HISTORY MATTERS:

UNDERSTANDING THE ROLE OF POLICY, RACE AND REAL ESTATE IN TODAY'S GEOGRAPHY OF HEALTH EQUITY AND OPPORTUNITY IN CUYAHOGA COUNTY

A Policy Brief Prepared on behalf of the Cuyahoga County PlaceMatters Team

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Foreword from Cuyahoga County PlaceMatters

The Cuyahoga PlaceMatters team envisions Cuyahoga County as a place where people can thrive because there is equitable access to the economic, social, and environmental resources and opportunities necessary to attain the highest quality of life. Our role in bringing that vision to life is to inform, influence, and engage policy makers, community members and other stakeholders, by building stakeholder capacity to shape health outcomes throughout northeast Ohio. And we are currently engaged in advancing a social movement that addresses the root causes of health equity through sound policy, best practice tools, leadership development, and an informed, engaged community.

This report establishes the historical, fact-based, data -informed context for how housing, real estate and planning policies disadvantaged minority and immigrant groups in realizing critical life opportunities, by limiting people's opportunities to live in communities of their choice, and by denying equitable access to mortgage loans. The data outlined herein serves as an important opportunity to document the impacts that policy decisions can have on a group(s) of people over time, and demonstrate the collateral implications that decisions made in one system have in other systems, e.g. how real estate and planning decisions impact health, economic mobility and educational opportunities. What we learn from this research is that history matters, but values that drive our policy choices matter as well. Policies are an expressed representation of our values. Therefore it is incumbent upon leaders and community members alike to examine current and proposed policies to see what values are reflected. Are some people and neighborhoods advantaged while others are disadvantaged, or is everyone benefitting equitably by policy decisions? The Cuyahoga PlaceMatters team recognizes this reality: none of us escapes the impact of inequity; we all pay for poor health outcomes, whether through the diminished capacity of our youth (and adults) to contribute to the regions prosperity advancement due to disproportionate levels of incarceration, the struggles of under-resourced neighborhoods to provide basic safety and security for families, or poor health due to close proximity to environmental toxins.

Cuyahoga PlaceMatters team members believe that this body of work will serve as the impetus for community leaders to convene and address the factors that will enable our community to move toward full health, including economic vibrancy and educational vitality.

Sincerely,

Cuyahoga PlaceMatters Team

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About Cuyahoga PlaceMatters

The CUYAHOGA PLACEMATTERS TEAM's focus is to ensure health implications and equity considerations are in the forefront as policy makers and others make decisions that substantially impact the residents of Cuyahoga County and the neighborhoods in which residents live. Toward that end, the team works to:

- Focus on a broader definition of health. Health is not simply the absence of disease. Health begins in the places that people live, work, learn, age and play and includes the social conditions one lives in, such as the jobs we do, the money we are paid, the schools we attend, the neighborhoods in which we live, as well as our genes, our behaviors and our medical care.
- Inform, influence and engage policy makers and community members to develop policies, using an overarching lens, that create conditions for optimal health and reduce inequities, and
- Utilize place-based interventions to engage and empower residents in under-resourced communities in revitalization efforts.

The CUYAHOGA PLACEMATTERS team is affiliated with the National Collaborative for Health Equity, a national network building the capacity of leaders and communities to identify and address conditions that shape health and life opportunities. To learn more about Cuyahoga Place Matters visit: www.CuyahogaPlaceMatters.com

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I. Introduction

The plans, laws, and investments made today will shape our communities tomorrow. Indeed, past policies have deep connections to present conditions. Even the most obscure tax codes and legislative acts can lead to tragic outcomes for some communities while paving the way for triumphant opportunities for others. Whether at the Federal, State, or Local level, understanding the laws of the land and the context in which they were created is critical to understanding how disparities have arisen and to improving the health, education, transportation, housing, and economic landscapes of our cities in an equitable and sustainable way.

The following report provides an overview of the historical policy and development practices which have deeply influenced the contemporary geography of opportunity, segregation and inequity in Cuyahoga County, Ohio. The research presented here identifies the unique, long-lasting impact of development policies and the connection between racial discrimination and neighborhood planning and real estate development which persisted for much of the 20th century. A history of policy and practice supported segregation and isolation from opportunity for low income communities and communities of color (**Figure 1**).

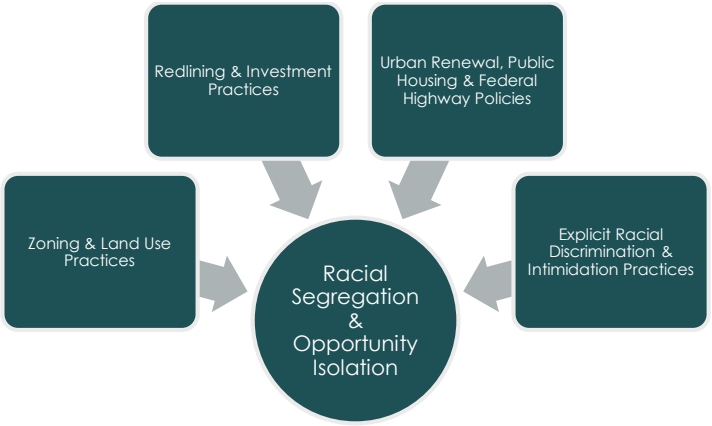
Our research also clearly traces the connection between today's community and health challenges and the policies of the past, which encouraged segregation and disinvestment from certain parts of the County. We present this historical assessment not to simply criticize past practices, but as a learning tool to provide insight into how we evaluate policy decisions today and how lessons from history should inform our work to support an equitable, just, health and prosperous Cuyahoga County.

As we review this history and its consequences, several dominant themes emerge, which should guide our thinking moving forward:

I. Values influence policy. Value-infused policies shape systems, which either help to produce prosperity for all or create barriers to opportunity for some.
II. Historical policies have long-term, residual impacts that need to be taken into account when designing solutions for today.
III. There is nothing "natural" about today's challenges, nor are they unsolvable. Significant change can begin through coordinated efforts focused on principles of equity and inclusion.

Figure 1

Conceptual diagram of early and mid-20th century policies which enforced segregation and opportunity isolation for racial and ethnic communities.



II. History Matters: How Policy and Practice Shaped Cuyahoga County's Geography of Opportunity

In 1908, the National Association of Real Estate Exchanges (NAREE) was formed, becoming the National Association of Real Estate Boards (NAREB) in 1916 and the National Association of Realtors (NAR) in 1972.[i] The early NAREB was a coalition of all real estate associations throughout the United States.[ii] Community builders, who were adamant about building restrictions, standards and racial exclusions, influenced NAREB's goals. Members of NAREB were prohibited from contributing to "race mixing" through the buying and selling of real estate.[iii] In the 1920s, racial segregation in residential developments became a priority, and realtors actively promoted segregated neighborhoods. Race became the determining and organizing factor for the real estate industry, and these exclusionary practices reinforced "that a positional or 'natural' order existed between racial groups and that the order required protection".[iv] Either overtly or covertly, this protection was still enforced decades after its inception, through a variety of means, such as racially-restrictive residential covenants.

The Racial Origins of Zoning:

A city's structure does not appear independently. Rather, complex interactions of social ideologies, political structures, and policy interplay to shape the city's form over time. Racism is an embedded social ideology that negatively affected the life chances of a diverse array of people in the United States. It shaped the way people viewed one another, and shaped the way that cities developed. As law evolved to reflect this systemic racism, formal restrictions began to be placed on where minority people could live. Racially restrictive covenants and zoning prohibitions were two of the most successful and popular forms of racially restrictive land use, especially in the northern U.S. While racially restrictive covenants no longer exist and zoning is no longer overtly racist, their legacies have had a profound and permanent effect on the modern city.

As urbanization became broadly pervasive in the early 1900's, diverse people began to settle down next to one another within the confines of the city. However, with this change in neighborhood composition came a fear of racial mixing and a fear of decreased property values. Many cities used zoning to prevent certain races and ethnicities from living in certain urban areas. This form of racial exclusion gained popularity throughout the United States, especially as black populations migrated from the South to the North in an effort to avoid Jim Crow laws and find work. For example, between the years of 1910 and 1930, Cleveland's black population increased from 8,500 to 72,000. Explicit racial zoning first emerged in Baltimore in 1911, and quickly spread to cities throughout the United States, particularly in the South.[v] Even after racial zoning was struck down as unconstitutional in 1917, the racist character of zoning ordinances persisted through the use of expulsive zoning and exclusionary zoning.

Race, economic interests, and zoning have always gone hand in hand. While racial zoning explicitly prevented certain peoples from living in specific urban areas, this was ostensibly done to "protect" property values. After racial zoning was struck down as unconstitutional, zoning continued to be used to preserve certain economic and racial interests. Furthermore, in 1926, the Supreme Court upheld the constitutionality of zoning in the case *Village of Euclid, Ohio v. Ambler Realty Co*. Zoning became the primary method that communities preserved economic interests. This often occurred through expulsive zoning, which destabilized land uses that were often associated with racialized groups, ethnic populations, and poverty. Expulsive zoning allowed "the intrusion into Black neighborhoods of disruptive incompatible uses that have diminished the quality and undermined the stability of those neighborhoods.

Rather than explicitly stating that certain populations were not welcome in a community, zoning ordinances targeted the neighborhoods of undesirable populations—those that were impoverished, racialized, or from certain ethnic groups— with detrimental land uses, while they restricted certain housing types (such as affordable or multi-family housing) in opportunity-rich areas. Despite the best efforts of vulnerable neighborhoods and community activists, many of these detrimental land uses, such as polluting industry or waste facilities, were concentrated in communities of color, creating continued environmental justice concerns. For example, a study in 2007 found that communities of color were much more likely to be located in areas with clustered toxic waste release sites.[vi] A 2012 public health investigative report by *USA Today* found intensive exposure to lead from historical industrial facilities in Cleveland (**Figure 2**). The investigation identified significant lead exposure for low-income children of color, and a noted a failure to clean up sites even after contamination data had identified health risks. Exclusionary zoning, which prevents certain people living in a community through various "race-neutral" land use, building and site standards, persists to the present, although this type of exclusion is far more subtle than it once was. Undesirable communities that were either impoverished, comprised of certain ethnicities, or black and brown, were destabilized and isolated by these various punitive land use policies.

Zoning was not the only method that cities used to constrain people that Whites deemed undesirable. Another form of racially motivated housing policy was the extensive use of racially restrictive covenants. Racially restrictive covenants are contracts that are imposed on the deed of a property. These contracts are legal agreements between the buyer and owner of a property and explicitly state what races are allowed to own that property (**Figure 3**). Racially restrictive covenants also prevent the buyer of the property from reselling the property to a person of a certain race in the future. Not only did these covenants maintain racial segregation, but they also prevented black and brown land ownership and equity building.

Racially restrictive covenants were especially prolific in Cuyahoga County and in Ohio.[vii] In 1914, a NAACP study found that Cleveland housing exhibited "a noticeable tendency toward inserting clauses in real estate deeds restricting the transfer of property to colored people, Jews, and foreigners generally."[viii] For example, covenants in Shaker Heights and Forest Hill did not specify racial restrictions, but they required the owner to obtain the consent of the developer and the neighbors to sell their property. Covenants upheld racial divisions and prevented minority land ownership. Neighborhood associations aggressively pushed convents in the Shaker Heights area. The Shaker Heights Protective Association described covenants as preventing the "ever-present menace to every resident of Shaker Village and throughout Cleveland." The Association warned that "unless a street is 100% signed up for restrictions…the danger of an undesirable neighbor is an ever-present one."[ix] The building and real estate industry used deed restrictions as marketing tools during this time as well. For example, a 1929 advertisement by Abeyton Realty (developer of the Forest Hill allotment in Cleveland Heights) described the community as "where your neighborhoods are inevitably people of tastes in common with yours…The careful restrictions placed on Forest Hill today will never be lowered."

Covenants were bolstered by a 1926 Supreme Court decision in *Corrigan vs Buckley*, which allowed private property owners to enforce covenants. This official position would not be changed until the 1948 court decision in *Shelley v. Kramer*. While the Court decided that covenants were officially not enforceable, they persisted, maintaining housing discrimination until the 1960's. Racially restrictive covenants and racist zoning practices prevented minority land ownership, minority capital accumulation, and minority suburban living.

