



# 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  
April 14<sup>th</sup> 2014 - Brooklyn, OH*

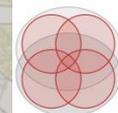
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**Joshua Bates, City & Regional Planning Program, KSA**  
**Amanda Golden, City & Regional Planning Program, KSA**  
**Kelsey, Mailman, City & Regional Planning Program, KSA**  
**Ronni Nimps, City & Regional Planning Program, KSA**

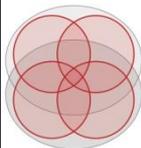
The Ohio State University



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for the Study of Race and Ethnicity



**KSA**



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# PREFACE

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



“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”

- 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

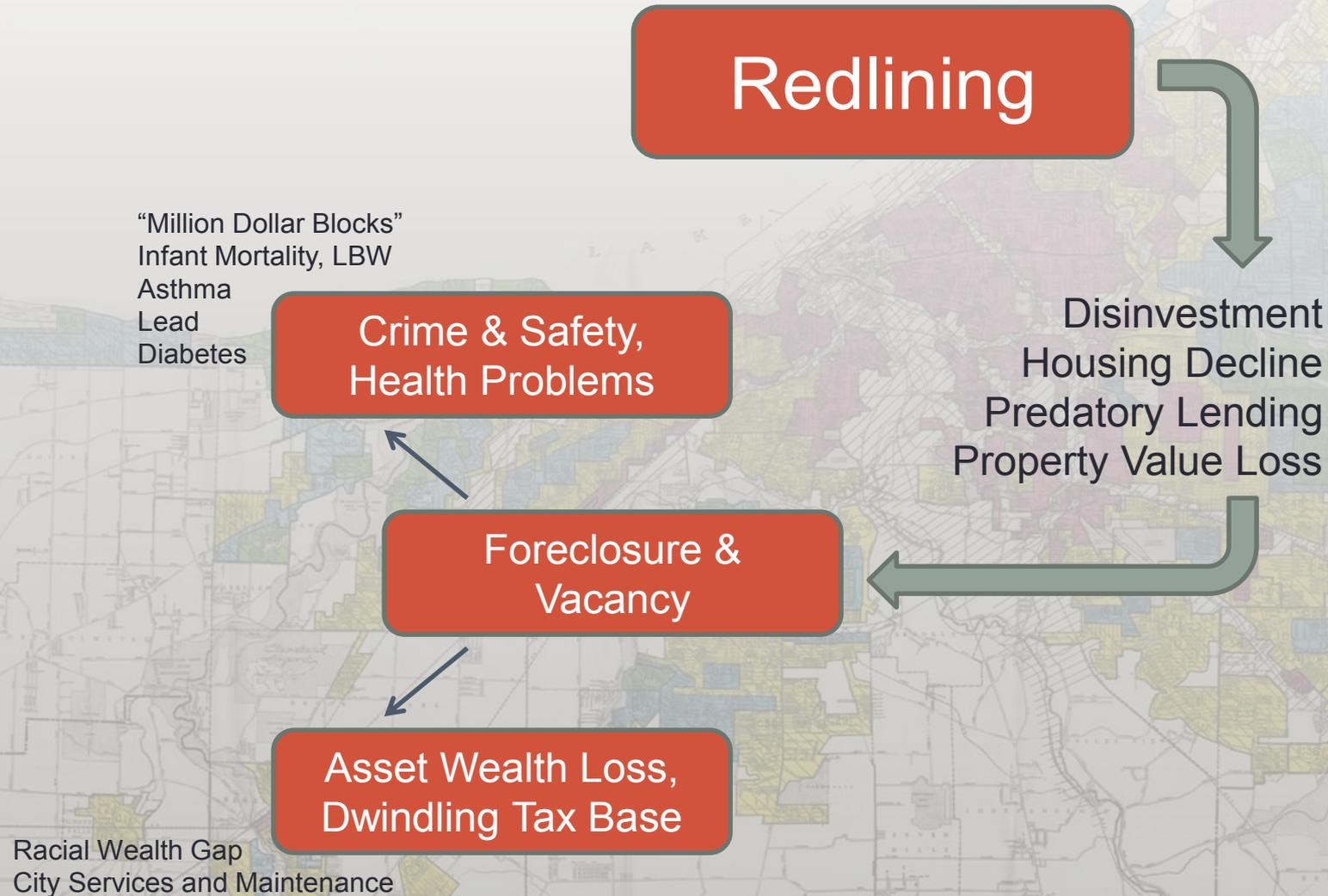
**The Importance of Urban Development History**



- Racial and social exclusion, and exploitation were primary driving forces in 20<sup>th</sup> 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

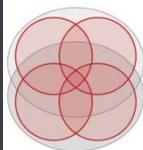
# Our Analysis: Testing the Theories on how Redlining Impacts Cities & Racial Equity



# Health & The Life Course Perspective



What About a Neighborhood's Life Course Perspective?



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# CLEVELAND HISTORY

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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



1774 BY SHOBER & CARQUEVILLE CHICAGO

- CHURCHES**
- 1. First M. E. Church, Methodist.
  - 2. Wesleyan M. E. Church, Methodist.
  - 3. City Church, Methodist.
  - 4. Central M. E. Church, Methodist.
  - 5. First Methodist Church, Methodist.
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**BIRDS EYE VIEW OF**  
**CLEVELAND**  
**OHIO 1877**

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Division of Maps  
 FEB 28 1881  
 Library of Congress

# Cleveland, 1937



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CLEVELAND, O., CUYAHOGA RIVER FROM SW

# Turning Point in Environmental Protection

## *Cuyahoga County River Fire 1969*

"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."

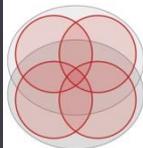
Following the Cuyahoga River fire of 1969 and Love Canal in the mid-70s, the US entered an era of water quality acts: Clean Water Act (1972), Drinking Water Act (1974), and the Superfund Act (1980)



Jonathan Adler, Case Western Reserve University, quoted in Christopher Maag (2009). "From the Ashes of '69, a River Reborn." *New York Times*, 21 June, p. 18.

# Cleveland, 2005





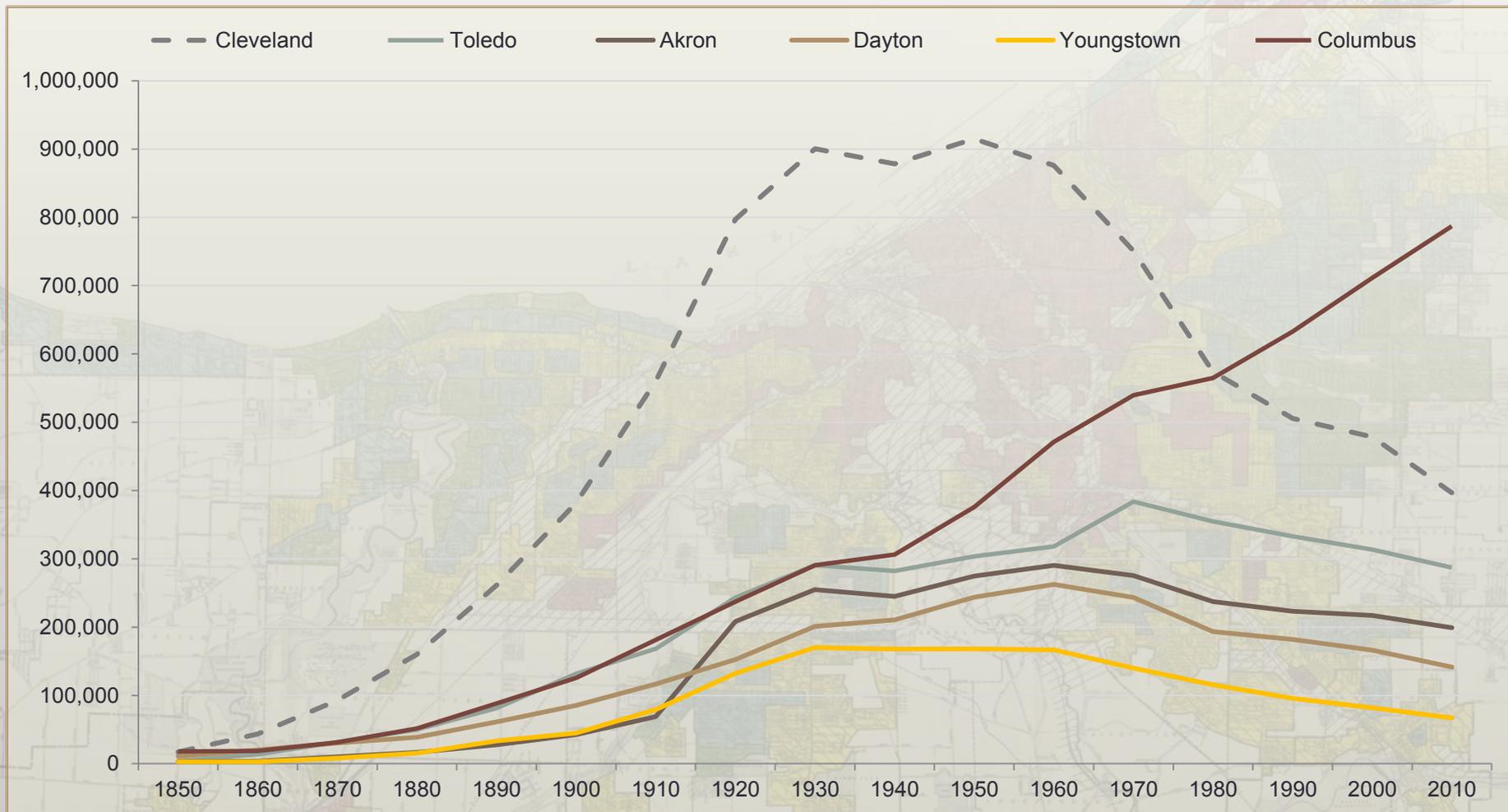
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# POPULATION TRENDS

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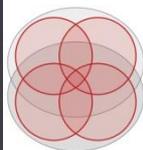
Cleveland's Historic Demographic Patterns

# Population Growth Patterns



# Cleveland's African American Population

Area Name-Legal/Statistical Area Description	Total Population 2010	2010 Black or African American Population	2010 % Black
Detroit city	713,777	586,573	82.2%
Birmingham city	212,237	155,258	73.2%
Baltimore city	620,961	392,938	63.3%
Memphis city	646,889	408,075	63.1%
New Orleans city	343,829	204,866	59.6%
Montgomery city	205,764	116,001	56.4%
Shreveport city	199,311	108,535	54.5%
Baton Rouge city	229,493	124,542	54.3%
Augusta-Richmond County consolidated government (balance)	195,844	105,921	54.1%
Atlanta city	420,003	224,316	53.4%
<b>Cleveland city</b>	<b>396,815</b>	<b>208,208</b>	<b>52.5%</b>
Mobile city	195,111	98,202	50.3%
Richmond city	204,214	102,264	50.1%
Washington city	601,723	301,053	50.0%



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# ZONED OUT

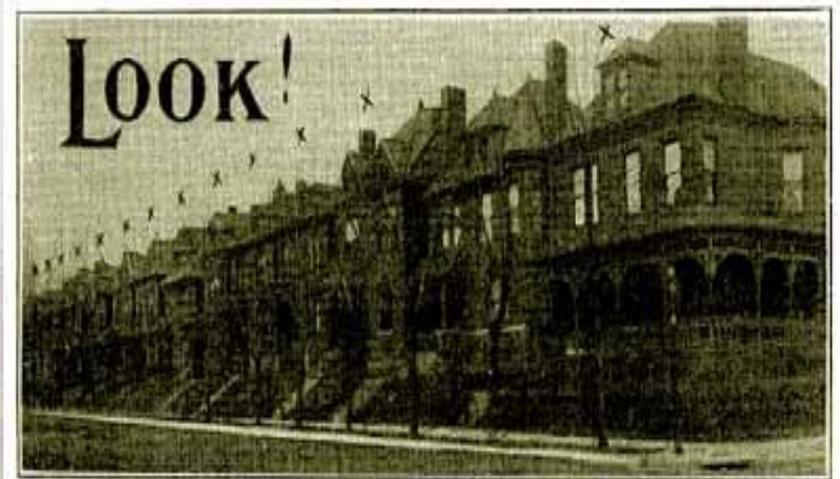
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The Racial Origins of Zoning



# 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



**LOOK At These Homes NOW!**  
 An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE.  
**SAVE YOUR HOME! VOTE FOR SEGREGATION!**



Baltimore Racial Zoning Campaign Advertisement

# 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

said Tracts to a corporation or association formed by residents or owners of property in Innis Arden No. 2, or to a corporation or association formed by residents or owners of Innis Arden, for community purposes, in the activities of which corporation or association residents of Innis Arden No. 2 shall have the right to participate, subject to reasonable restrictions and requirements imposed by such corporation or association.

