



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 14th 2014 - Brooklyn, OH*

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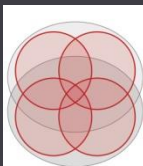
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PREFACE

**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

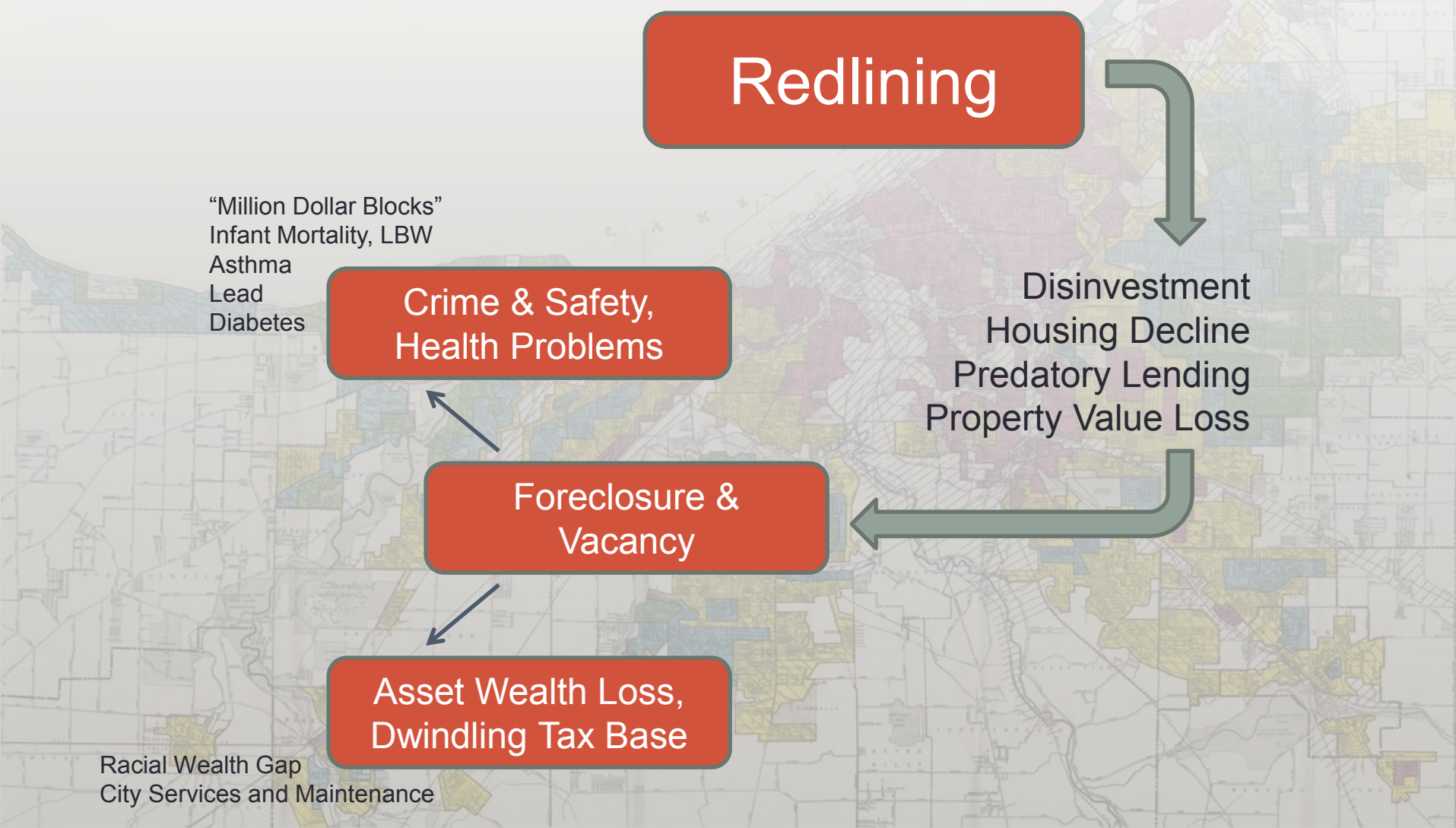
The Importance of Urban Development History



- Racial and social exclusion, and exploitation were primary driving forces in 20th century urban development
- When we look at today's landscape of inequality, we must understand the historical drivers which created this landscape

Understanding Our Conflicted History of
Race, Class & Real Estate

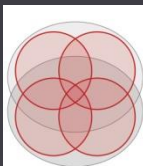
Our Analysis: Testing the Theories on how Redlining Impacts Cities & Racial Equity



Health & The Life Course Perspective



What About a Neighborhood's Life Course Perspective?