Redlining: Federally Sanctioned Disinvestment

In 1939, Homer Hoyt developed the filtering, or "trickle-down" model of neighborhood life cycles, and his theory undergirded the Federal Housing Agency ("FHA")'s emerging urban development policies. Frederick Babcock later added to this theory, linking race with rapid neighborhood decline. The National Commission on Neighborhoods adopted the Hoyt-Babcock assumptions, used by appraisal, lending and underwriting

organizations. In 1965, the United States Department of Housing and Urban Development included this model in their 1975 publication, *The Dynamics of Neighborhood Change*, where "natural" neighborhood decline was delineated into five stages: healthy, incipient decline, clearly declining, accelerated decline and abandoned. In 1979, the National Commission on Neighborhoods noted that there were other generalizable assertions about older neighborhoods. For example, older neighborhoods, either through market competition or natural forces, "naturally" decline or become blighted as they filter through the hands of poorer residents. Another assertion was that the change in the racial composition of neighborhoods was the inevitable precursor to its decline. The Commission thought, after observing the impacts of the Great Depression and subsequent federal response that neighborhoods went through life cycles that peaked and declined. This was accepted as the natural, normative process, but in hindsight, they largely served as intellectual justification for redlining "declining" areas.

"Redlining": "Security Maps" used to Discriminate

The United States Congress created the Home Owners' Loan Corporation ("HOLC") in June 1933. The purpose of the corporation was to refinance mortgages that were in default, in order to prevent foreclosures. In 1935, the Federal Home Loan Bank Board asked the HOLC to look at 239 cities and create "residential security maps" to indicate various levels of security for real-estate investments. The maps were created in conjunction with "competent local real estate brokers and mortgage lenders, believed to represent a fair and composite opinion of the best qualified local people." These maps were very influential. Banks would not want to take on the risk of making uninsured loans, so affordable, government-backed home mortgages were steered away from certain areas. Each area was assigned a Type: Type A (blue), B (green), C (yellow), and D (red). The color-coding, or type, indicated how much federal backing a loan would receive. Red areas received no backing, thus the term "redlined" was born. Yellow areas received only 15% backing. This essentially cut these areas off from loans. Red and yellow areas were typically neighborhoods where people of color, laborers, immigrants, and Jewish families lived. In contrast, the more "desirable" areas, blue and green, received up to 80% federal mortgage insurance backing. (**Figures 4A, 4B and 4C** illustrate HOLC designations for areas of Cuyahoga County). This widened the inequity between people of different races and socioeconomic status. These assessments of the 1940s left a lasting impression on the area; the residential security maps created ripple effects of business, retail, education, arts, and health care disinvestment.

Ripple Effects of Disinvestment

These maps institutionalized existing biases and discriminatory practices because they were subjective and openly discriminatory; race, ethnicity and social class were used as determinants of security. The use of such categories as determinants of property value, and in turn credit approval, did not officially end until a federal lawsuit against the American Institute of Real Estate Appraisers, the Society of Real Estate Appraisers, the United States League of Savings Associations, and the Mortgage Bankers Association of America in 1976. The court decision legally terminated the use of race in property appraising and mortgage underwriting (*US v. AIREA*). Additionally, suburban communities, with large-lot, single-family zoning and big yards predominating, were seen as the ideal built environment, whereas the older urban areas, often largely African-American, were seen as prone to "risk." Redlining maps and building restrictions influenced lending activities for decades, as the Federal Housing Administration relied on "security maps" up until the 1960s. The racial, ethnic and class biases built into HOLC assessments are readily apparent in language from assessor documents for various Cleveland neighborhoods. As seen in **Figure 5A and 5B**, Cuyahoga County HOLC maps evaluations were heavily influenced by the racial and ethnic composition of the residents.

The Era of the Bulldozer: Urban Renewal, Highways and White Suburbia

Today's environmental landscape and built environment has been shaped by past development practices and policies. Racial and social exclusion, along with exploitation, were driving forces in 20th century urban development. After the Great Depression and World War II, housing issues became a top priority and policy objective. The Urban Land Institute, closely connected to the National Association of Real Estate Brokers, conducted a research study of blight in 221 cities[x]. City-specific recommendations were published, condemning land in blighted area for private development. Shortly after, in 1949, President Truman signed the 1949 Housing Act[xi], which allocated federal money to rebuild and revitalize the nation's cities. Demolition, construction, and ultimately the redevelopment of neighborhoods were encouraged, but of all the housing destroyed, 90% of housing units were not replaced. The Housing Act of 1954, passed by federal legislators, amended the 1949 Act. This amendment emphasized conservation and rehabilitation[xii] of existing areas, rather than demolition. Federal intervention in the housing market was allowed to occur in order to prevent neighborhood decline.[xiii] At this time, the term "urban renewal" was introduced, referencing both slum clearance and neighborhood renovation.

Renewal projects, set to revitalize urban areas, were jump-started. The Mayor of Cleveland, Frank Lausche, was recommended to "slow insidious rot" in the central-area slum of downtown Cleveland. Federal programs aided the city with slum clearance and low-incoming housing, and urban renewal projects started to aggressively change the urban landscape. Additionally, plans for modern office complexes in the downtown area such as Erieview[xiv] came to fruition to revitalize the urban core. The project cost $250 million of federal urban-renewal funds.[xv] This and other costly renewal projects predominately impacted poor and racially and ethnically diverse communities, displacing over 300,000 families.[xvi] Of those displaced, nearly two-third [were] African American or Latino. Displacement took place on a large scale; in Atlanta, for example, 1 in 9 people living in urban regions were displaced. People of color were relocated into already overcrowded areas and new areas of high-density public housing in poor condition. When individuals were forced to relocate, there were negative financial and psychological impacts.. New housing developments in the suburbs were restricted to Whites, and suburbia became the first space in which separate European ethnic identities (such as "Slavic" "German" and "Italian") dissolved, and congealed into a "White" identity, further distancing African Americans and other minorities. In addition to exclusion from the suburbs, minority and ethnic communities were redlined within the city, limiting where individuals could live and own property. The 1947 FHA underwriting manual notes that "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."[xvii]

As the suburbs expanded and automobile usage rose, allowing people to live farther away from the city, the character of neighborhoods started to change. In 1954, the Federal-Aid Highway Act enabled state and federal government to take complete control over new highways.[xviii] The construction of these new roads was oftentimes isolated already segregated communities and left a lasting, detrimental impact on many communities. Concern for the loss of historic buildings across the United States due to demolition grew, and the National Historic Preservation Act was passed in 1966. After the national trend, Cleveland established the Cleveland Restoration Society and the Cleveland Landmarks Commission in 1970.[xix] These entities worked to ameliorate the problems the city faced because of urban renewal.

Unfortunately, the destruction of property and livelihoods was still rampant in many urban areas. In the late 1950s, urban neighborhoods like Hough and Glenville transitioned from having predominantly Caucasian residents to predominantly African American residents. The demographic changes in Hough correlated with noticeable shifts in neighborhood conditions. The tax base plummeted, unemployment rates rose, city services declined, and the neighborhood deteriorated. Racial tensions among residents worsened, and distrust was prevalent between residents and police. These worsening conditions and tightening tensions sparked the Hough Riots of July 1966. After several days of violent rioting, the Cleveland police force was unable to stop the violence. It took 2,200 Ohio National Guardsmen to calm the city and reestablish order.[xx]

The second disturbance, in neighboring Glenville, occurred in July 1968. The "Glenville Shootout"[11] resulted in the deaths of four African Americans and three police officers. This incident sparked violence for two additional days, until order could once aging be restored. The Hough Riots, the Glenville Shootout, and other racial disturbances in the late 1960s illustrate the negative effects urban renewal had on hundreds of thousands of individuals in Cleveland and other cities across the United States.

Progress: The Civil Rights Era

After the era of urban renewal that followed World War II, society changed as the United States and its people entered the era of Civil Rights, fighting for equality and reform while standing up against mistreatment and discrimination. Some of these changes affected the whole country, taking the form of federal legislation, beginning with the Civil Rights Act of 1964, which outlaws discrimination based on race, religion, sex, or national origin. Title VIII of its counterpart, the Civil Rights Act of 1968, was commonly known as the Fair Housing Act, which provides equal housing opportunity for both renting and homeownership. This was followed by the Community Reinvestment Act in 1977, which specifically acts to undo the effects of redlining that had caused widespread disinvestment in neighborhoods across the country. Under the Community Reinvestment Act, lenders are required to provide lending to low-income and moderate-income communities.

These acts were passed over the course of years; even today, our country is still striving to implement them completely. During the era of urban renewal and the years that followed, federal policies as a whole favored new development – highways and suburban homes especially. That did great damage to central cities, as conservation efforts to maintain and repair existing neighborhoods received much less funding.

Many of the efforts to support and sustain communities and neighborhoods occurred on the local and individual level. However, those actions had impacts that far exceeded their small scale. Norm Krumholz, Planning Director for the City of Cleveland from 1969 to 1979, not only defined the concept of equity planning, but put it into practice. Equity planners, defined in Krumholz's own words, "sought to redistribute power, resources, or participation away from local elites and toward poor and working-class city residents."

Other local efforts were a result of the work of organizations like the Heights Community Congress. Founded in 1972, the Heights Community Congress advocated for fair housing by educating first-time homeowners about lending options and home improvement measures. Additionally, the organization tested local realtors by sending couples of different races to inquire about properties. If couples were steered into certain neighborhoods or dissuaded from others, they were provided with resources to fight the discrimination in court. The Heights Community Congress also used its Heritage Home Tours to highlight historic homes and encourage pride in neighborhood landmarks, even giving awards to residents who worked to maintain their homes and neighborhoods.

After years where many people and communities were systematically denied choice in some of the most important aspects of their lives, the transition was neither quick nor simple. Black and African American neighborhoods were overcrowded, as were their schools. Some schools, like those in Glenville, were so overwhelmed that students were restricted to attending classes in half-day shifts. Attempts at busing sent black students to schools that were integrated in name only, where they were not allowed to enroll in physical education classes or eat lunch in the cafeteria; even using the restrooms was restricted to once daily.

In order to provide their children with more educational opportunities, many black and African American families moved into neighborhoods like Ludlow, which was part of the Shaker Heights City School District. In Ludlow, later renowned as "a national example for integration," civil rights activity John Pegg's house was bombed in 1956. Roused to action, the community came together, forming the Ludlow Community

Association in 1957. They worked together toward a peaceful community – but even with a noble goal, their efforts were sometimes questionable, such as holding open houses for white and Caucasian residents exclusively.

Even a short look back at this time period in Cleveland's history shows a time of great transition and great turmoil. Communities, organizations, and the government were coming to terms with the fact that both individual and institutional discrimination was preventing people, neighborhoods, cities, and even the country from success and true freedom. Cleveland and its people showed remarkable drive and spirit during this time, which continues today.

New Challenges: The Post Civil Rights Era

The Post Civil Rights Era has been fraught with both hope and despair. While formalized racism has certainly become stigmatized, it has been replaced with implicit racism and systemic problems that maintain economic and social gaps between races. Implicit racism often operates though seemingly neutral policies that appear to affect everyone equally. This invisibility makes combatting implicit racism difficult. How do you engage certain specific communities when the policy that affects them also affects everyone else? Significant policy domains, in particular, Incarceration policy and contemporary deregulation in housing lending have further disenfranchised communities of color.

The United States has only 5% of the world's population, but 25% of the world's prisoners. According the bureau of justice, there are currently over 1.5 million people in American prisons or jails. Of these prisoners, over 40% are Black. The plague of mass incarceration has left entire black communities and families fragmented. In 2012, Cuyahoga County's prison intake was 67% Black.[xxi] The county wide figure obscures that many zip codes in Cuyahoga County were actually higher than that percentage. For example, in four zip codes, 44103, 44104, 44105 and 44108, the percentage of the population incarcerated in 2008 ranged from 72% 97%. These incarceration "hot spots" can be seen throughout the County, but are particularly intense on the east side (**Figure 6**).

Mass incarceration policies have been described as "a comprehensive and well-disguised system of racialized control that functions in a manner strikingly similar to Jim Crow."[xxii] That is, mass incarceration creates an under caste of people who are relegated to lesser positions and permanent social exclusion. Mass incarceration does not only take people away from the communities they are a part of, but also stigmatizes those same people that incarceration is supposed to reform. People convicted of a felony are no longer allowed to vote, must report that felony when searching for employment, are often disqualified from public assistance, and cannot attain student loans. Rather than reforming the incarcerated, the United States' legal system actually permanently stigmatizes them.

Furthermore, the consequences of mass incarceration on community fabric is just as grim. Children grow up with grandparents or family friends as their parents are in jail. Multiple generations and extended family dwelling in the same home is the norm. Parents often lose custody of their children due to the 1997 Adoption and Safe Family Act. This act requires a state to file for custody if a child has been in the foster care system for 15 of the most recent 22 months. These children often bounce from home to home and then end up incarcerated themselves; children of an incarcerated parent are five times more likely to end up in jail. The formally incarcerated also are far less likely to own a home and far more likely to see a severe decrease in their lifetime earning potential. Mass incarceration creates huge numbers of destitute people unable to buy homes, be present with their children, or get meaningful work.