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 Caucasian race. No person other than one of the White or Caucasian 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 Caucasian race where the latter is an occupant of such property.

15. *ANIMALS*. No hogs, cattle, horses, sheep, goats, or or similar livestock shall be permitted or maintained on said property at any time. Chicken hens, pigeons, rabbits and other similar small livestock, not exceeding a total of twenty-five in number, shall be permitted but must be kept on the premises of the owner. Not more than one dog and cat may be kept for each building site. No pen, yard, run, hutch, coop or other structure or area for the housing and keeping of the above described poultry or animals shall be built or maintained closer

# 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 included restrictive convents
- 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.

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.

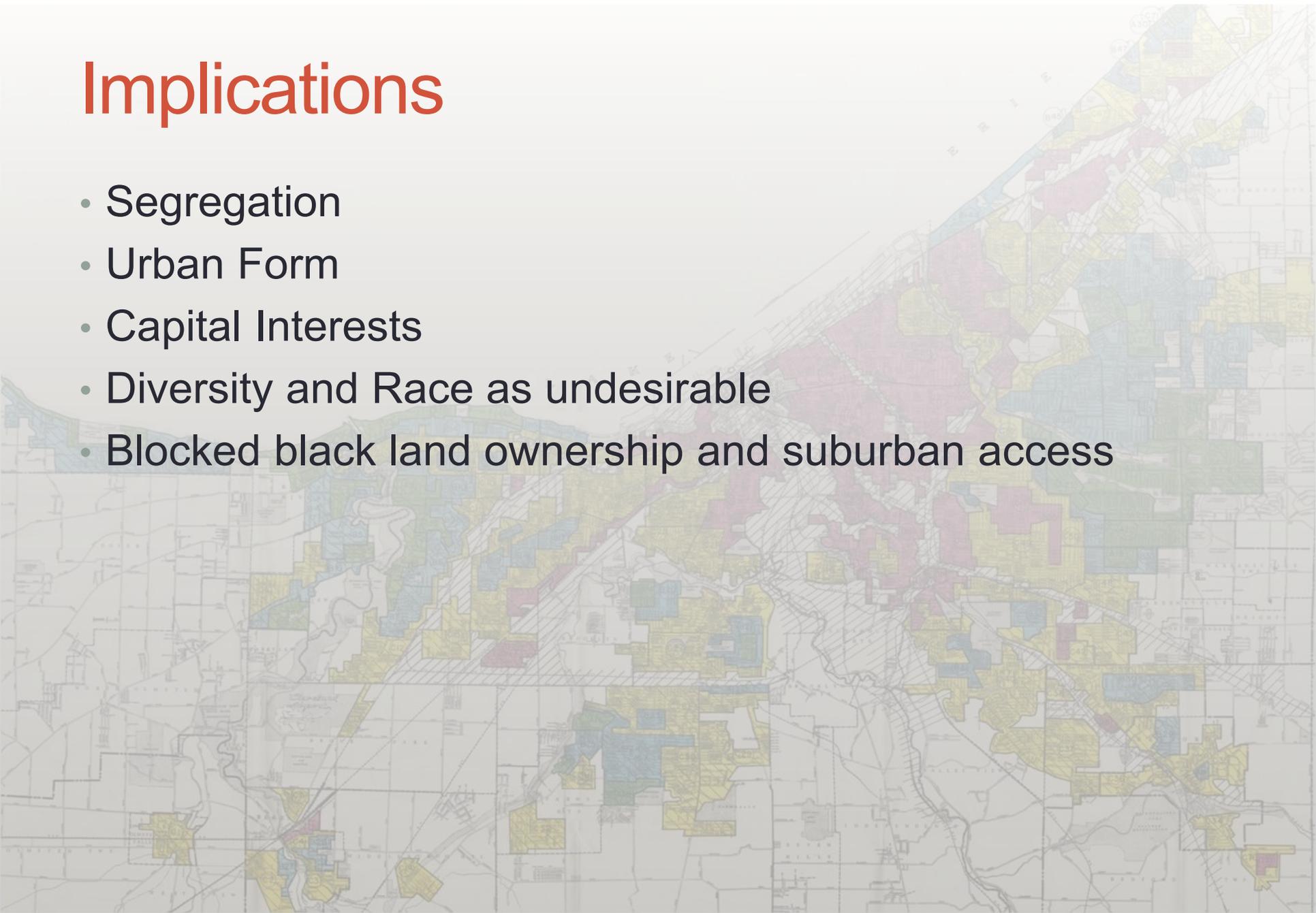
JEWISH  
HISTORICAL SOCIETY OF  
GREATER WASHINGTON

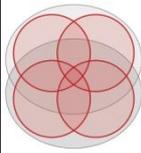
# Covenants in Cleveland

- 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 Heights 1929
  - 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





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# PLANNED DISINVESTMENT

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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

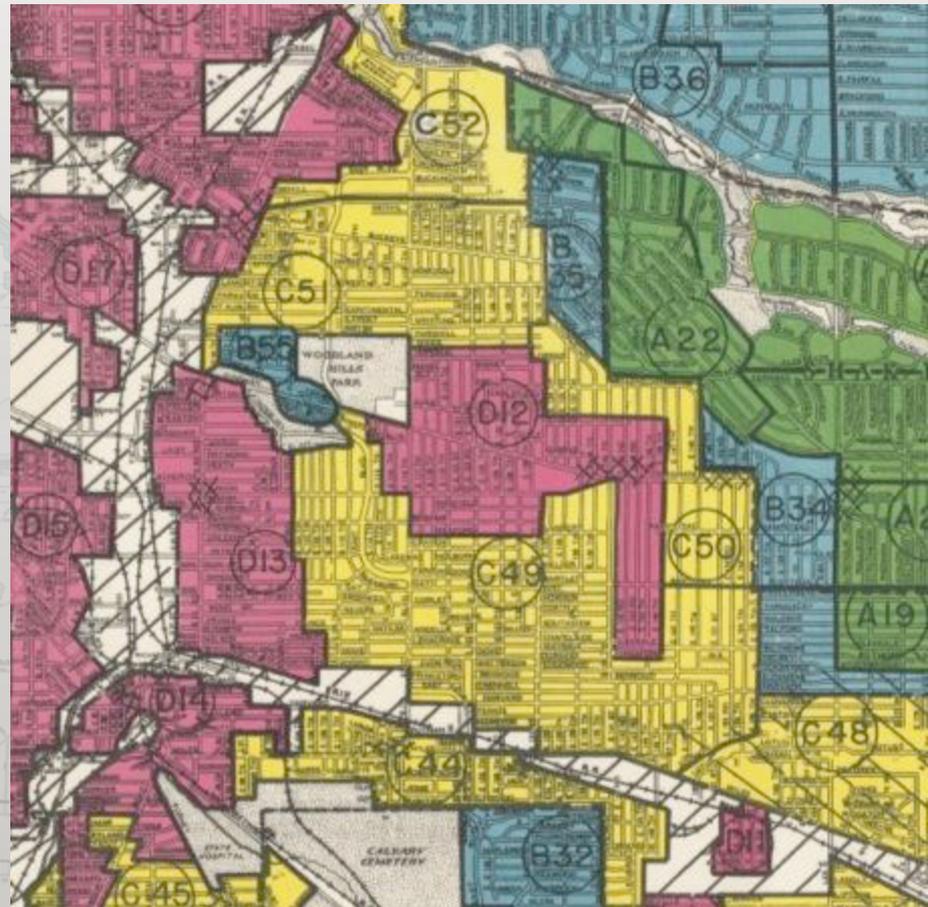
# Ripple Effects of Disinvestment

- 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.



1. POPULATION: a. Increasing slowly Decreasing \_\_\_\_\_ Static \_\_\_\_\_

Long-Small Business Owners - Red thru retail sell

nationalities Jewish & Italian d. Negro 20%

Strong colored infiltration - also Jewish & Italian

PREDOMINATING	55%	OTHER TYPE	45%
2-family (6rm suites)		Singles - 6rms	
frame		frame	
12-20 yrs.		12-20 yrs.	
poor		fair	
100%		100%	
50%		75%	
1939 Price Bracket	\$ 4500 - 6500 % chge	\$ 3700 - 4800 % chge	
1937 Price Bracket	\$ 4000 - 6000 -10%	\$ 3000 - 4500 -8%	
Aug. 1939 Price Bracket	\$ 4000 - 6000 0%	\$ 3000 - 4500 0%	
Sales Demand	poor	poor	
Predicted Price Trend (next 6-12 months)	down	down	
1937 Rent Bracket	\$ 20 - 30 (avg) % chge	\$ 25 - 35 % chge	
1937 Rent Bracket	\$ 20 - 27% -5%	\$ 25 - 35 -0%	
Aug. 1939 Rent Bracket	\$ 20 - 30 +5%	\$ 25 - 35 0%	
Rental Demand	fairly good	fairly good	
Predicted Rent Trend (next 6-12 months)	weak	weak	

3. NEW CONSTRUCTION (past yr) No 0 Type & Price \_\_\_\_\_ How selling \_\_\_\_\_

4. OVERHANG OF HOME PROPERTIES: a. HOLC \_\_\_\_\_ b. Institutions 350

5. SALE OF HOME PROPERTIES (1yr) a. HOLC \_\_\_\_\_ b. Institutions 125

6. MORTGAGE FUNDS: Not available 7. Total Tax Rate per \$1000 (1932) 8.3c.1c

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area's development began about 25 years ago and was featured by the heavy percentage of "Jerry-Type" construction throughout. Almost immediately the commercial district along Kinsman became solidly Jewish-owned and a heavy infiltration of Russian-Jewish and Italian occurred between the periods of 1920-30 and has continued up to date. Beginning with about 1928 a movement of colored from the downtown areas started in this section and progressed with moderate success up until about three years ago when the movement became more pronounced, and at present, is continuing steadily.

The heavy slump in price valuation in property in this area occurring following the depression ~~has~~ made some recovery up to 1937 with improved general business conditions but is again sliding due to lack of maintenance, and constant infiltration from these elements.

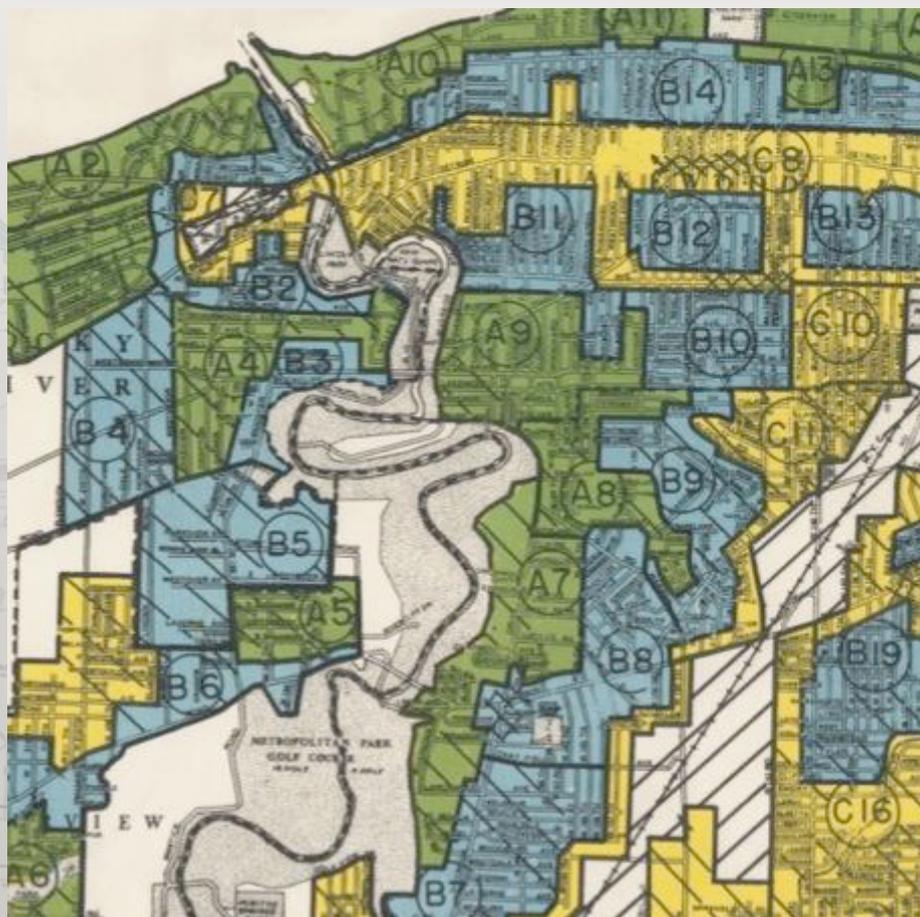
A boom of commercial property along Kinsman Rd. was experienced in 1926 but collapsed and did not materially affect residential property values. This area throughout shows poor maintenance, and rapid depreciation of property is characteristic of these

9. LOCATION Cleveland (E side) SECURITY GRADE 4th AREA NO. D-12 DATE 9/13/39

Kinsman - Mt. Pleasant Section

AREA DESCRIPTIONS - SECURITY MAP OF Cuyahoga County

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.



