B
  - C
  - D
  - Industrial
Reverse Redlining: For Grade C and D Areas

- Between 2004 and 2007 the represented 40% of all loans made, but represented 58% of high cost loans.
- More than half of all loans made in “D” areas were high cost loans.
- They represent 43% of current addresses in the County but represent 71% of all vacant properties in the County (USPS).
1940 Cleveland HOLC Web Map

http://bit.ly/1lahvtM
WHAT’S NEXT

Next Steps
Next Steps for This Project

• Additional analysis
  • More analysis looking at how redlined communities fare in regards to contemporary issues
    • Lead paint exposure
    • Asthma
    • Life expectancy
    • Social issues & housing
      • Property values/wealth
      • Poverty
      • Incarceration
• Final presentation prepared (May 2014)
• Final report prepared (May 2014)
• Interactive website (June 2014)