Mass incarceration also negatively affects health outcomes for the formerly incarcerated. In addition, incarceration is masking many pre-existing educational, economic and health challenges in the community.

A 2012 profile of prisoners from Cuyahoga County incarcerated into state penal institutions found that 45% of intake prisoners were high school dropouts, and that 56% were unemployed. Prisoners taken into the state system also reported high rates of mental illness, abuse and substance abuse. Nearly 1 in 5 had an untreated mental illness, 1 in 10 reported both physical and sexual abuse, 1 in 2 reported alcohol abuse and 3 in 4 reported drug abuse.[xxiii]

Post release, the formerly incarcerated face additional health challenges. For example, 90% of states withdraw Medicaid when a person is incarcerated.[xxiv] Thus when a person is released from prison that they are no longer insured. This is especially problematic when compared to rates of death and drug overdose for recently released individuals. Upon release, the recently incarcerated die at a rate 12.7 times that of the general population and overdose on drugs at a rate 129 times higher than the general population.[xxv] Those that survive often turn to drugs and alcohol as their mental illnesses go undiagnosed and untreated and they are unable to find work. As such a higher number of those incarcerated are non-White, these problems intensify existing racial disparities. Mass incarceration functions as a mass trauma that decreases life expectancy, life quality and life chances for those incarcerated. This has an extremely negative effect on Black and Brown communities and is perhaps the largest epidemiological problem facing the emerging in the United States.

However, Mass incarceration is not the only social issue that disproportionately affects communities of color. The subprime lending and foreclosure crisis that came to a head in 2007 was greatly unequal in its effects. While many demographics were hurt by the crash, the African-American and Latino communities were especially hit hard. For example, 1991-2001 was a time of significant Black capital accumulation. Many Black individuals have the majority of wealth tied up in their homes, so when the housing market crashed, Black people lost most of their wealth. According to the Economic Policy Institute, median Black net worth fell from $13,400 to $2,200 while median White net worth fell from $134,280 to $97,600. Foreclosures were disproportionately focused in historically Black and Brown communities. Compounding the housing tragedy, many people forced out of their homes also lost their jobs. The Department of Labor states that since the end of the great recession, White unemployment has fallen from 9.4 to 9.1 while Black unemployment has grown from 14.7 percent to 16.2 percent. Homelessness has also grown since the Great Recession. African Americans and Latinos are not only incarcerated at a disproportionate rate, but also disproportionately homeless and jobless as well.

Figure 2

A map of former clustered industrial sites contaminated neighborhoods with lead on the East Site of Cleveland. Source: USA Today.

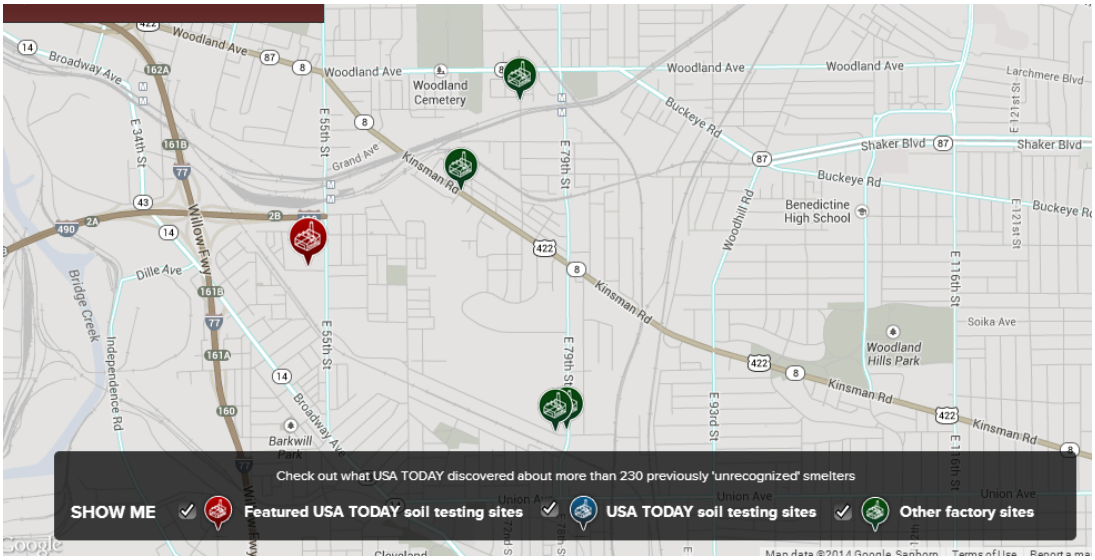
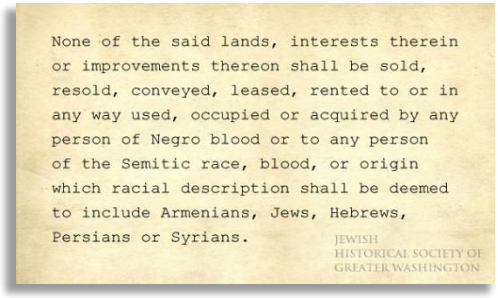


Figure 3

Examples of the typical race and ethnic restrictions included in deeds during the racial covenant era.



None of the said lands, interests therein or improvements thereon shall be sold, resold, conveyed, leased, rented to or in any way used, occupied or acquired by any person of Negro blood or to any person of the Semitic race, blood, or origin which racial description shall be deemed to include Armenians, Jews, Hebrews, Persians or Syrians.

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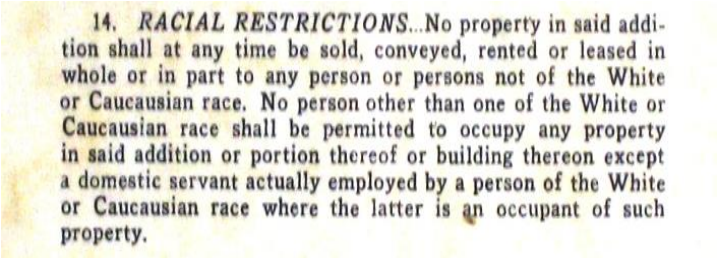


14. *RACIAL RESTRICTIONS*...No property in said addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucausian race. No person other than one of the White or Caucausian race shall be permitted to occupy any property in said addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucausian race where the latter is an occupant of such property.

Figure 4A

Countywide HOLC Map for Cuyahoga County.

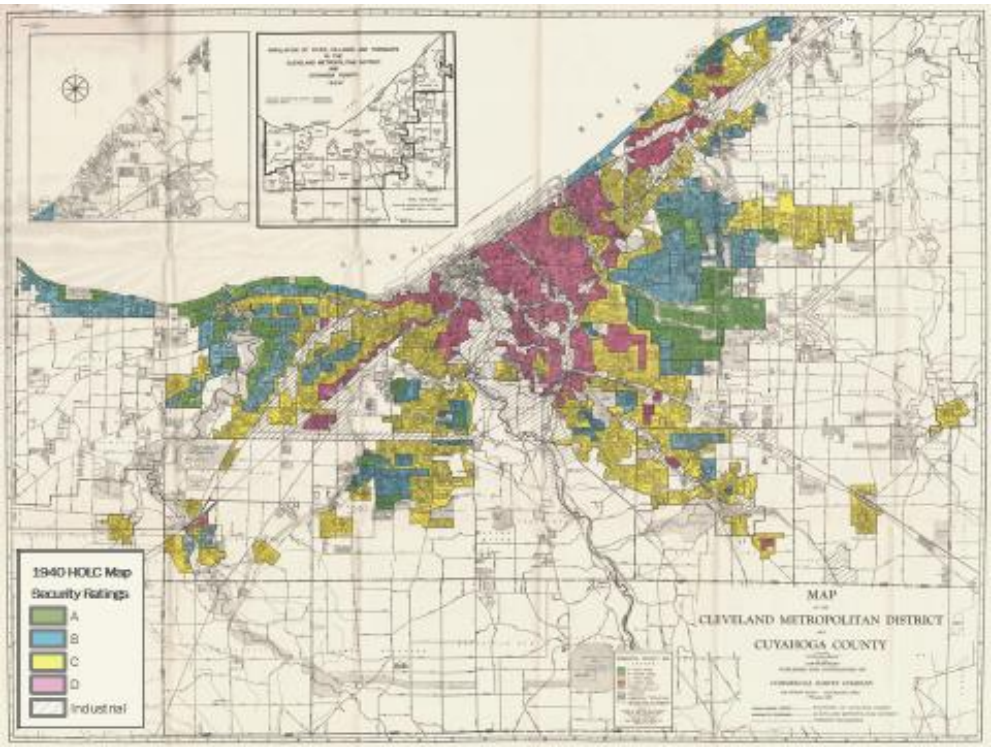
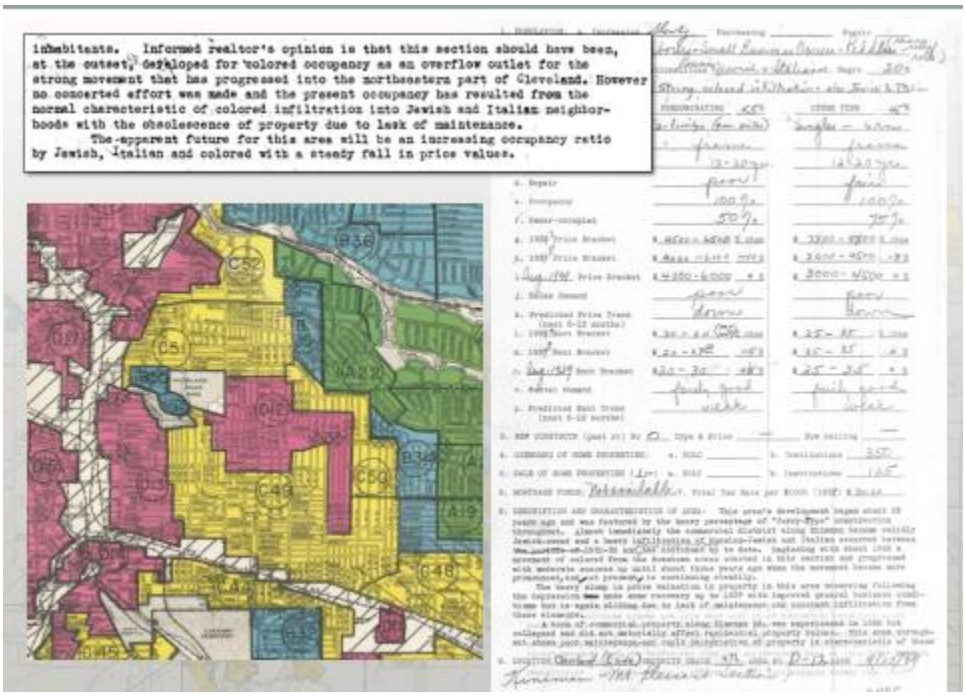


Figure 4B

Example of HOLC subarea report for Cuyahoga County neighborhoods.



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.

Figure 4C

Example of HOLC subarea report for Cuyahoga County neighborhoods.