	<u>fairly rapidly</u>	Decreasing	_____	Stable	_____
	<u>Professional &amp; Business men</u>				
Nationalities	_____	d. Negro	_____	%	_____
	<u>new occupants - desirable type</u>				
PERMANENT	<u>95%</u>	OTHER TYPE	_____	%	_____
	<u>framed</u>				
	<u>15 years</u>				
	<u>very good</u>				
	<u>99%</u>				
	<u>97%</u>				
g. 1938 Price Bracket	<u>\$6000 - 10,000</u>	% chgs	_____	% chgs	_____
h. 1935 Price Bracket	<u>\$6000 - 10,000</u>	%	_____	%	_____
i. 1929 Avg. Price Bracket	<u>\$4000 - 10,000</u>	%	_____	%	_____
j. Sales Demand	<u>average</u>				
k. Predicted Price Trend (next 6-12 months)	<u>firm</u>				
l. 1935 Rent Bracket	<u>\$1000 - 2000</u>	% chgs	_____	% chgs	_____
m. 1929 Rent Bracket	<u>\$1000 - 2000</u>	%	_____	%	_____
n. 1929 Avg. Rent Bracket	<u>\$1000 - 2000</u>	%	_____	%	_____
o. Rental Demand	<u>—</u>				
p. Predicted Rent Trend (next 6-12 months)	<u>—</u>				
3. NEW CONSTRUCTION (past yr) No	<u>10</u>	Type & Price	<u>2000</u>	How selling	<u>rapidly</u>
4. OVERSHANG OF HOME PROPERTIES:	a. HOLO	_____	b. Institutions	_____	_____
5. SALE OF HOME PROPERTIES (yr)	a. HOLO	_____	b. Institutions	_____	_____
6. MORTGAGE FUNDS: <u>ample</u>	7. Total Tax Rate: per \$1000 (1938)	<u>\$22.60</u>	_____		
8. DESCRIPTION AND CHARACTERISTICS OF AREA: This allotment was laid 15 years ago; new 20% built up; practically all streets paved; all utilities; average lot front 40 ft.; level terrain; area consists of 95% single dwellings (6 rooms) and 5% cottages; very convenient to grade and high schools, churches and stores.					
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.					
9. LOCATION <u>Rosely River</u> SECURITY GRADE <u>1st</u> AREA NO <u>A-4</u> DATE <u>1/19/39</u>					

# 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, (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 4<sup>th</sup> AREA NO D-10 DATE 9/9/39  
"Shantytown" (formerly part of Miles Heights)

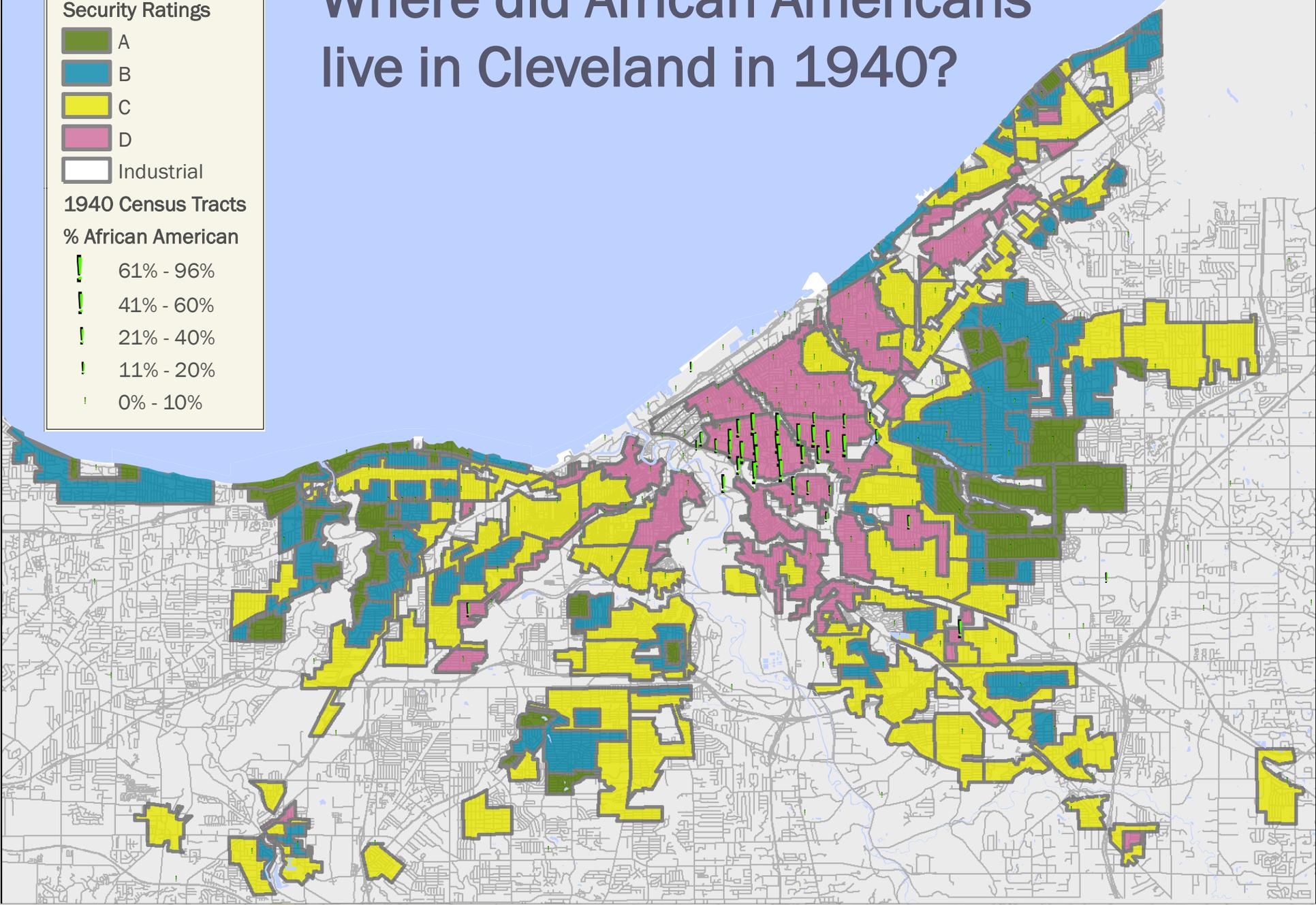
# Where did African Americans live in Cleveland in 1940?

**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 \_\_\_\_\_ Decreasing \_\_\_\_\_ Static X

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

c. Foreign Families 75% Nationalities Roumanian - Hungarian Italian - Italian - German  
(including second generations) d. Negro family

e. ~~Shifting or Infiltration of~~ Cosmopolitan

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area, situated in the extreme north-east corner of Cleveland's west side, is one of the <sup>city's</sup> 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 (West Side) SECURITY GRADE 4th AREA NO D-5 DATE 9/7/39

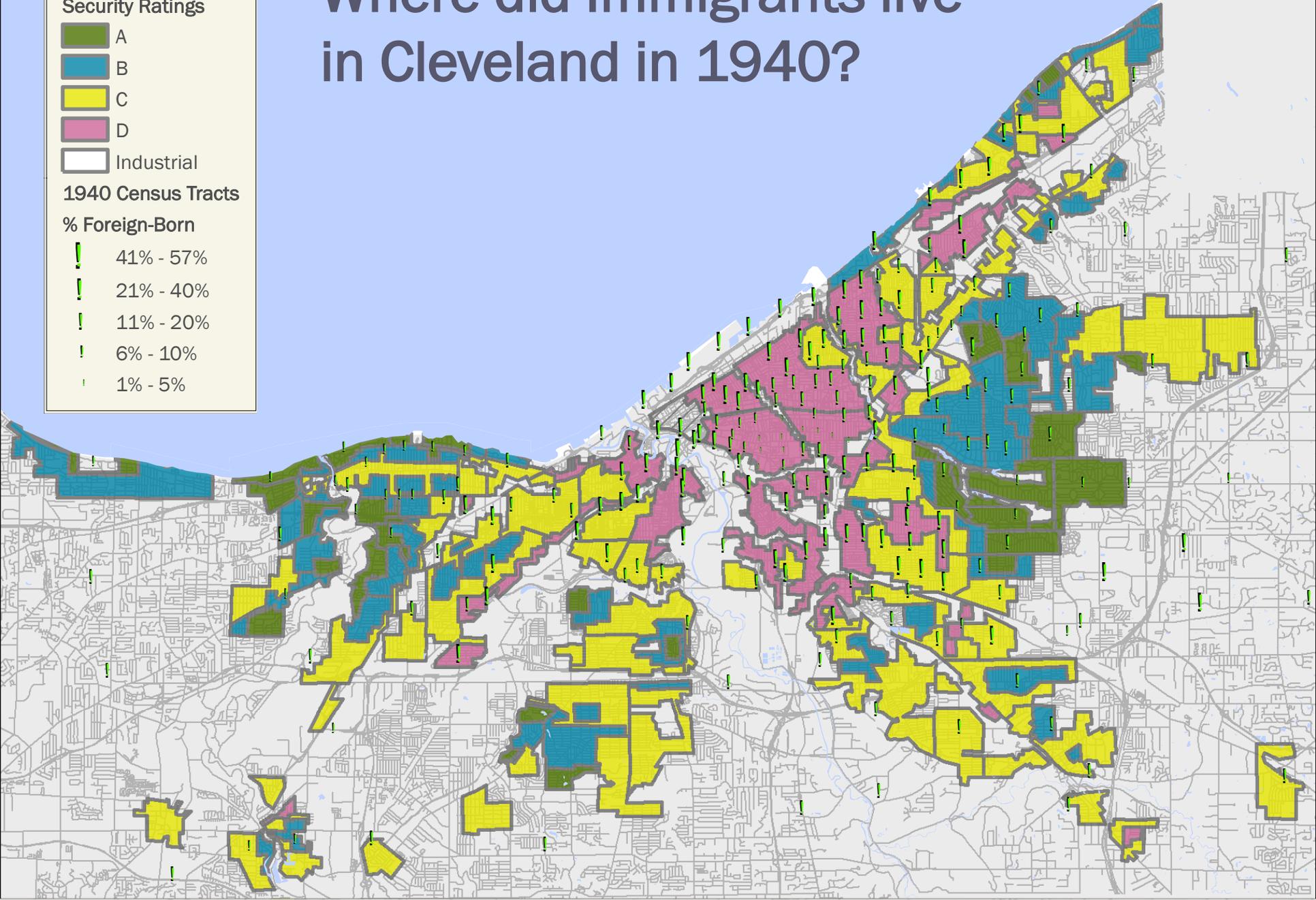
# Where did Immigrants live in Cleveland in 1940?