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CLEVELAND HISTORY

A City of Industrial Proportions

Historic Overview

- “Cleaveland” is founded in 1796
- 1903 City Plan
- Peak population of 914,808 in 1950
- 1969 Cuyahoga River Fire
- 1990s Downtown Revitalization
- 2000s Foreclosure Crisis
- “Local Food and Medical Center” Revival?

Cleveland, 1937



(O-27-7785-113)(1-12-37-17)(8/4-5000)

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."

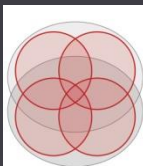
Following the Cuyahoga River fire of 1969 and Love Canal in the mid-70s, the US entered an era of water quality acts: Clear Water Act (1972), Drinking Water Act (1974), and the Superfund Act (1980)



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



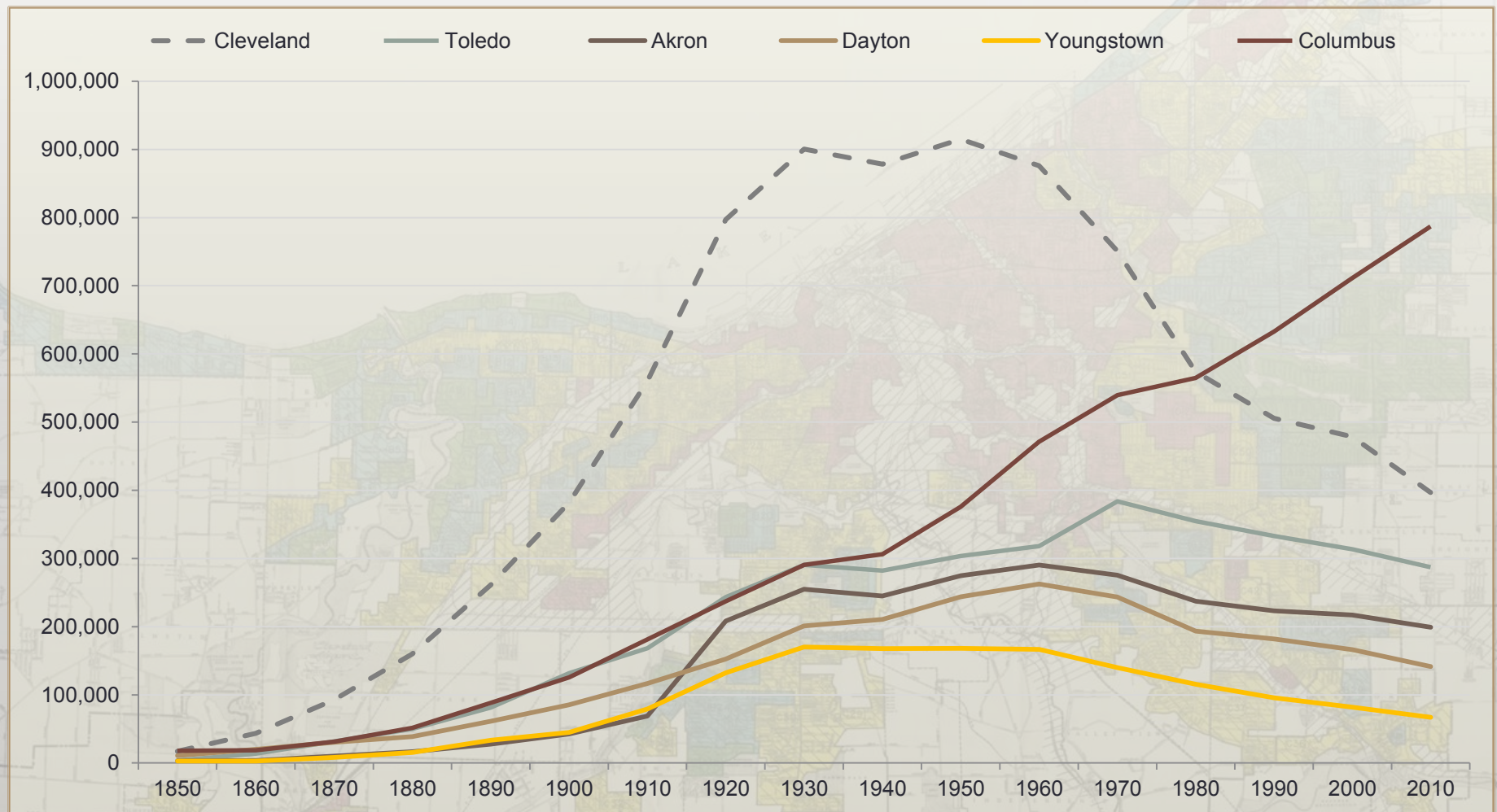


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POPULATION TRENDS

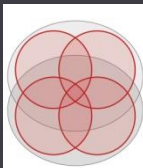
Cleveland's Historic Demographic Patterns