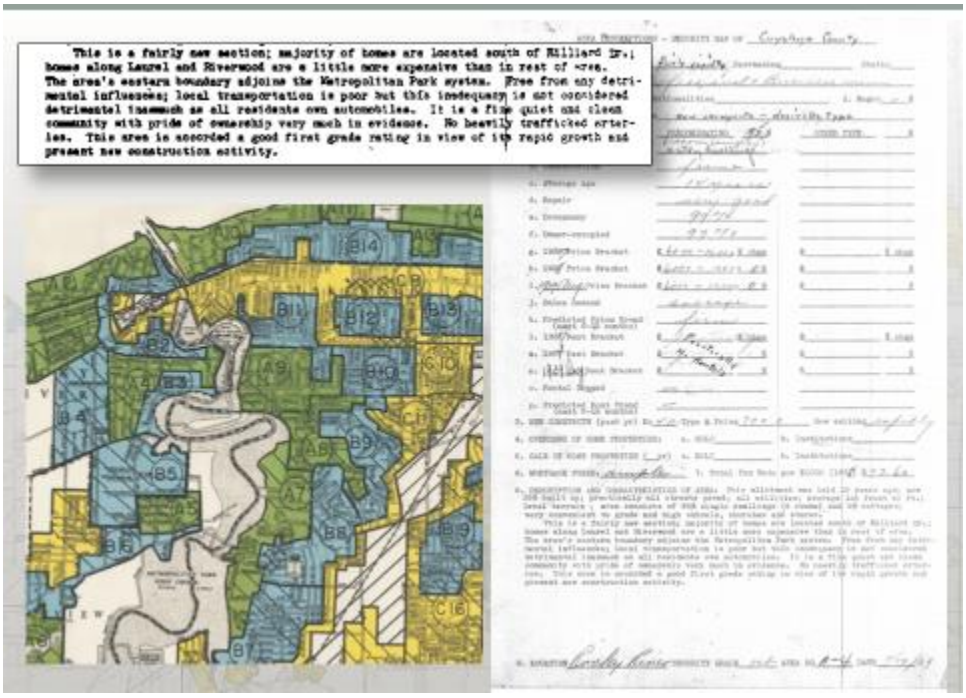
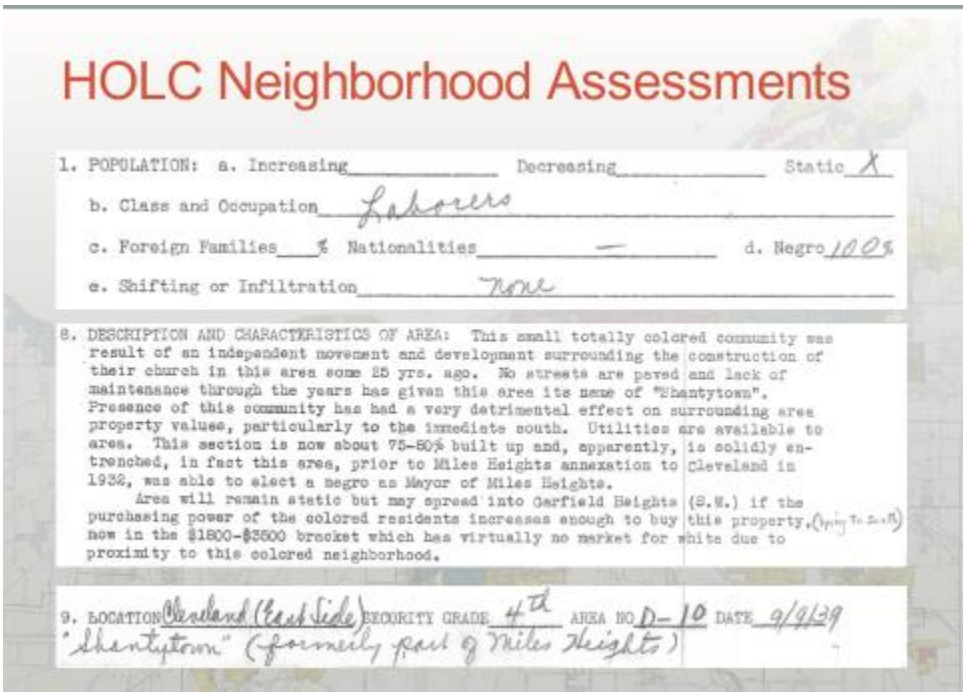

This is a fairly new section; majority of homes are located south of Hilliard Dr.; homes along Laurel and Riverwood are a little more expensive than in rest of area. The area's eastern boundary adjoins the Metropolitan Park system. Free from any detrimental influences; local transportation is poor but 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 arteries. This area is accorded a good first grade rating in view of its rapid growth and present new construction activity.

Figure 5A

Examples of language describing the racial, ethnic and class conditions in Cuyahoga County neighborhoods which were rated by HOLC maps in the 1930's.


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 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.

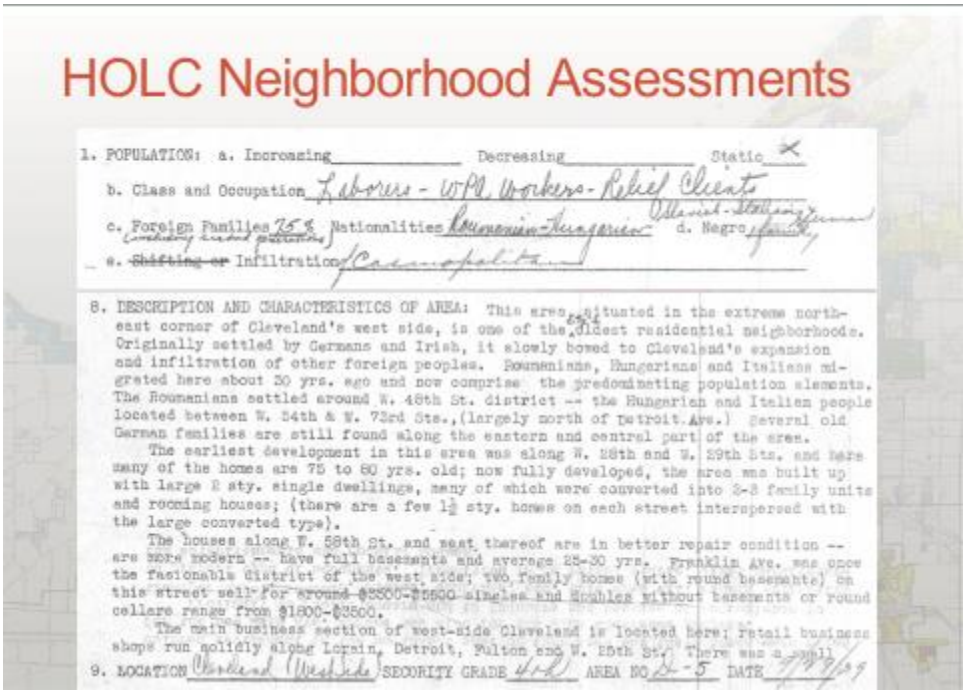
Area will remain static but may spread into Garfield Heights (S.W.) if the purchasing power of the colored residents increases enough to buy this property. now in the $1800-$3600 bracket which has virtually no market for white due to proximity to this colored neighborhood.

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

"Shantytown" (formerly part of Miles Heights)

Figure 5B

Examples of language describing the racial, ethnic and class conditions in Cuyahoga County neighborhoods which were rated by HOLC maps in the 1930's.



HOLC Neighborhood Assessments

1. POPULATION: a. Increasing _____ Decreasing _____ Static X

b. Class and Occupation Laborers - WPA Workers - Relief Clients

c. Foreign Families 75% Nationalities Roumanian-Hungarian d. Negro

e. ~~Shifting or~~ Infiltration Cosmopolitan

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, situated in the extreme northeast 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).

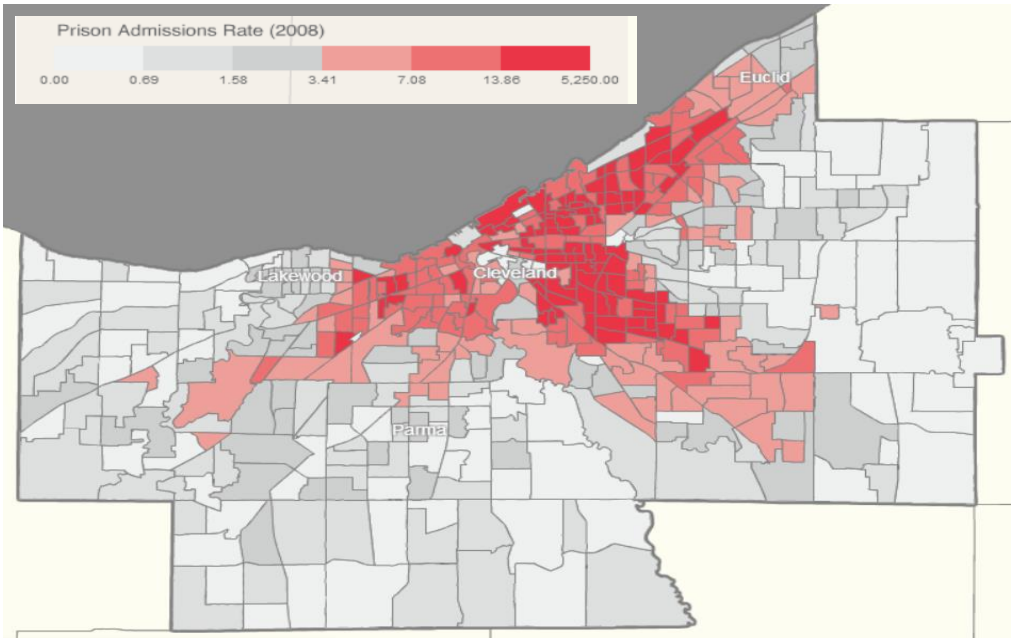
The houses along W. 58th St. and west thereof are in better repair condition -- are more modern -- have full basements and average 25-30 yrs. Franklin Ave. was once the fashionable district of the west side; two family homes (with round basements) on this street sell for around ~~$3500-$5500 singles and doubles~~ without basements or round cellars range from $1800-$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 (Westside) SECURITY GRADE 4th AREA NO. 24-5 DATE 7/19/39

Figure 6

Incarceration rates by neighborhood in Cuyahoga County in 2008. Source: The Justice Atlas.



III. Intersections: Connecting History to Today's Challenges

Planning history demonstrates the deep and long-lasting impact that the past has on the present. Even the most obscure tax codes and legislative acts can lead to tragic outcomes for some communities while paving the way for triumphant opportunities for others. This exploratory research demonstrates the importance of historic policies and their implications for contemporary development issues. Understanding the laws of the land—and the context in which they were created—is critical to improving the health, education, transportation, housing, and economic landscapes of the city today.

Redlining in Cuyahoga County:

As described earlier, following the establishment of the Home Owners' Loan Corporation (HOLC) in 1933, neighborhoods in 239 cities across the country were assessed by local real estate experts to determine the level of risk associated with issuing and insuring mortgages. These evaluations contained a rating system that graded each neighborhood as either "A, B, C, or D", which determined the degree to which the Federal government would insure mortgages. Mortgages in "A"-rated neighborhoods would be insured up to 80%, "B"-rated neighborhoods received similar levels of insurance, while "C"-rated neighborhoods could receive up to 15% backing, and "D"-rated areas received none. These neighborhood rankings were then converted into maps, now more commonly known as "redlining maps", referring to the red coloring which was used to denote the "D"-rated neighborhoods, cut off from mortgage insurance for decades following the passage of the HOLC Act.

There were actually two separate HOLC maps created for Cleveland, in 1936 and 1940. Although these maps were used extensively throughout the real estate industry until the late 1960s, until very recently the maps (and especially the neighborhood evaluation notation) remained relatively obscure in the public record. In 2013, however, researchers from The Kirwan Institute for the Study of Race and Ethnicity collaborated with The Ohio State University libraries, the State Library of Ohio, and the Library of Congress to obtain scanned versions of the original HOLC maps of the Ohio cities for which they were created.

At the time the HOLC maps were created, Cleveland was a city of approximately 900,000 people, which was nearly its peak population until it began to decline during the 1950s. Despite the fact that Cleveland was one of only 14 large cities with an African American majority in the 2010 Census, Cuyahoga County was only 7% Black in 1940.

Once the HOLC Act was passed in 1933, the authority to assess neighborhood risk fell to local real estate experts who would take meticulous notes on each area before assigning ratings to neighborhoods. These ratings were then used to create the maps. A review of the notes and ratings for Cleveland neighborhoods reveals much about the biases of the day, including preferences for newer development patterns and homogeneity of land use and population. A clear racial, ethnic, and class hierarchy is also apparent, as immigrants, African Americans, and working class neighborhoods were heavily criticized in the assessments. Despite acknowledgement that many urban neighborhoods remained quite suitable, greater risk was associated with the residents of such neighborhoods, leading to "C" and "D" ratings, which all but guaranteed the denial of mortgages to these areas for at least the next forty years.

Analyzing Redlining Maps in Cuyahoga County:

Since the neighborhood boundaries in the older HOLC maps are inconsistent with current Census tract and zip code boundaries, a 7-point scale was developed to assign each tract with a HOLC rating value that accounts for tracts that have two or more HOLC ratings within them. For instance, while some tracts are completely encompassed by one particular HOLC rating, other tracts may contain both "C" rated and "D"

rated neighborhoods within them. By assigning a numeric value to each tract that accounts for these boundary discrepancies, analysis with contemporary Census data can be done to show the relationship between redlining policies of the past and current neighborhood conditions. **Figure 7** illustrates how the HOLC scores were translated into values at the Census tract level for the purposes of our analysis.

Spatial and demographic analysis of the 1940 landscape of Cuyahoga County shows that only 14.5% of Cuyahoga County's total population (at the time the HOLC maps were created) lived in areas that were rated "A" or "B"—essentially a recipe for neglect by most property owners, revealing the short-sighted, exclusionary nature of the policy. Two-thirds (nearly 80 square miles) of the total land area that was evaluated was rated as "C" or "D", meaning the vast majority of existing development would not be insured by the federal government. (**Figure 8**).

Indeed, African Americans were virtually denied mortgage insurance altogether, as over 90% of the African American population in 1940 lived in a neighborhood that was completely redlined. At the same time, race-restrictive covenants and racial steering would have made moving out of such areas difficult (if not impossible) until the passage of the Fair Housing Act in 1968. **Figures 9 and 10** illustrate the demographic patterns of redlining, and **Figures 11 and 12** illustrate the geographic distribution of the 1940 African American and immigrant populations in relation to the HOLC redlining maps.