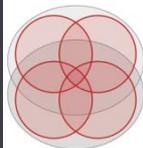
**1940 HOLC Map**  
**Security Ratings**

- A
- B
- C
- D
- Industrial

**1940 Census Tracts**  
**% Foreign-Born**

- 41% - 57%
- 21% - 40%
- 11% - 20%
- 6% - 10%
- 1% - 5%





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# THE ERA OF THE BULLDOZER

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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

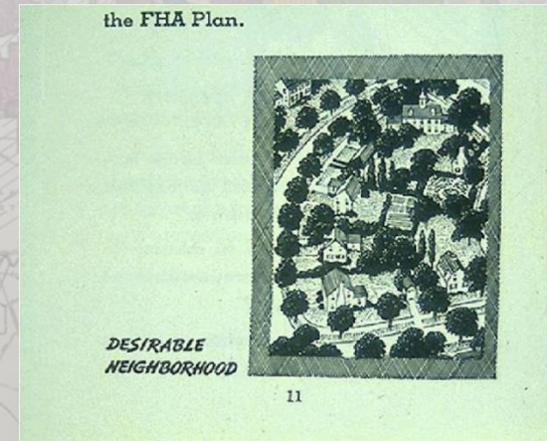


# Suburban Growth & Race

- 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



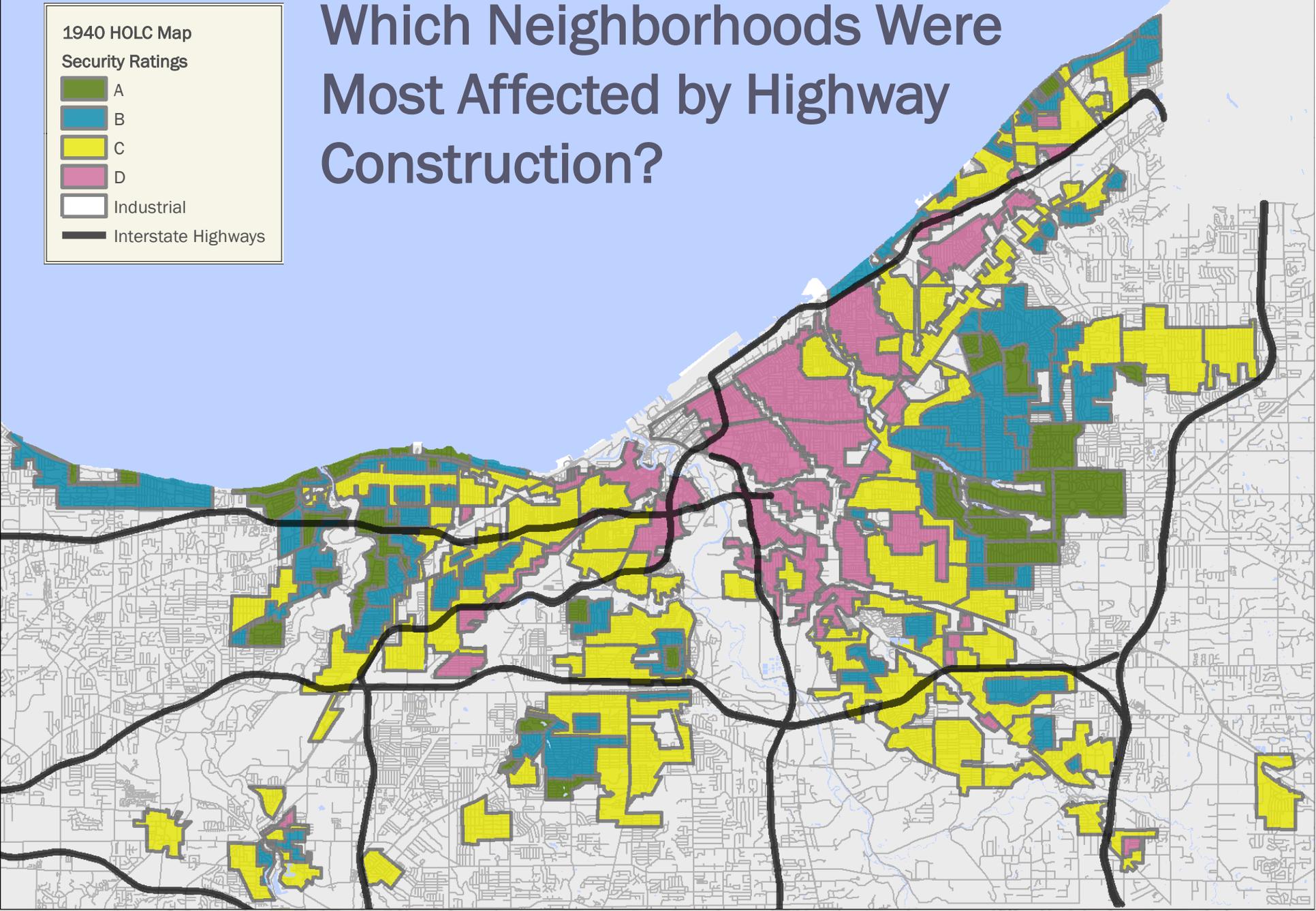
# Urban Renewal in Cleveland: Case Study

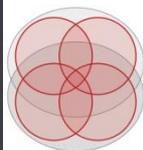


- Conceptual Drawing for the \$250 million dollar Erie View Urban Renewal Project

- 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

# Which Neighborhoods Were Most Affected by Highway Construction?





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# CIVIL RIGHTS PROGRESS

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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  $\frac{3}{4}$  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

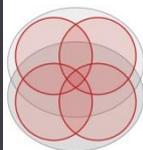
# Community Development Corporations

- 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



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# POST CIVIL RIGHTS ERA

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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

## JUSTICE ATLAS OF SENTENCING AND CORRECTIONS

atlas data use export tutorials

Ohio ▾ Cuyahoga County ▾

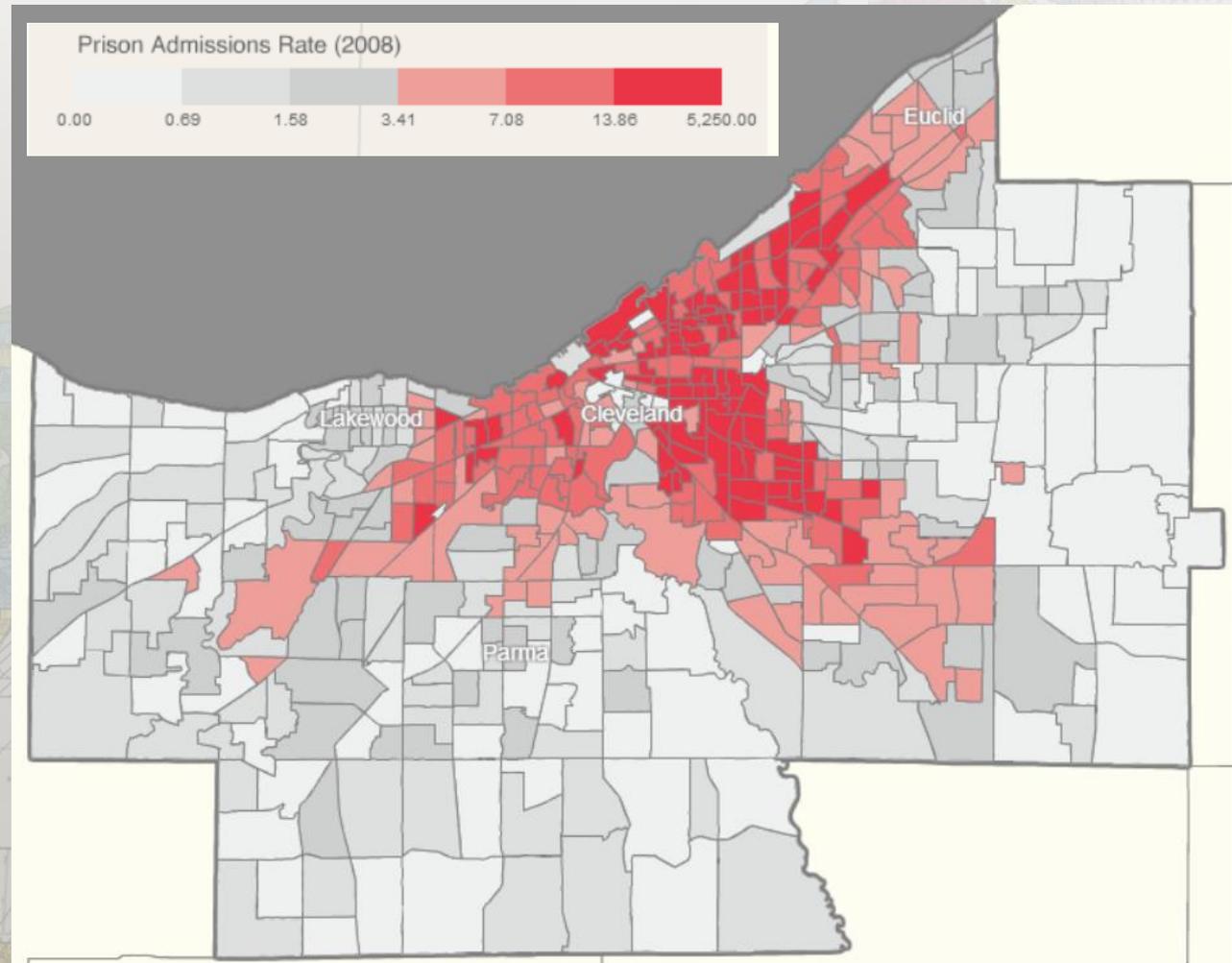
Prison Admissions Rate (2008) ▾ i

Summary ▾ i

zipcode	rate	count	\$ cost
44114	33.08	79	3.4M
44104	24.38	310	18.1M
44108	22.49	359	16.6M
44103	21.18	241	9.1M
44127	20.99	77	3.8M
44110	17.66	235	12.4M
44105	17.48	453	23.4M
44112	15.15	247	12.9M
44102	13.02	364	18.5M
44115	11.53	65	3.2M

% Household Income Under \$25K ▾ i

43.4%



# 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

## A Profile of Cuyahoga County State Prison Intake 2012

Source: Ohio Department of Rehabilitation & Corrections

% High School Dropout	44.8
-----------------------	------

% Unemployed	55.8
--------------	------

% Untreated Mental Illness	18.3
----------------------------	------

### Trauma & Abuse Rates

% Reporting Physical	11.5
----------------------	------

% Reporting Sexual	8.6
--------------------	-----

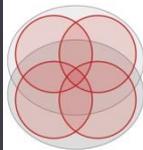
### Substance Abuse Rates (In Past 6 Months)

% Alcohol Abuse	46.4
-----------------	------

% Drug Abuse	75.6
--------------	------

# 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



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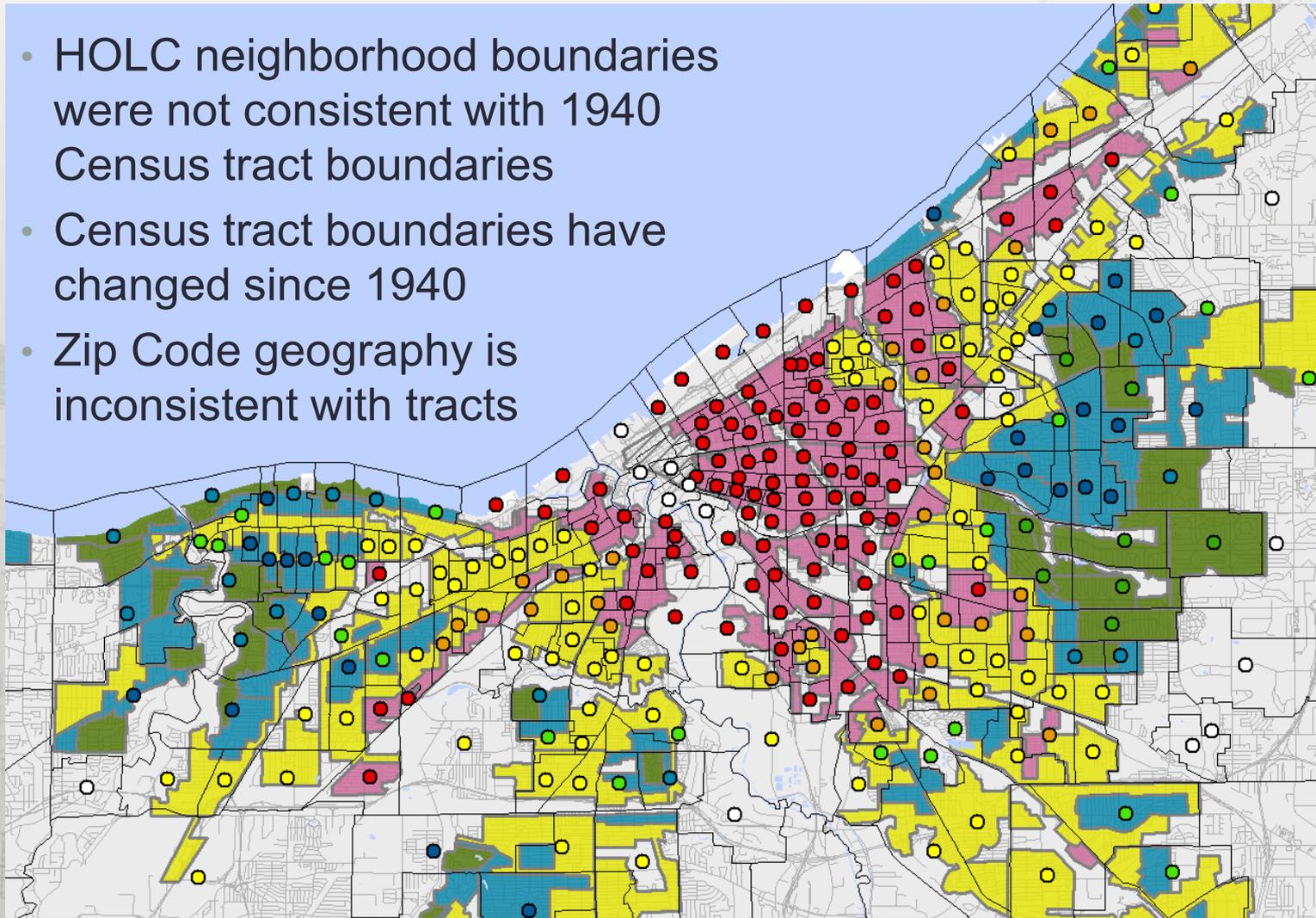
# REDLINING & CLEVELAND TODAY