What Happened to Cuyahoga County's Redlined Neighborhoods?

The disinvestment resulting from redlining caused a chain reaction in the decades that followed. Being starved of capital, the "C" and "D" rated neighborhoods slid further into disrepair, blight, and eventually high rates of vacancy. Urban Renewal projects and the construction of the Interstate highway system would compound these challenges in some hard-hit neighborhoods. The exodus of jobs in the 1970s and 80s (due in part to de-industrialization) and the subprime lending and foreclosure crisis of the 1990s and 2000s have exacerbated the challenges faced by formerly redlined parts of Cuyahoga County.

Because of the interrelated and systemic nature of the housing market, African Americans largely remain concentrated in previously credit-starved parts of Cleveland, despite having moved somewhat outside of the tight constraints of their 1940 footprint. **Figure 13** illustrates the geographic distribution of African Americans today. **In comparison, 63% of African Americans in Cuyahoga County live in neighborhoods that were once rated "C" or "D" in the HOLC map, while only 27% of Whites live in such neighborhoods. Figure 14** shows how the current population is situated relative to the HOLC geography of 1940.

From Redlining to Reverse Redlining: Historical Redlining & the Subprime Crisis

In addition to these demographic patterns, the segregative effects of the HOLC assessment has had implications for additional housing and health outcomes. Beginning in the early 1990s, foreclosure filings in Cuyahoga County skyrocketed, due to the subprime lending and housing crisis. One of the more startling findings of our analysis was that foreclosures did not occur evenly across the County, but followed the pattern of subprime lending, which was heavily concentrated in neighborhoods that were redlined in the 1940 HOLC map. **In fact, between 2004 and 2007, the high-cost loan rate was 54.1% in areas that were formerly redlined, whereas in contrast, it was only 15.4% in areas that were rated "A" in the HOLC map. Figures 15 and 16** illustrate the geographic distribution of subprime loans and foreclosures. **Figure 17** shows how high-cost loan rates, foreclosure rates, and vacancy rates align with previous HOLC ratings of Cuyahoga County neighborhoods.

A Neighborhood's Life Course Perspective: Redlining & Public Health

Critical environmental and public health concerns, such as the distribution of toxic release sites, rates of infant mortality and occurrences of diabetes, reflect the historic imprint left by redlining. **Figures 18, 19 and 20** illustrate these startling relationships. Particularly disturbing is the relationship between infant health outcomes and redlining. **As Figures 21 and 22** illustrate, areas that were denied equal access to mortgage insurance for decades are now the areas with the highest infant morbidity rates, demonstrating the very real, long-lasting impact that policy can have on public health.

Diabetes rates also reflect historic lending patterns, as **Figure 23** illustrates. Although formerly redlined neighborhoods do not solely constitute the neighborhoods with the highest rates of diabetes, the pattern of diabetes rates across the county is generally consistent with HOLC rating pattern. Additionally, the highest incidence of lead paint exposure occur in traditionally red lined areas, which is consistent with theories that suggest lack of capital can inhibit housing renovations which are critical to reducing exposure to lead paint (**Figure 24**).

If these disparate health outcomes were not enough, a basic measure of well-being used worldwide, life expectancy, also varies by neighborhood, and reflects the same general patterns of these other critical health measures. **Figure 25 identifies the 13-15 year gap between life expectancy in former Green, or "A"-rated neighborhoods and those that were redlined.** Life expectancy is the cumulative impact of living in a particular neighborhood context, shaped by policies put in place long ago.

Figure 7

Categories created with new Census tract boundaries to "normalize" the historical HOLC neighborhood boundaries.

1	All "A" rated
2	Mixture of "A" and "B"
3	All "B" rated
4	Mixture of "B" and "C"
5	All "C" rated
6	Mixture of "C" and "D"
7	All "D" rated
NR	Areas not rated by HOLC Map

Figure 8

Proportion of urbanized Cuyahoga County land area by HOLC rating in 1940.

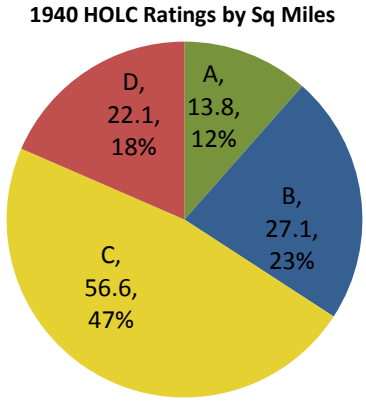


Figure 9

Racial populations (% of the Area by Race) for the various areas by HOLC designation in 1940 for Cuyahoga County.

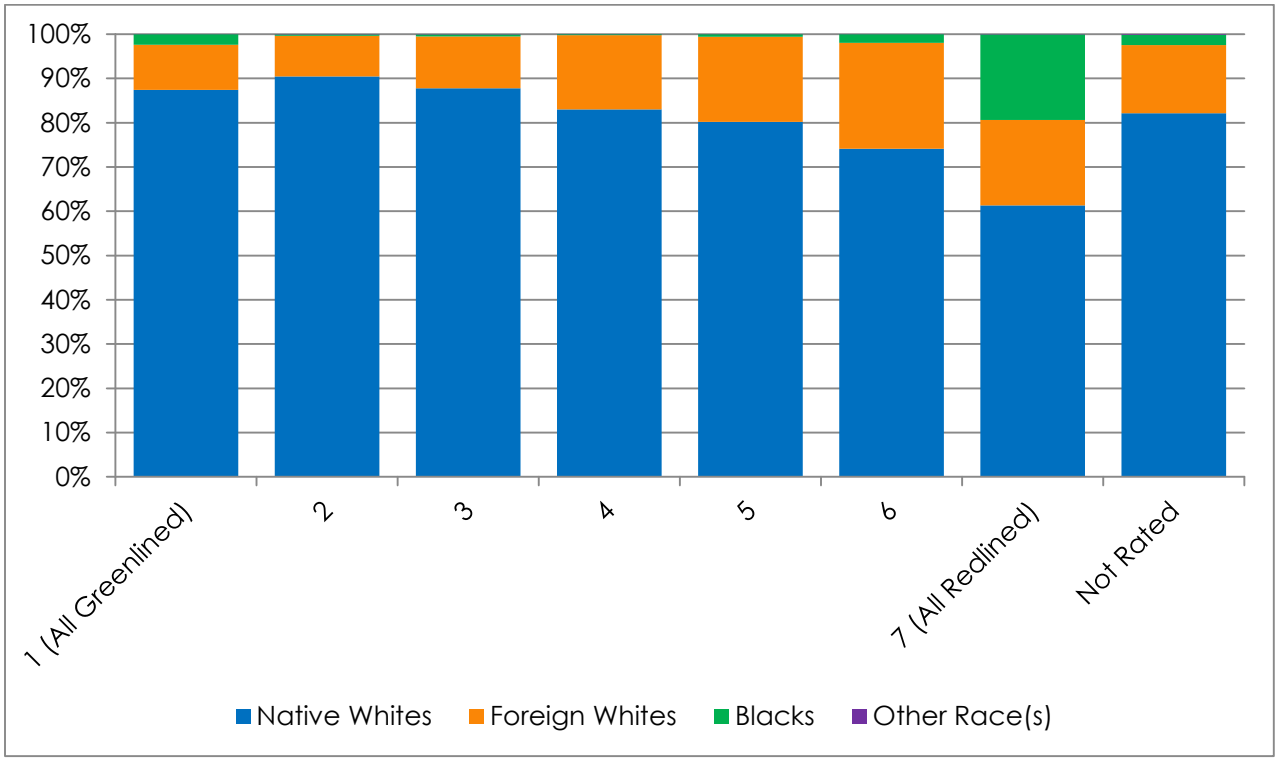


Figure 10

Proportion of the total population by race in the various HOLC designations in 1940 for Cuyahoga County.

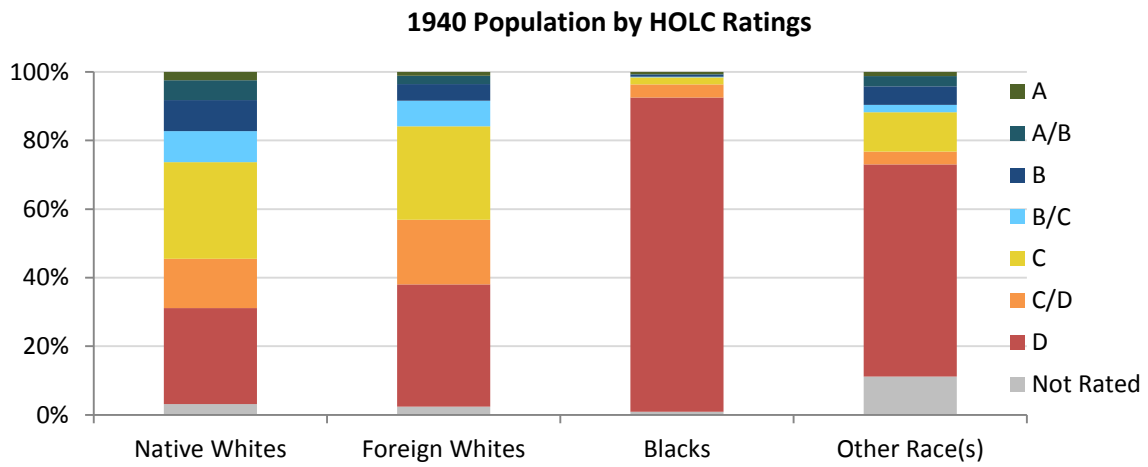


Figure 11

Geographic distribution of African American population in 1940 overlaid on top of HOLC areas.

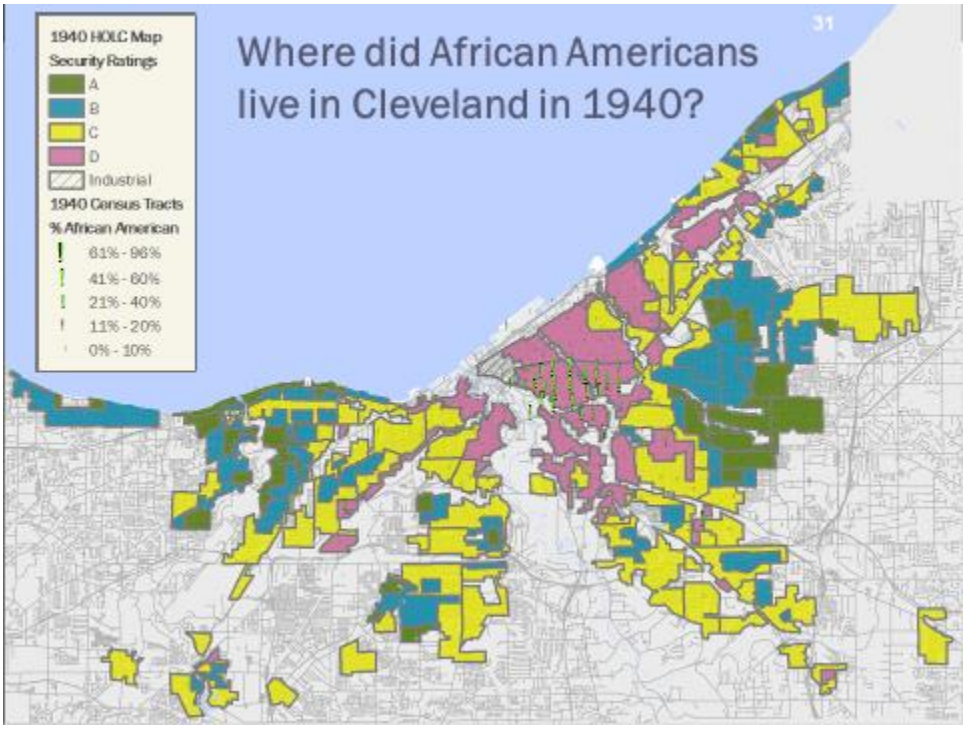


Figure 12

Geographic distribution of immigrant population (nonnative born) by race in 1940 overlaid on top of HOLC areas.

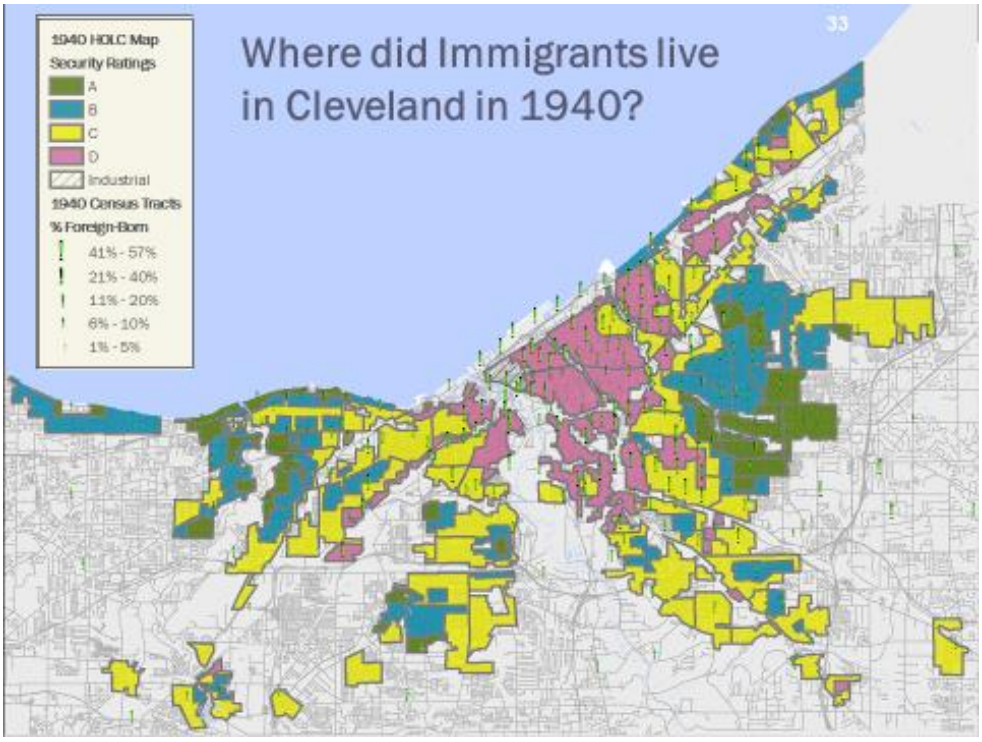


Figure 13

Distribution of 2012 African American population in relation to historical HOLC areas.

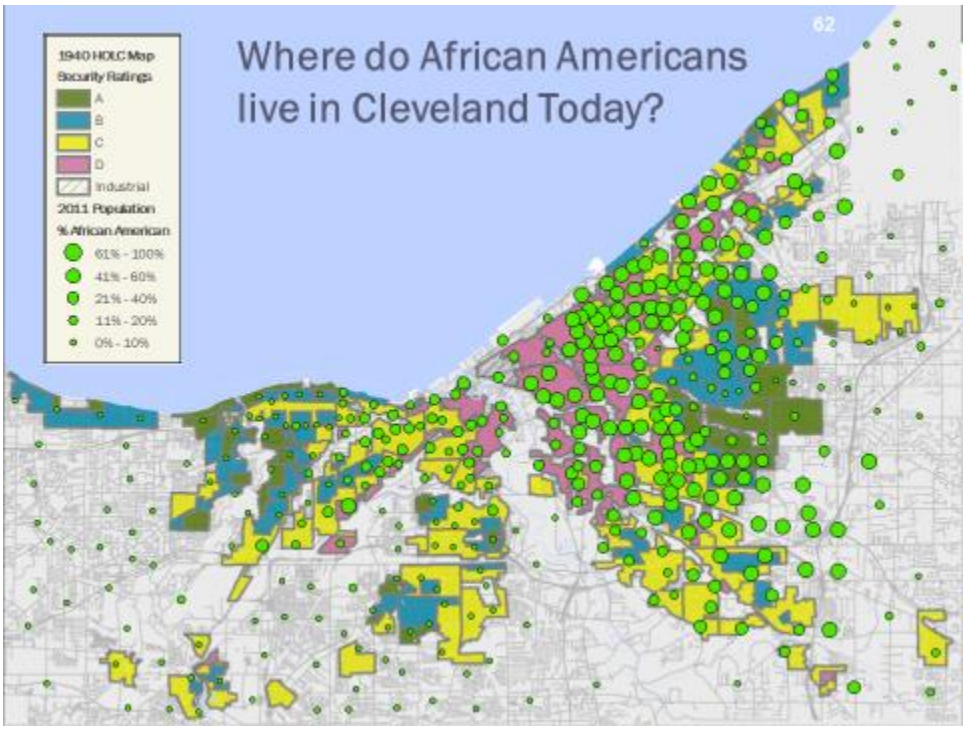


Figure 14

Proportion of 2012 population by race in relation to historical HOLC areas.

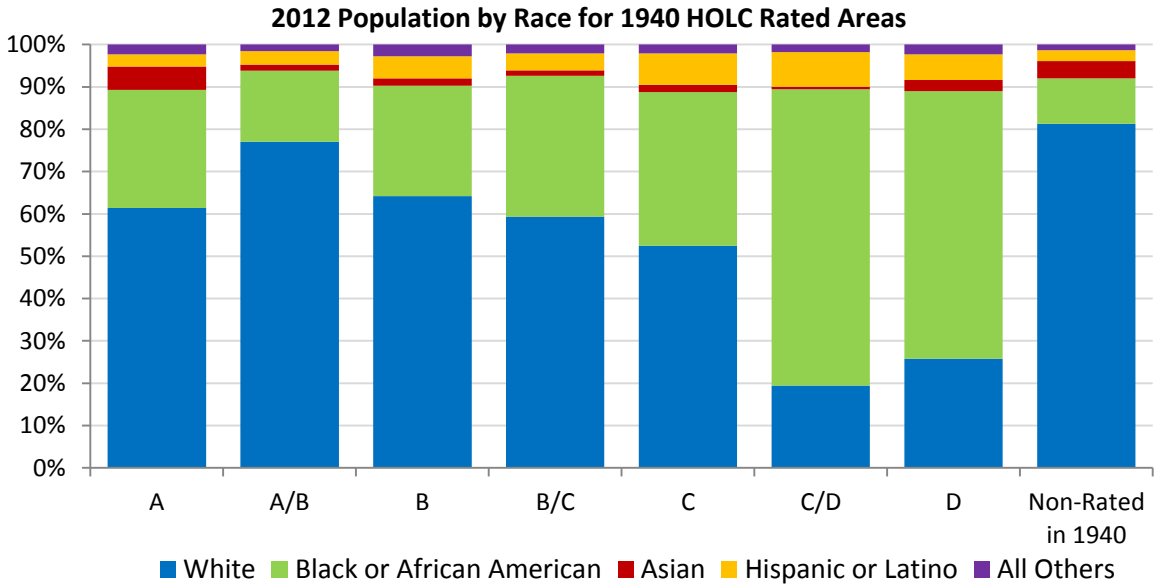


Figure 15

Map of high cost loans in relation to historical HOLC areas.

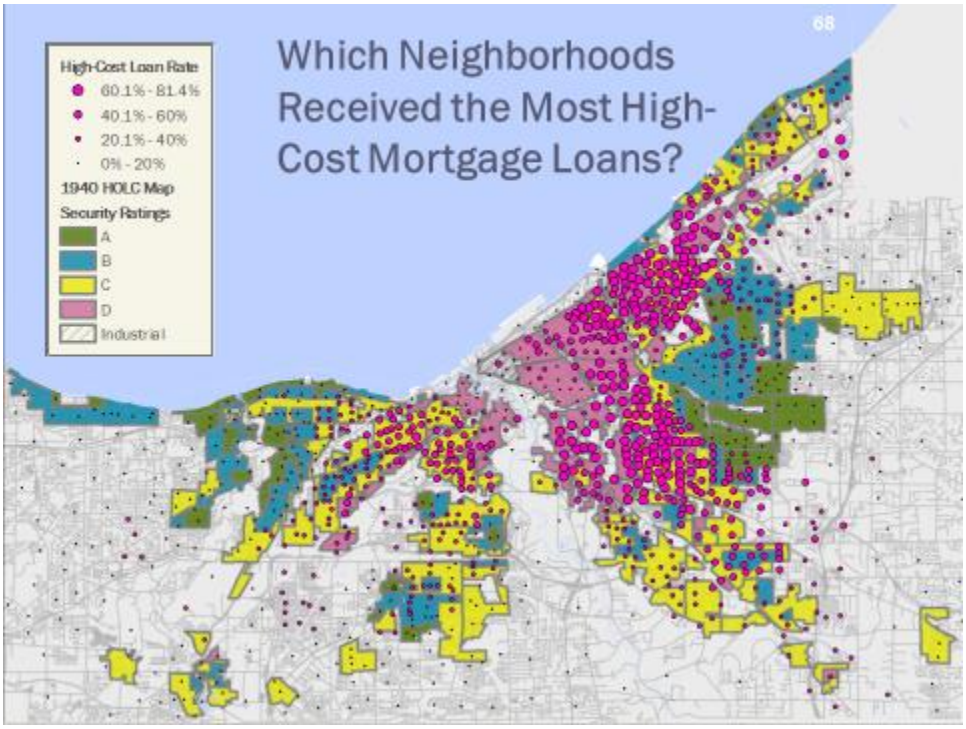


Figure 16

Map of foreclosures in relation to historical HOLC areas.

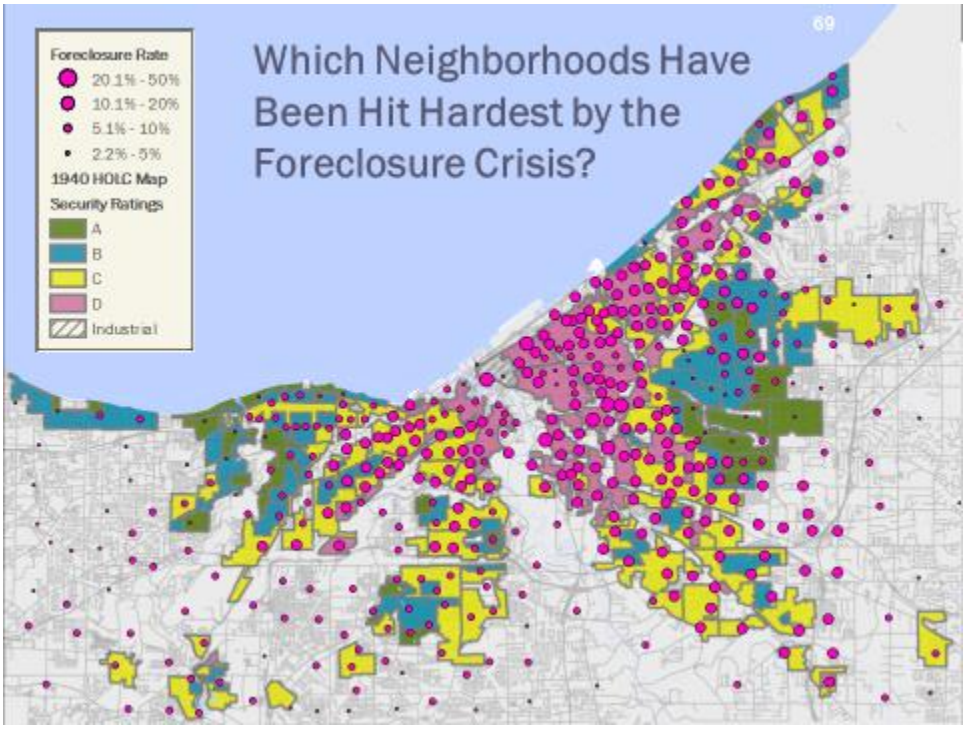


Figure 17

Contemporary metrics of predatory lending, foreclosure activity and vacancy rates by HOLC area.

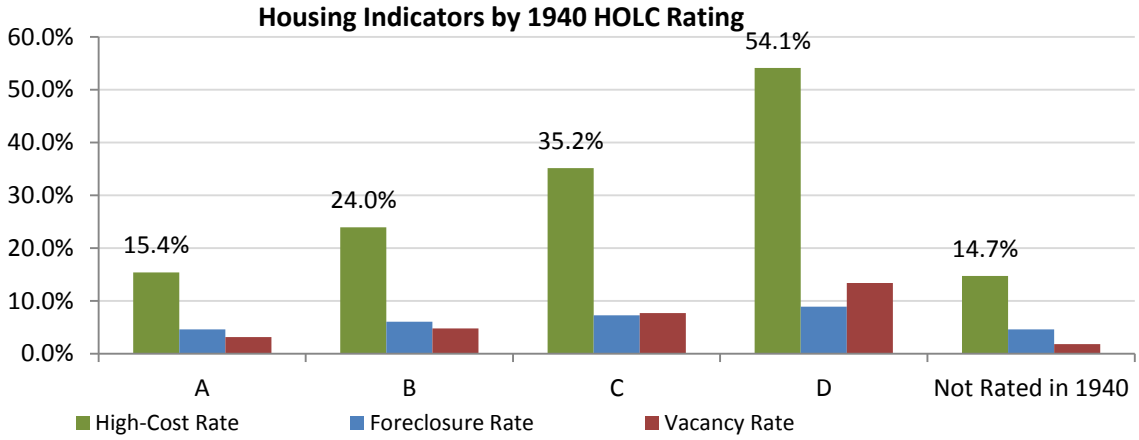


Figure 18

Map of current toxic release sites and volume of releases in relation to historical HOLC areas.