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An Analysis of Home Owner's Loan Corporation Maps & Contemporary Challenges Facing Neighborhoods

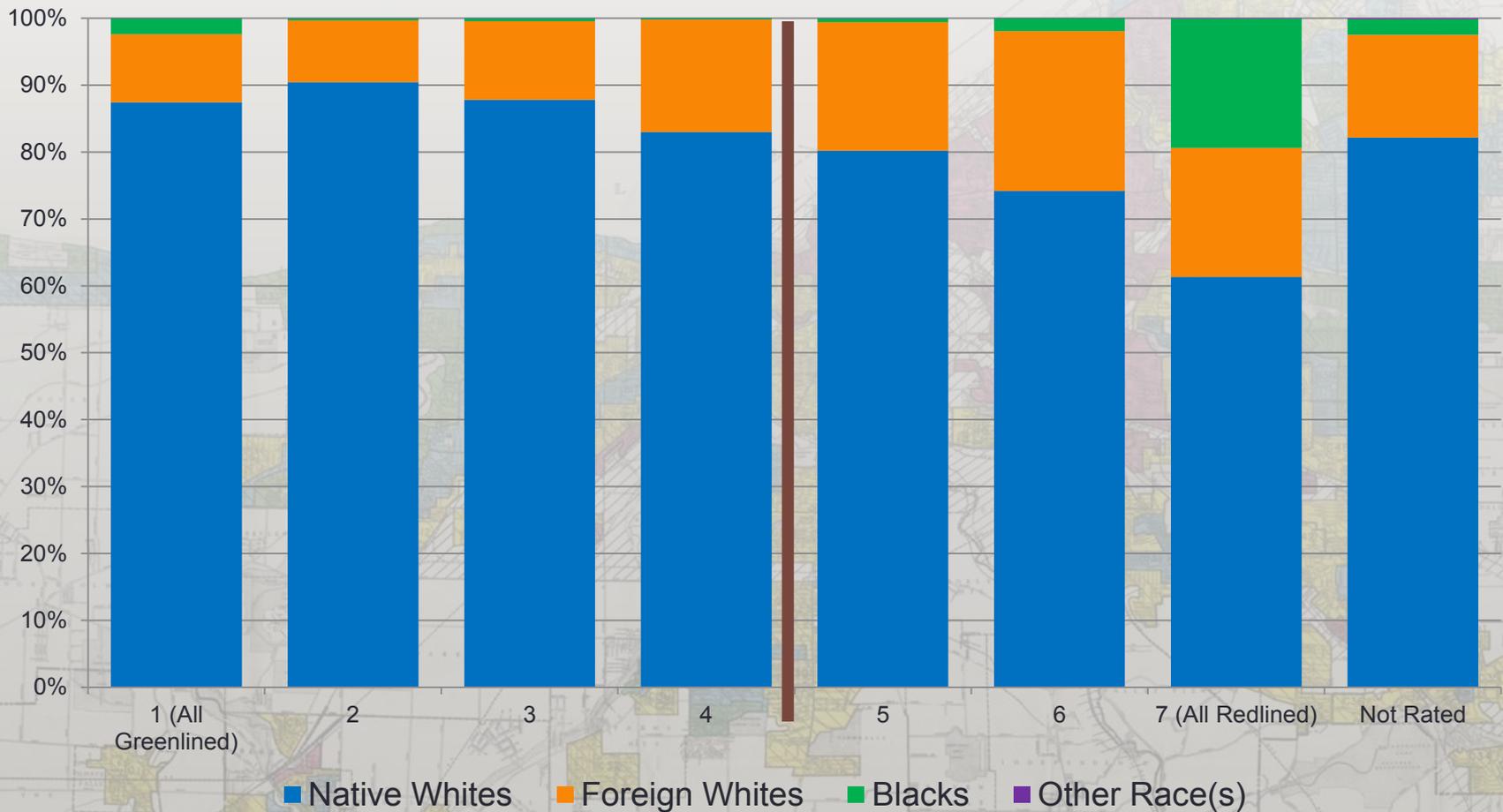
# Analyzing the HOLC Maps

- 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



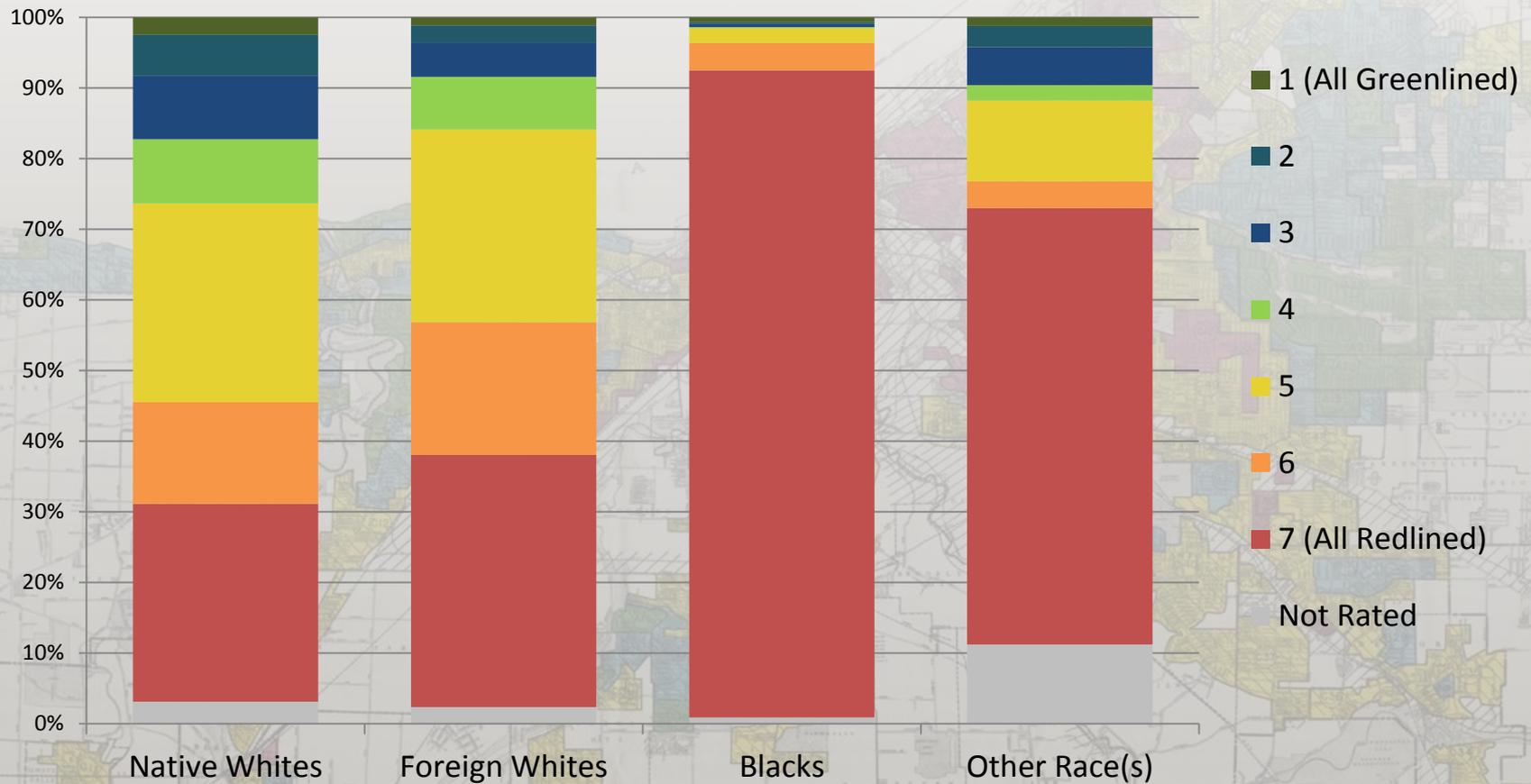
# HOLC Ratings, Race, and Ethnicity

## 1940 Cuyahoga Co. Population by HOLC Rating



# HOLC Ratings, Race, and Ethnicity

## 1940 Population by HOLC Ratings



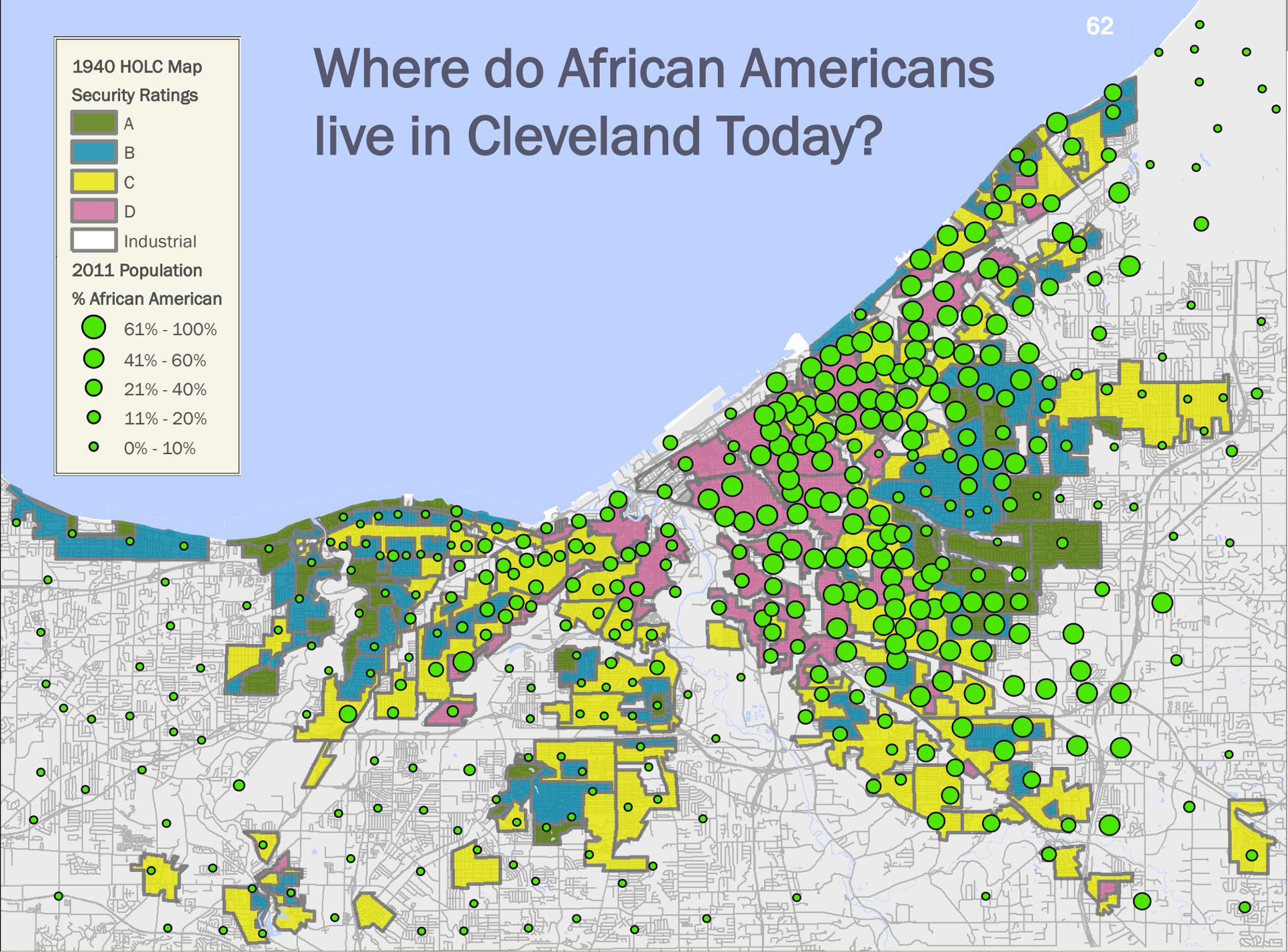
# Where do African Americans live in Cleveland Today?

**1940 HOLC Map**  
**Security Ratings**

- A
- B
- C
- D
- Industrial

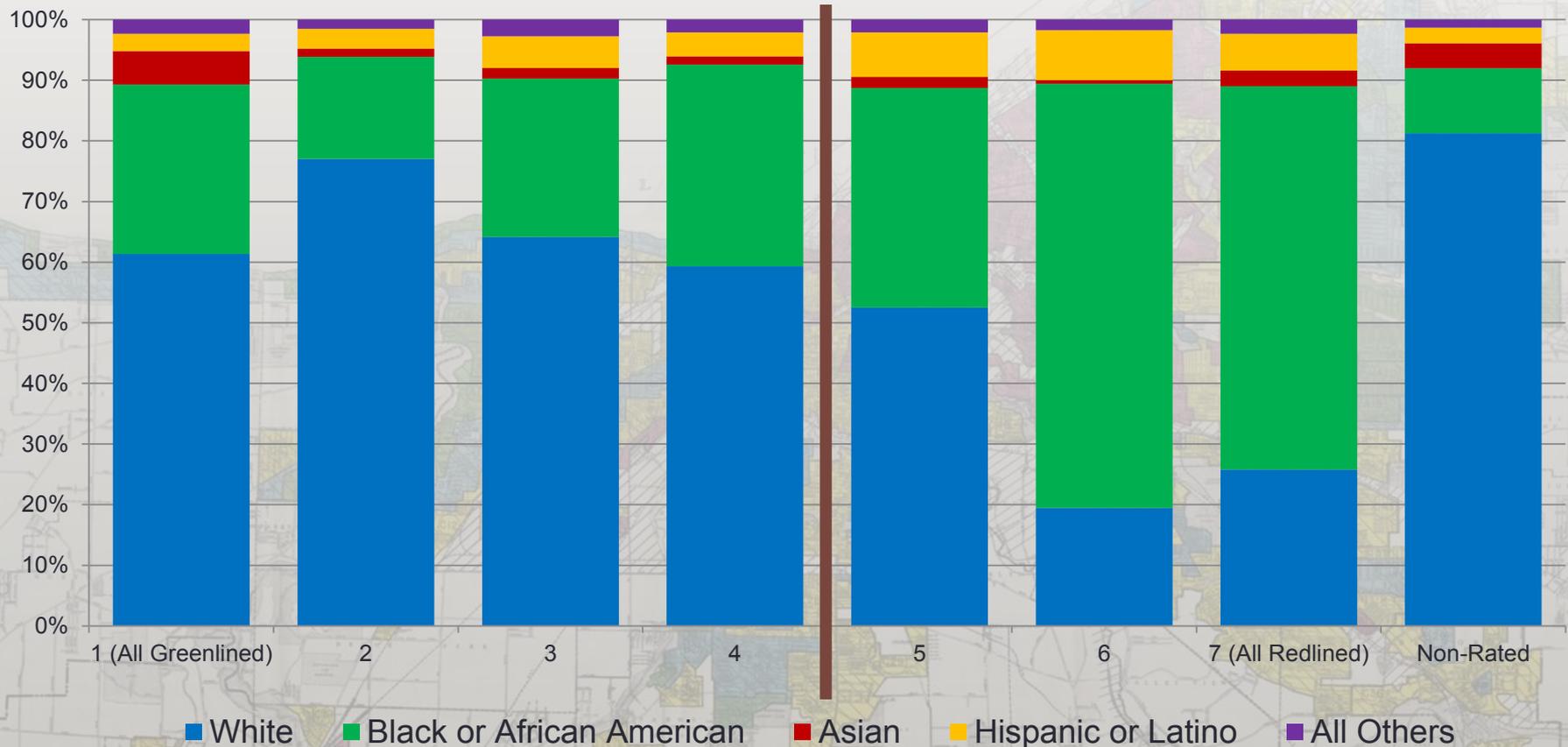
**2011 Population**  
**% African American**

- 61% - 100%
- 41% - 60%
- 21% - 40%
- 11% - 20%
- 0% - 10%

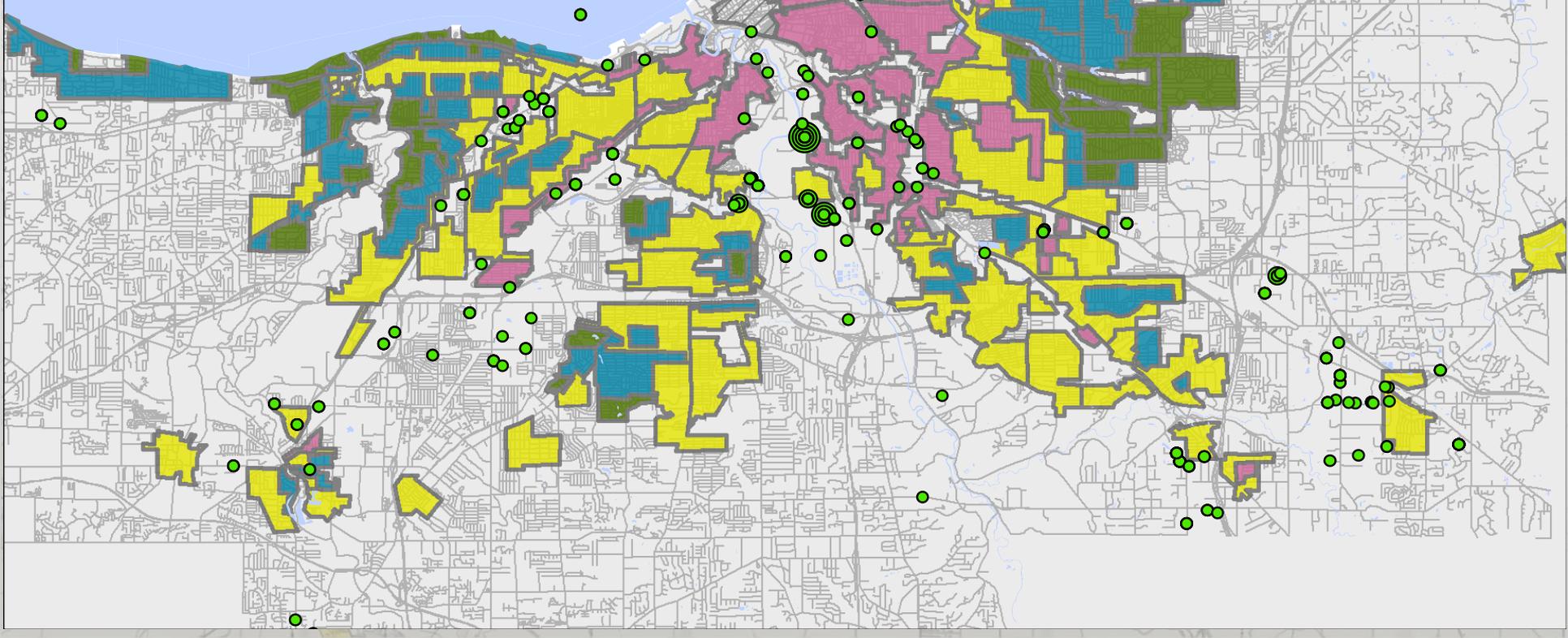
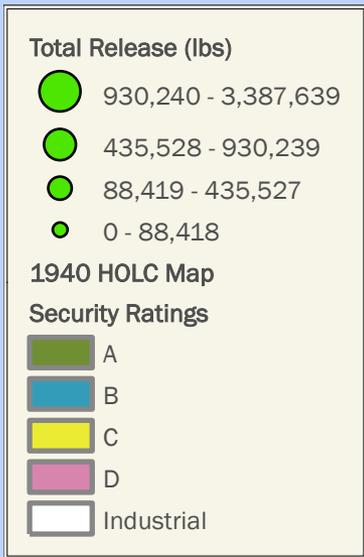


# The Racial Legacy of Redlining

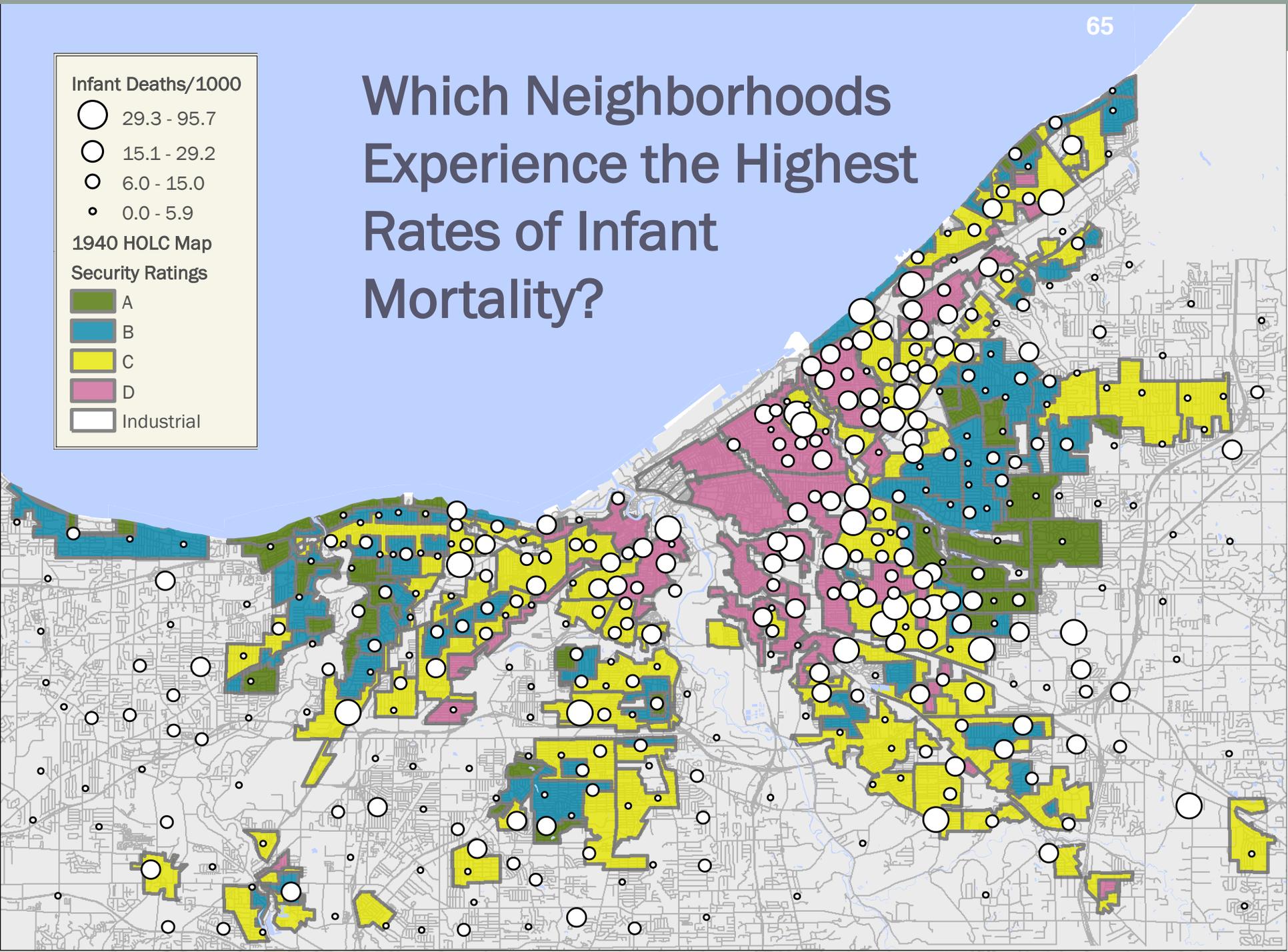
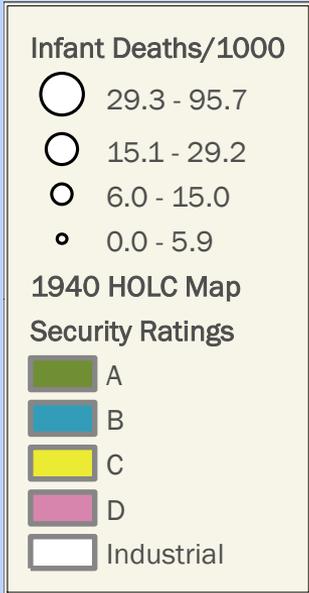
2012 Cuyahoga Co. Population for 1940 HOLC Rated Areas