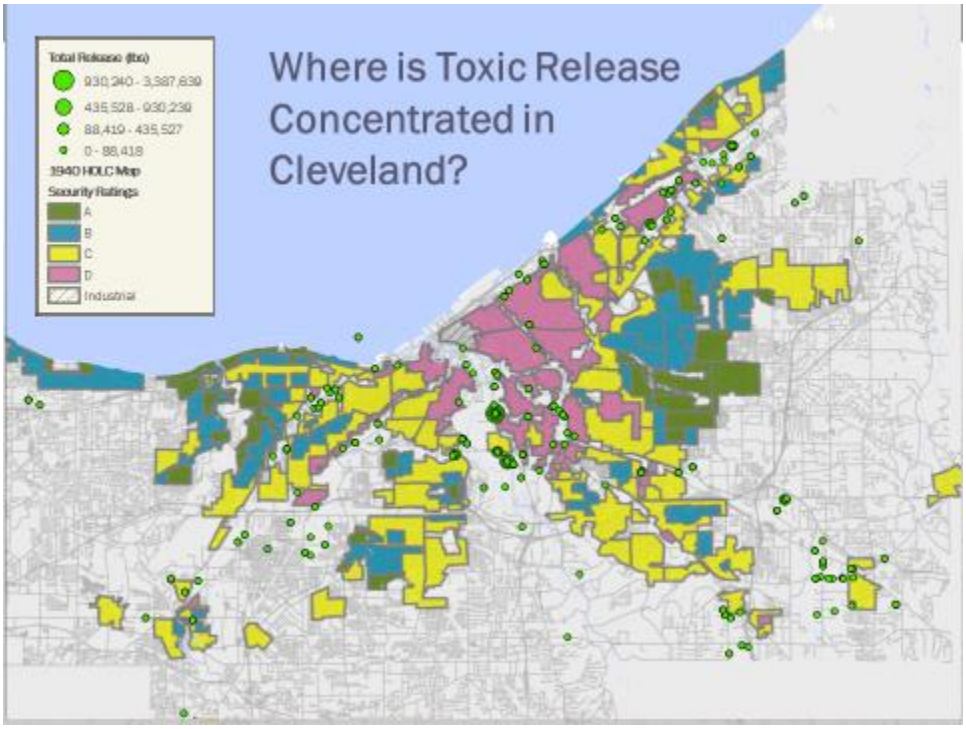


Figure 19

Map of contemporary infant mortality rates by neighborhood in relation to historical HOLC areas.

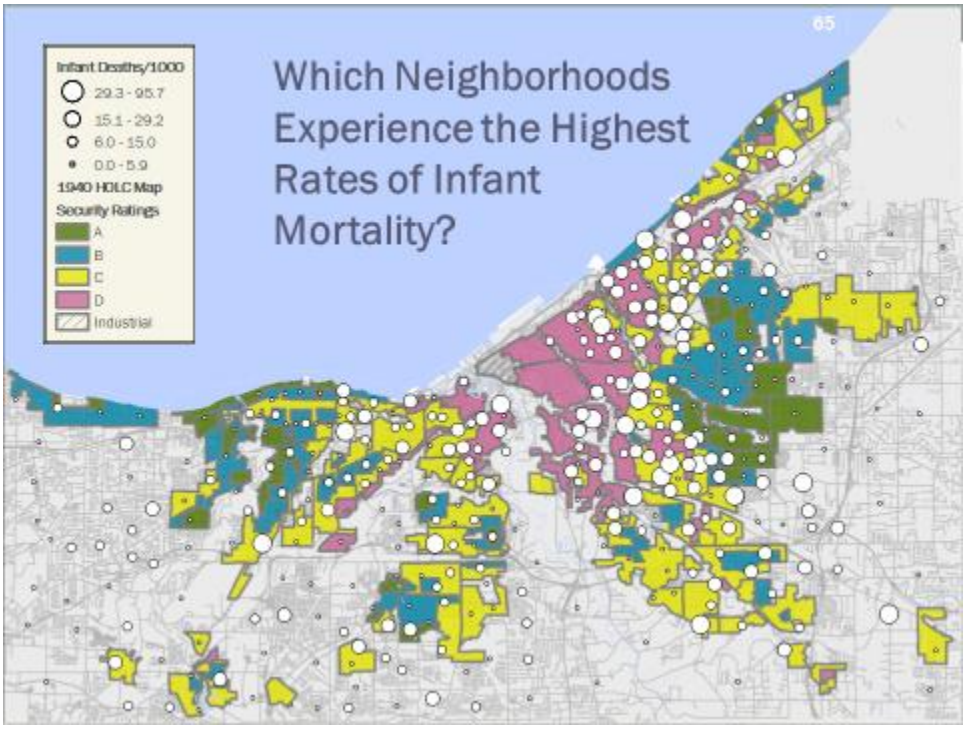


Figure 20

Map of contemporary diabetes hospital intake rates by neighborhood in relation to historical HOLC areas.

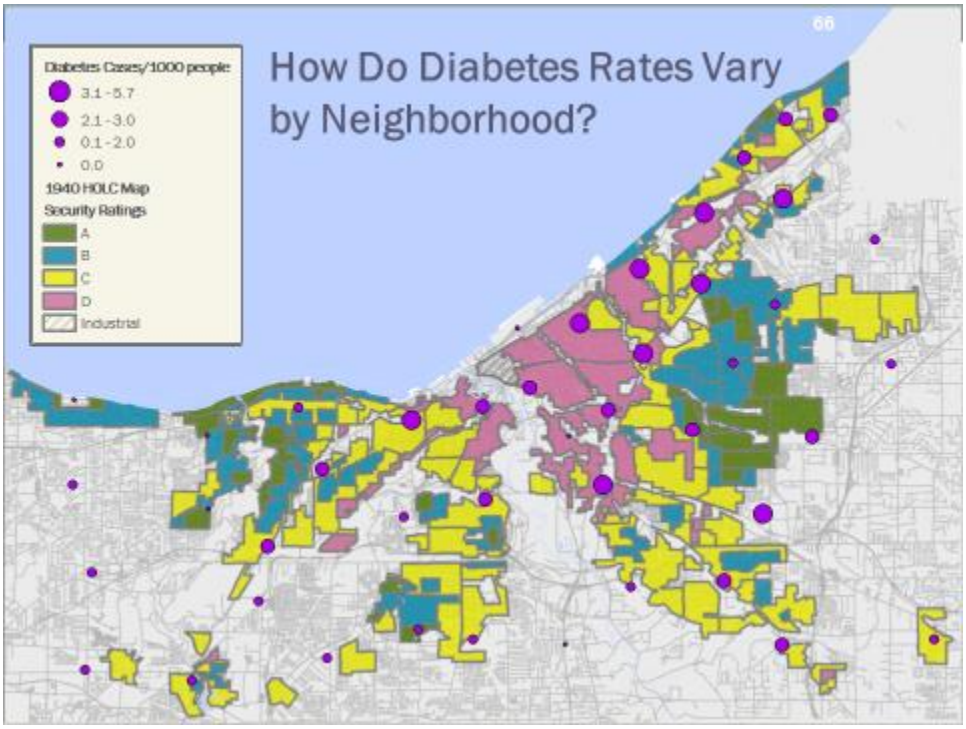


Figure 21

Contemporary rates of infant mortality (per 1,000 births) by historical HOLC areas. Source: Ohio Department of Health data and analysis by The Kirwan Institute.

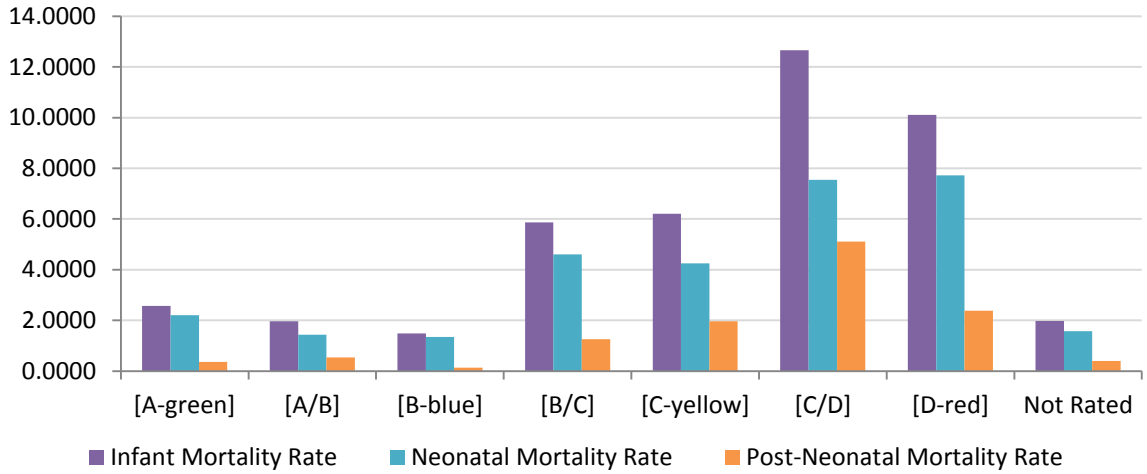


Figure 22

Contemporary rates pre term and low birth weight births (per 1,000 births) by historical HOLC areas. Source: Ohio Department of Health data and analysis by The Kirwan Institute.

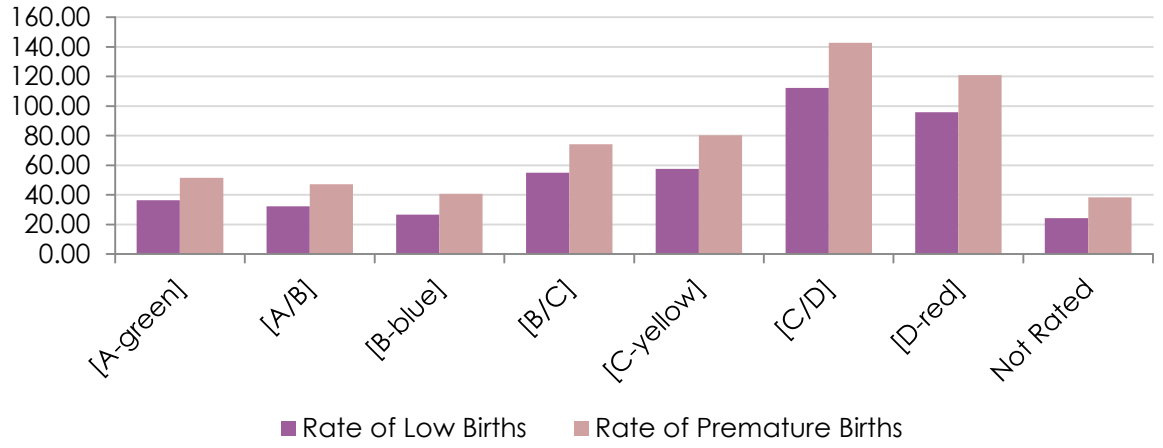


Figure 23

Contemporary diabetes hospital intake cases by historical HOLC areas. Source: Ohio Hospital Association data and analysis by The Kirwan Institute.

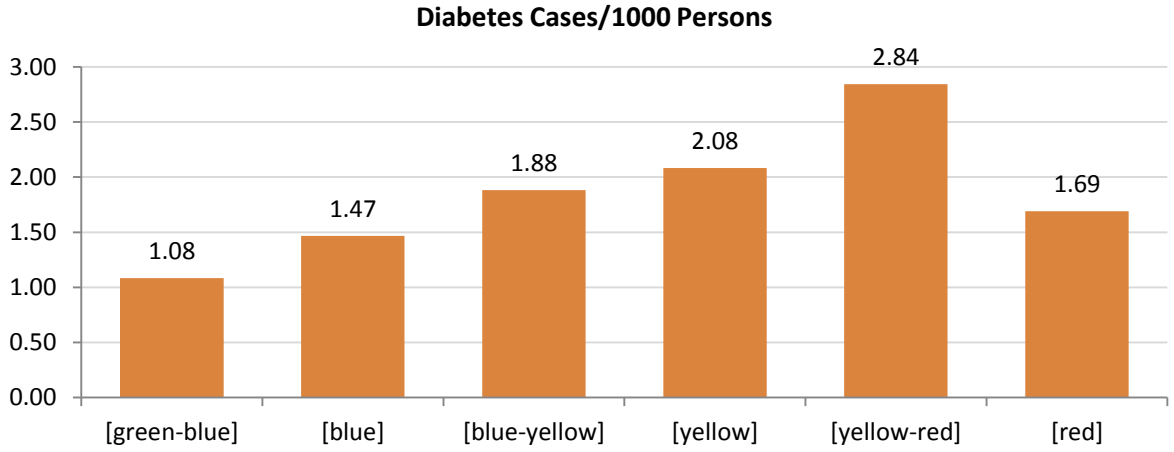


Figure 24

Comparison of contemporary lead exposure rates by neighborhood and redlining areas. Source: Cuyahoga County health data and analysis by The Kirwan Institute.