# Where is Toxic Release Concentrated in Cleveland?

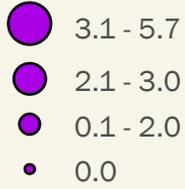


# Which Neighborhoods Experience the Highest Rates of Infant Mortality?



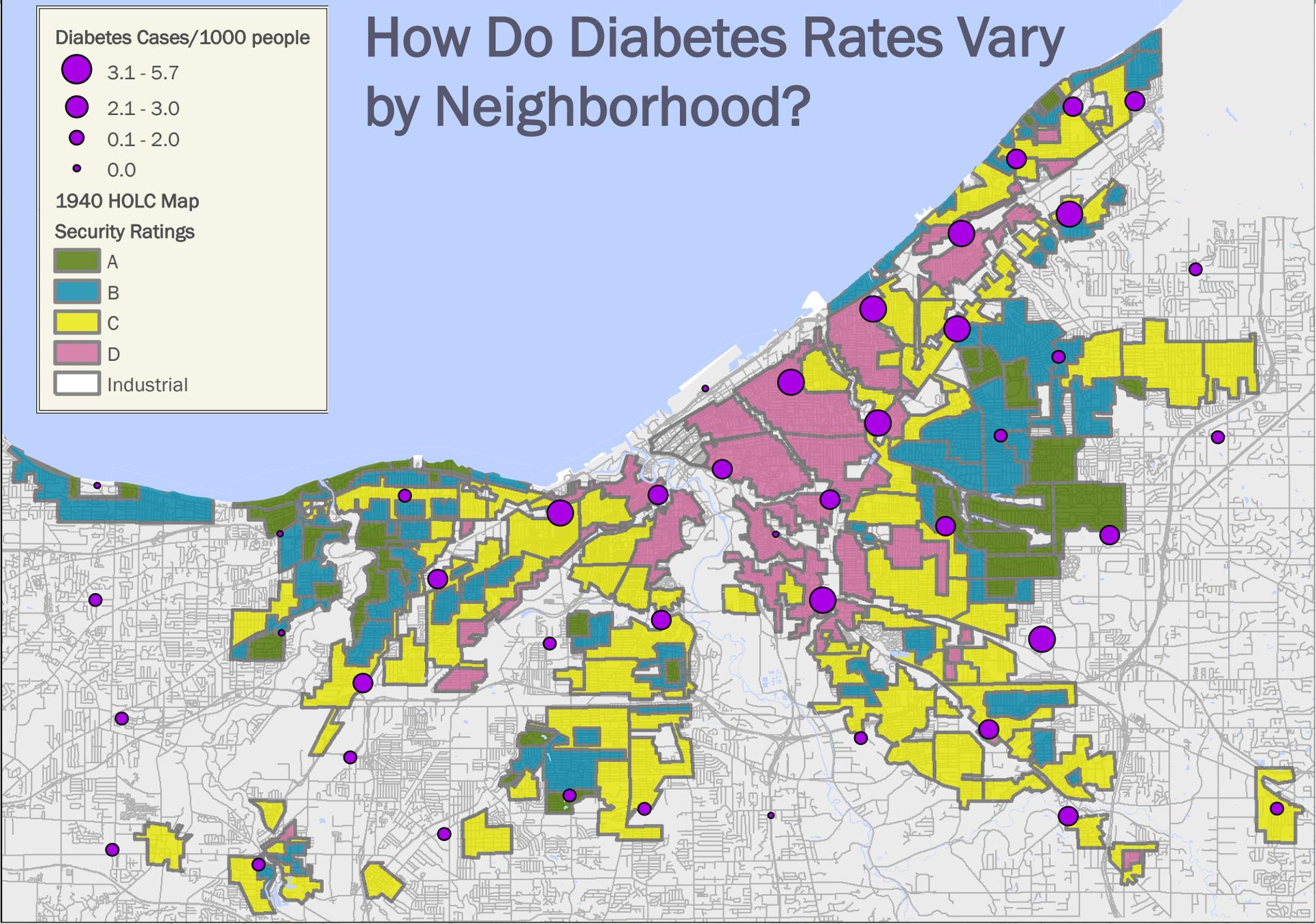
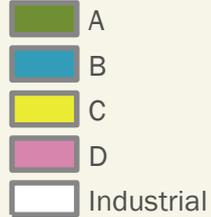
# How Do Diabetes Rates Vary by Neighborhood?

Diabetes Cases/1000 people

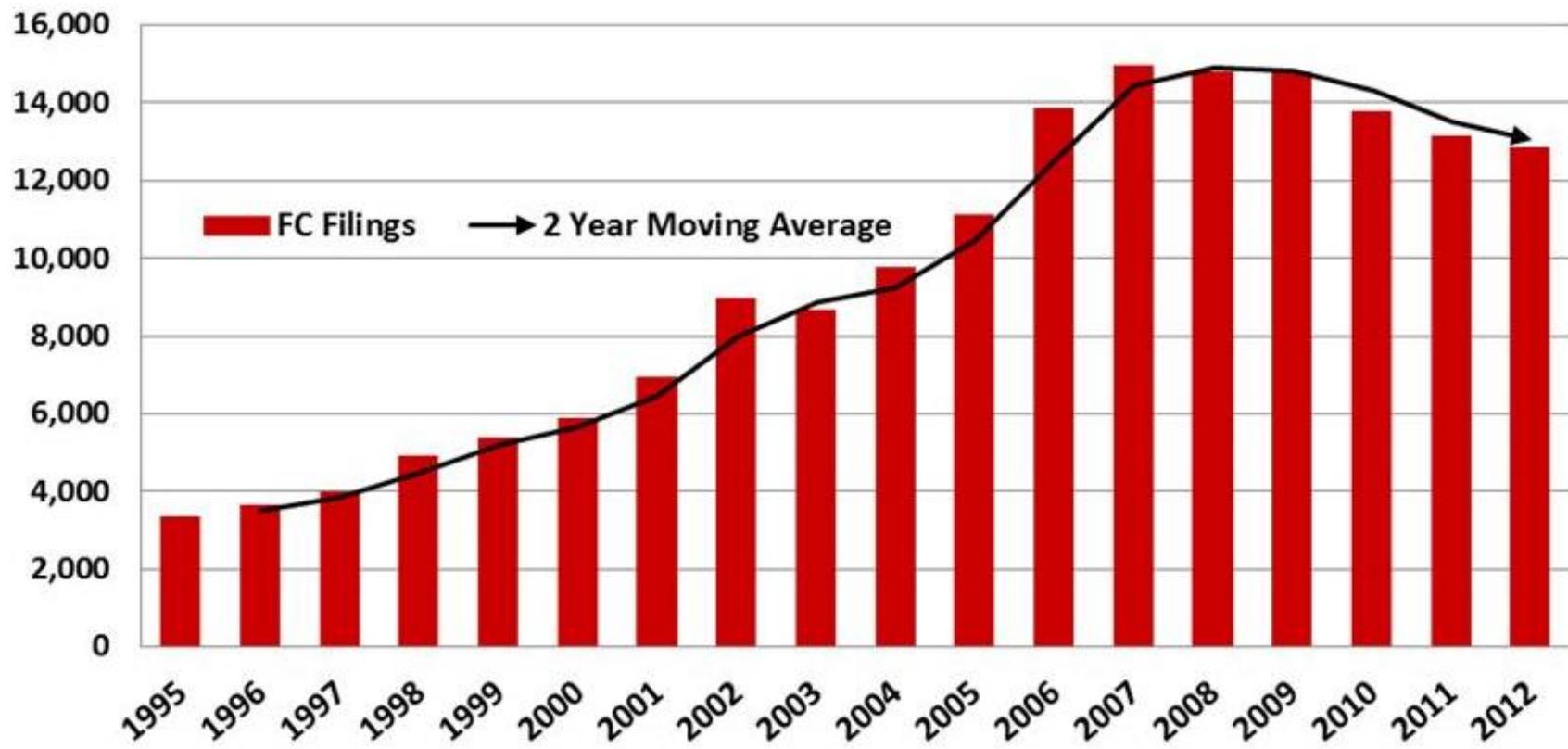


1940 HOLC Map

Security Ratings



# Cuyahoga County Foreclosure Filings



Source: NEO CANDO, Ohio Supreme Court

# Which Neighborhoods Received the Most High-Cost Mortgage Loans?

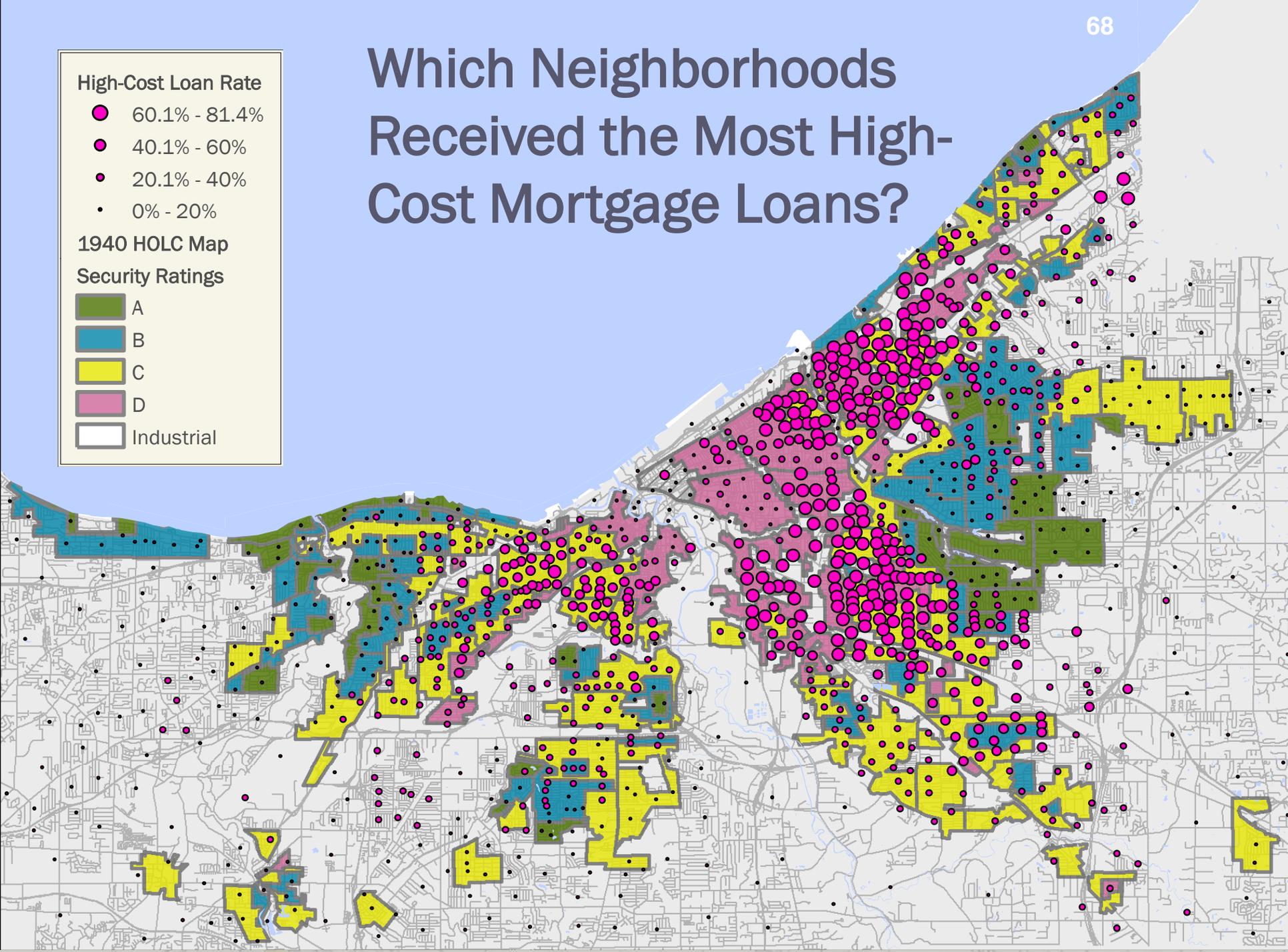
## High-Cost Loan Rate

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

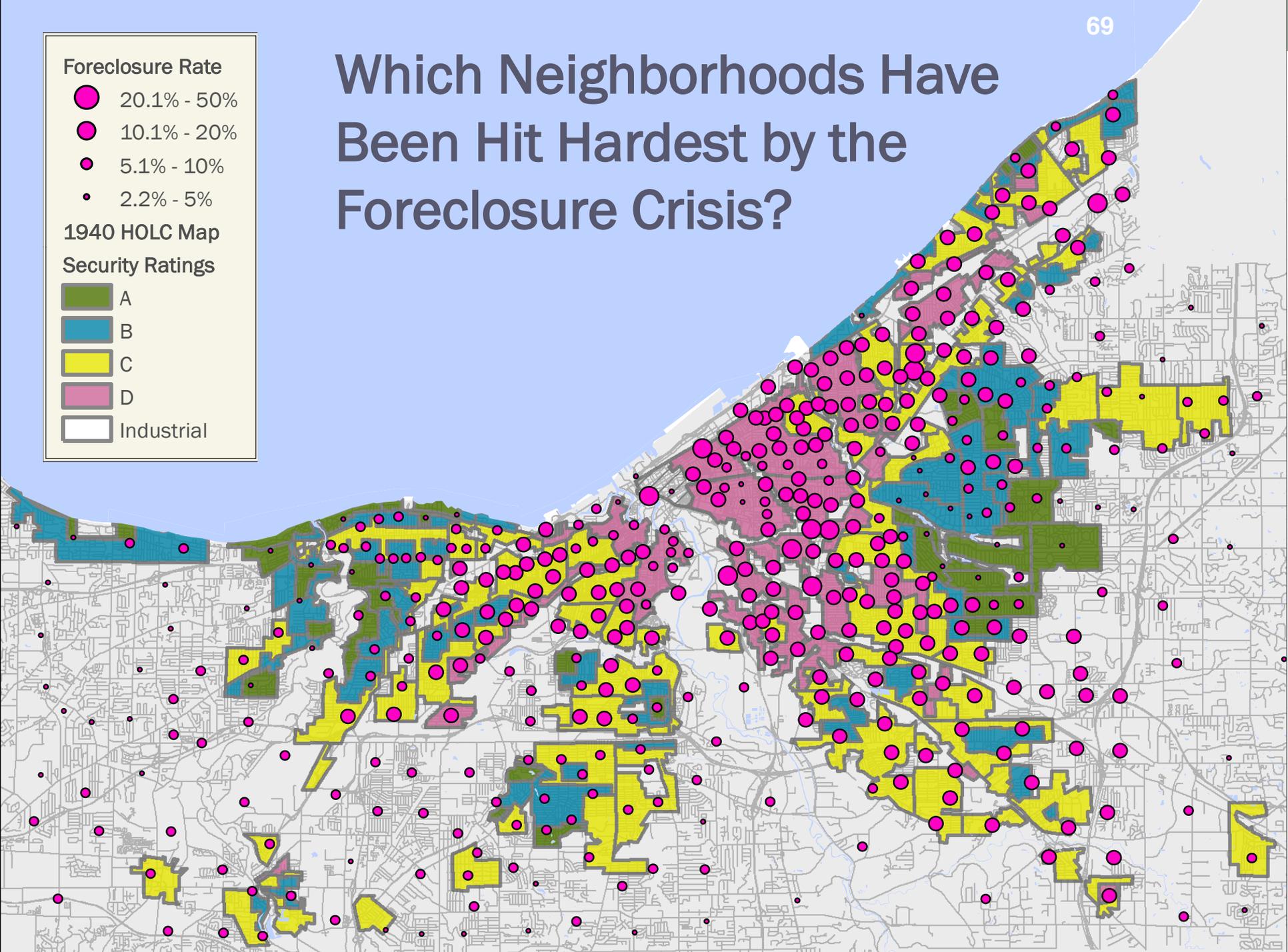
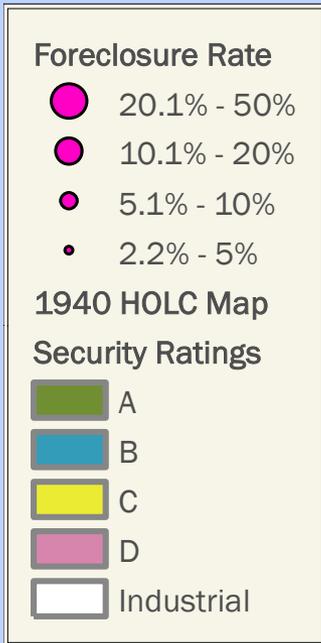
## 1940 HOLC Map

### Security Ratings

- A
- B
- C
- D
- Industrial



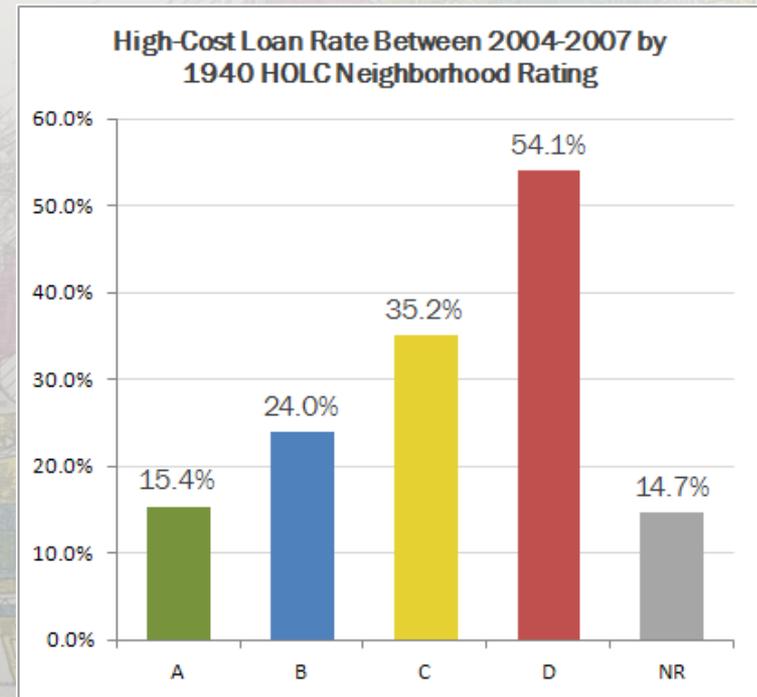
# Which Neighborhoods Have Been Hit Hardest by the Foreclosure Crisis?



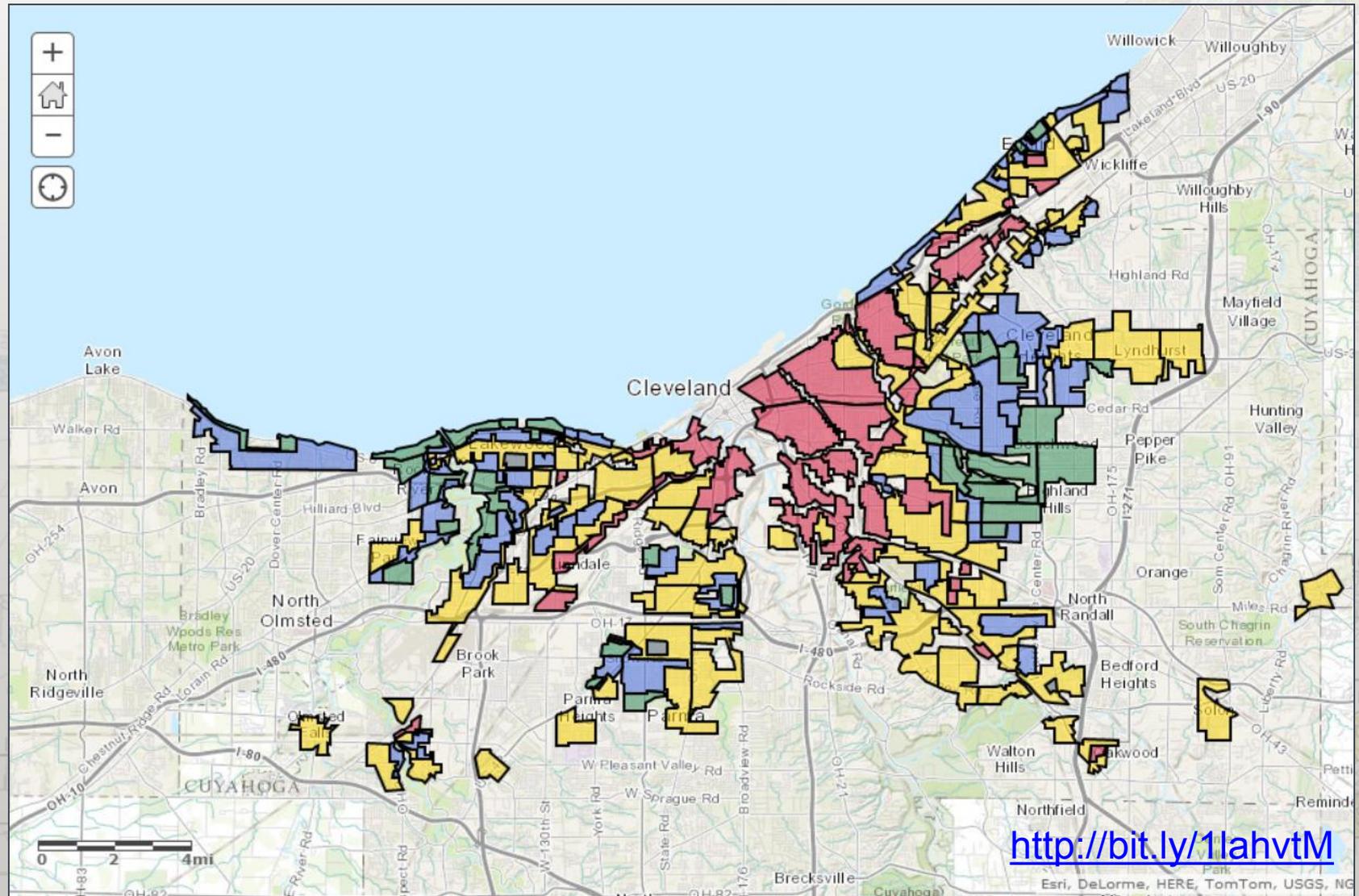
# Housing Analysis for HOLC Areas

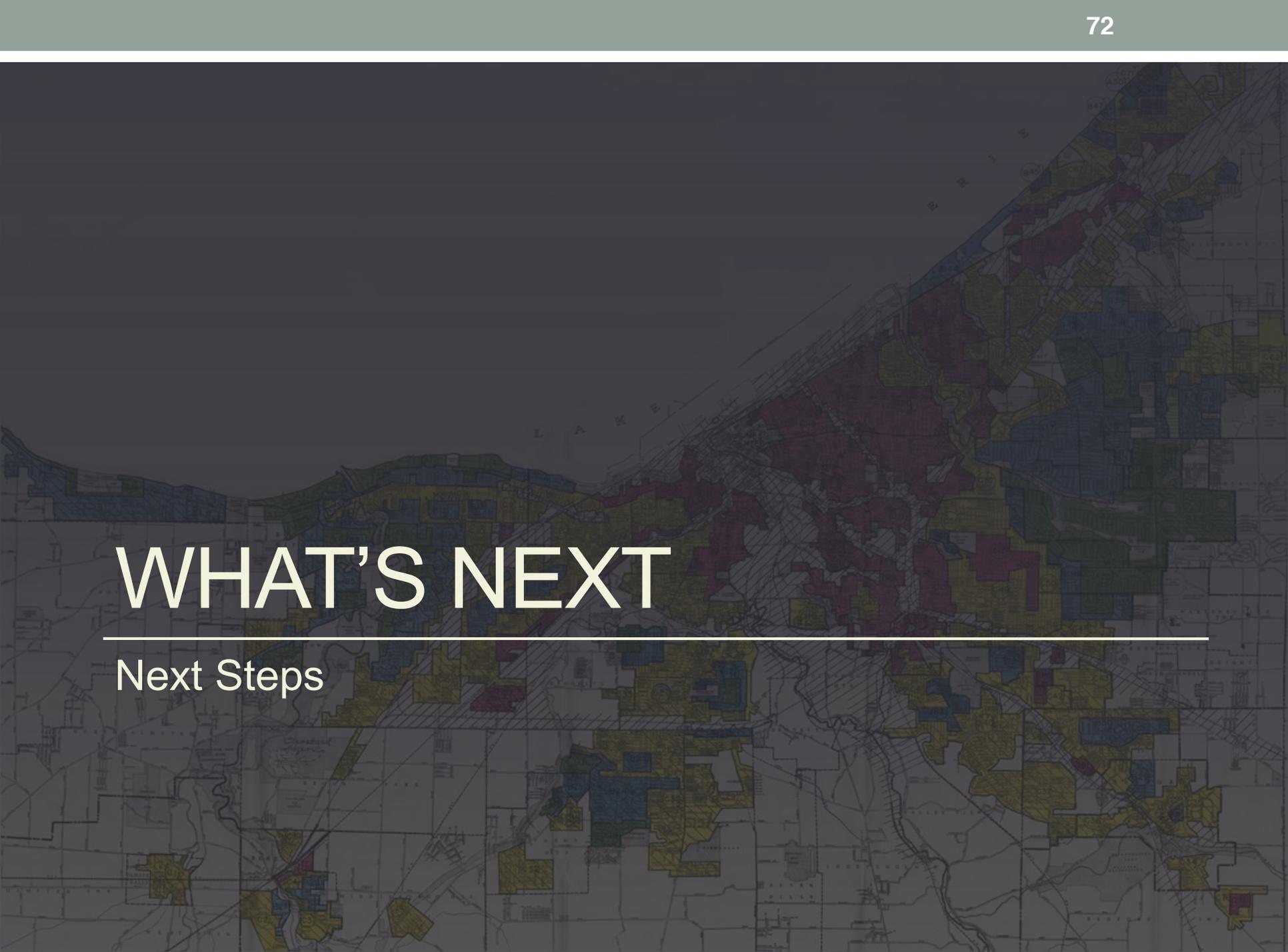
## Reverse Redlining: For Grade C and D Areas

- 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





# WHAT'S NEXT

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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)