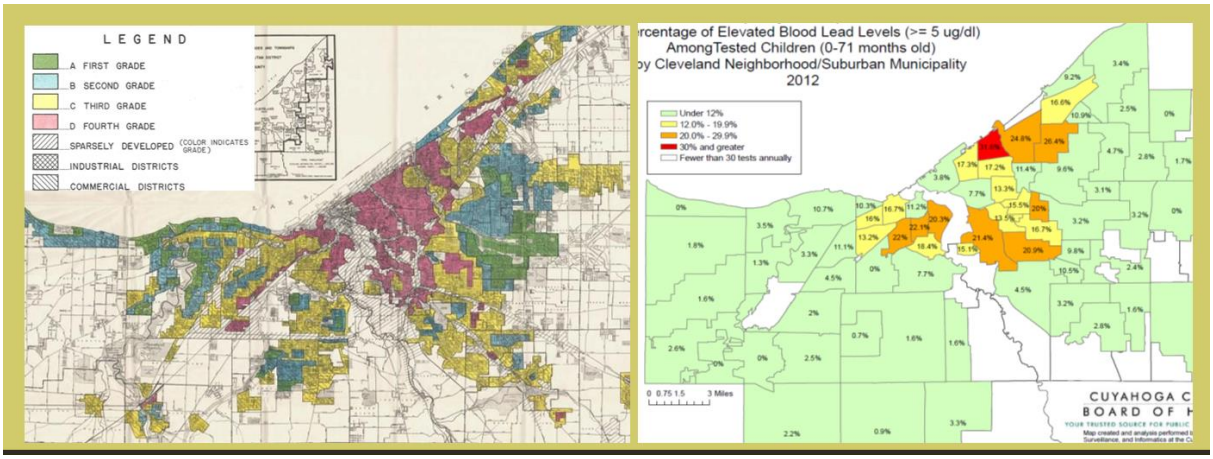
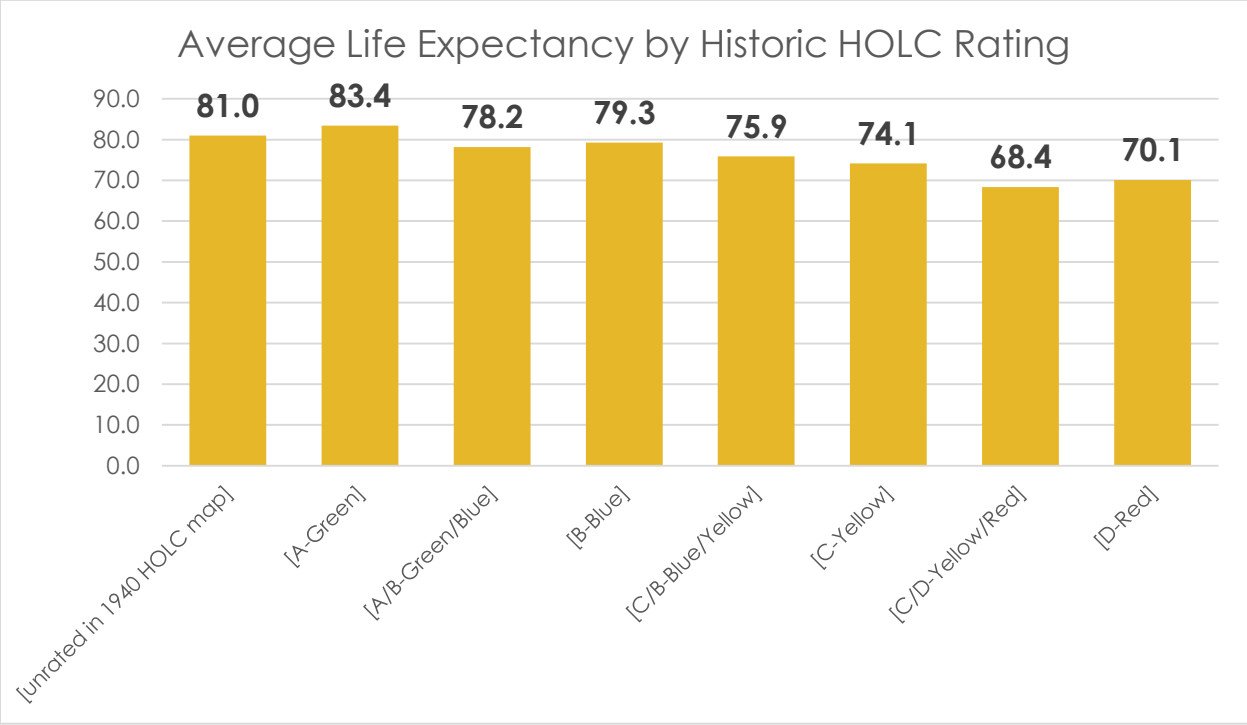


Figure 25

Contemporary life expectancy calculations for neighborhoods by various 1940 HOLC rating criteria. Source: Cuyahoga County health data and analysis by The Kirwan Institute.



IV. Moving Forward: Learning From Our History

As we look back on historic policies like those codified through the Home Owners' Loan Corporation maps, it is easy to denigrate the social mores of Depression-era thinking around the themes of race, ethnicity, and class. Terms such as "infiltration" and "low-grade population" that referred to immigrants and African Americans in the HOLC assessor notes suggested that individuals from these communities represented a risk to public health as if they themselves were a disease. Today we can fall into the trap of acknowledging how archaic these views appear in 21st century America as if no contemporary societal values will be looked upon similarly by future generations.

But it is important to recognize that many of the same beliefs about race and class that gave birth to racial zoning and redlining are alive today, even though they may now manifest themselves in more subtle ways. It is also important to consider how current language, messaging, and values may contain the roots of the unintended consequences of future inequities. For example, some elements of well-intended initiatives such as smart growth, sustainability, and local food production carry within them a host of implications for low-income communities and people of color, especially in an age when genuine civic engagement and democracy are under duress in many marginalized communities. As plans to revitalize urban neighborhoods arise and evolve, the deep-rooted values upon which they are based should always be considered for how they will impact the families and children of today and tomorrow.

The lessons of history are of little consequence if we fail to learn from them. One of the important themes of this research is that although plans and policies can be more harmful to some neighborhoods than others, they can also be used to acknowledge harm and bring about a sense of restorative justice by helping to rebuild and revive communities. The events of history cannot be changed, but many of its lingering effects can be mitigated or even reversed through the decisions we make today. By understanding power dynamics and welcoming community members into a more collaborative place in the decision-making process, new policies can produce more equitable and sustainable results in our cities and neighborhoods. By working at all levels of government, and with the private and non-profit sectors to coordinate efforts to improve our communities, we can avoid the major pitfalls of the past. By acknowledging that we must address housing, education, transportation, health and wellbeing together, as well as cultural and environmental challenges, we will improve upon the policies enacted by previous generations.

Moving Forward: Building An Equitable & Healthy Cuyahoga County

What are the lessons we should learn from local history, and how do they relate to contemporary activities by the PlaceMatters team to support equitable and healthy neighborhoods in Cuyahoga County? Several primary themes emerge from this historical analysis that should inform contemporary policymaking:

IV. Values influence policy. Value-infused policies shape systems, which either help to produce prosperity for all or create barriers to opportunity for some.
V. Historical policies have long-term, residual impacts that need to be taken into account when designing solutions for today.
VI. There is nothing "natural" about today's challenges, nor are they unsolvable. Significant change can begin through coordinated efforts focused on principles of equity and inclusion.

<u>Cuyahoga PlaceMatters Core Values: Supporting healthy and equitable policies and practices.</u>

The Cuyahoga PlaceMatters team has developed a set of principles to guide our community in creating equitable access to resources and opportunities for all.

I. Collective Impact – Develop a common agenda and shared vision for change that coordinates stakeholders across sectors, aligns priorities and actions, mobilizes resources, and measures improvement.
II. Equity – Adoption of policies and practices that ensure no one is advantaged or disadvantaged because of ethnicity, race, gender, age, religion, or socio-economic position.
III. Place Making – Recognizing that "neighborhood or community" is the context in which health and well-being begins. Systems, institutions and community members must work collectively to create optimal "neighborhood conditions" and create the context which enables people to thrive.
IV. Policy and Advocacy – Subscribe to the principle of "health and equity in all policies" and actively advocate for policies that engender (health) equity, racial and ethnic inclusion and cultural competency outcomes within systems, institutions, communities and neighborhoods to improve economic, health and social conditions for all community members.
V. Promoting Community Member Capacity Building and Inclusion – Draw upon community members' capacity to identify and solve issues in their environments and intentionally support opportunities for community members and other groups to lead efforts that create strong and vibrant communities.

Moving Forward: The Role of Cuyahoga PlaceMatters

The federal government enacted policies such as the Fair Housing Act and the Community Reinvestment Act to prevent the continuation of blight, poverty and segregation in neighborhoods historically excluded from lending opportunities and housing choice. These are foundational civil rights acts, but more needs to be done. Residents in these neighborhoods need better opportunities to improve their health, well-being, and economic mobility. Cuyahoga PlaceMatters is helping to advance planning and action to support the ongoing revitalization of the Northeast Ohio region (NEO) and Cuyahoga County, in particular. The team serves as a catalyst and convener within NEO to advance shared learning regarding policy, practice, and systems change needed to promote "health and equity in all policies."

The Cuyahoga PlaceMatters team will continue to engage community stakeholders in conversations about what factors contribute to health within a community. The team will partner with a broader set of community stakeholders to integrate health and equity considerations into policies, organizational practices, community-wide initiatives and community engagement. Here are a few examples of how the team is currently building community capacity:

Policies: PlaceMatters team members established the Northeast Ohio Health Impact Assessment Partnership, which introduced Health Impact Assessments (HIA) as a tool that informs the likely health implications of policies, programs and practices not usually associated with human health. Additionally, it makes recommendations to offset negative health implications.

Organizational Practices: The City of Cleveland Planning Commission is working to introduce a Healthy Community Design Checklist as a tool to assist developers with design considerations that include health-enhancing features into new development.

Community-Wide Initiatives: PlaceMatters team members work within their organizations and participate on various County/City committees, and advisory councils to infuse an equity frame into visioning, values and decision-making. Community-wide initiatives include: Healthy Cleveland, Health Improvement Partnership-Cuyahoga Consortium, Racial and Ethnic Approaches to Community Health (REACH), and The Cleveland Cuyahoga Partnership to Improve Birth Outcomes.

Community Engagement: PlaceMatters team members host community forums and/or discussions based upon stated community aspirations and interests. In addition, PlaceMatters team members actively solicit

feedback from community members in an authentic manner to inform and enlighten their activities. Some of these engagement activities include: The Race, Food & Justice Conference, Healthy Eating Active Living Buckeye/Larchmere/Woodland Hills (HEAL), Public Policy and Advocacy Capacity Building for Saint Luke's Foundation Area Stakeholders.

Our first ever community health equity report, *History Matters: Understanding the Role of Policy, Race and Real Estate in Today's Geography of Health Equity and Opportunity in Cuyahoga County,* focuses on how past policies and planning decisions impact present day systems and communities. The PlaceMatters team aims to ensure an inclusive, economically prosperous Cuyahoga county is advanced. We are helping to create a new definition of public health and awareness. In most instances, "the choices we make are shaped by the choices we have."

What Cuyahoga PlaceMatters team members know for certain is that changing the current trajectory related to population health, wealth and well-being will take rigor, fidelity to innovative models of inclusion, and commitment to applying the core values espoused by Cuyahoga PlaceMatters and others. We are living proof of the type of leadership, authenticity and leveraging that must occur to advance a movement centered on health and equity for all. And we understand that the work needed to obtain the changes we seek will take long-term commitment. Talking about inequity and studying health disparity data is the beginning of this journey. There are promising practices in our community, but some difficult work lies ahead of us. We offer our experience and leadership to support a values-driven agenda that will get our community to this goal. We invite leaders from every sector and every neighborhood throughout Cuyahoga County to connect with us.

Appendix: End Notes

[i] The NAREB of 1916 became today's National Association of Realtors. This is not to be confused with today's "NAREB," the National Association of Real Estate Brokers formed in 1947 by African-American real estate professionals attempting to secure equal housing opportunities.

[ii] The National Association of Real Estate Exchanges' objective was "to unite the real estate men of America for the purpose of effectively exerting a combined influence upon matters affecting real estate interests." (see http://www.realtor.org/field-guides/field-guide-to-the-history-of-the-national-association-of-realtors)

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