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%
Cleveland city	396,815	208,208	52.5%
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

The Racial Origins of Zoning

Baltimore: Passes First Racial Zoning Ordinance in 1910/1911 (Used Public Health Language as Justification)

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

BALTIMORE TRIES DRASTIC PLAN OF RACE SEGREGATION

Strange Situation Which Led the Oriole City
to Adopt the Most Pronounced "Jim
Crow" Measure on Record.



Councilman Samuel L. West, Who Introduced the Segregation Ordinance.

ON last Monday, Dec. 23, the City Council of Baltimore passed an ordinance which Mayor signed what was probably the most remarkable ordinance ever entered upon the records of any town or city of this country; certain it is that it is unique in legislation. Federal, State, or municipal—an ordinance so far-reaching in the logical sequence that must result from its enforcement that it may be said to mark a new era in social legislation.

This ordinance, shorn of its legal verbiage, provides as follows:

1. That no negro may take up his residence in a block within the city limits of Baltimore wherein more than half the residents are white.

2. That no white person may take up his residence in such a block wherein more than half the residents are negroes.

3. That whenever building is proposed in a new city block, the builder or contractor shall specify in his application for a permit for which race the proposed house or houses are intended.

These are the affirmative mandates of the ordinance. It is further provided that present conditions shall not be disturbed, that is, that no person is to be ejected at the time of the passage of the ordinance in a block wherein the majority of the residents are white shall not be disturbed, and vice versa. A penal clause is attached providing for violation of the law a fine of \$500 as a maximum, with imprisonment for 30 days.

Now, it may be said that this is not a new departure in legislation, that members of the police force for the segregation of the races in street cars, in restaurants, and in public places have in many States been passed and upheld as legal by the final court. But herein lies the difference between such laws and the special ordinance of the Baltimore City Council designating certain places of particular character; the Baltimore ordinance is characterizing everything, without regard to the character. The former laws are special laws in their nature; the Baltimore ordinance is consequently permanent, and, in the short, while the Baltimore ordinance may be of a technical nature, it is not a technical law. These other laws, it is true, do not go to the degree that it practically establishes a class of its own.

Another line it can use is the "color-blind" country: it seeks to cut off from the ranks of a certain class—black in one set of circumstances, white in another—the right to own property and to hold office. This is done within the limits of Baltimore, under a certain limitation, saying: "Thus far, ahah 'how come but no further.' It deprives each a man of the right to enjoy the fruits of his own industry and to do nothing in the ordinance to prevent negro owning property in the very heart of the unscrutinized white district, or white owning property in the very heart of the negro district wherein he may not live. Attention is called to these facts not to criticize the ordinance but solely for the purpose of showing how radical an action it is. It is not a question of the law with the courts and it may be held whol-

ly meritous. But that it is wholly radical, for better or worse, is evidenced from the one deduction above out of many that could be made therefrom. That such a radical measure must have had its inception in radical facts is therefore certain conclusion. What the facts were and how they finally culminated in the ordinance was sought by a representative of THE TIMES the day after the passage of the ordinance. To this representative Mayor J. Barry Mahool of Baltimore said:

The reasons leading up to this so-called recreation ordinance have been



George W. McMechen, a Negro Lawyer, Whose Occupancy of the House 1,834 McCulloch Street, Caused the Segregation Ordinance.

move into a neighborhood that had hitherto been exclusively inhabited by white people. That such depreciation does of necessity follow one of Baltimore has been proven after years of fact-finding. The performance of this test is not theory about that proposition; a negro owning property in an exclusively white neighborhood would no more think of occupying or leasing that property to another negro than a white man would—simply because he would not want to act as a catalyst in the depreciation of the value of his property perhaps one-half. There are several instances of this kind of which I know.

"Our problem here in Baltimore is different from that in any other city in the country, in that the Far South negroes would not find it profitable to move into the city.

into the white residential districts and introducing themselves upon the dwellers there. What the result of such action would be, if such were taken, I presume the readers of THE TIMES are about as



Law: Let Where the Negro

well able to run as I am. If they have

In the North and West the negro population is comparatively small in all the cities, and in some practically infinitesimal. In such cities no such problem can arise; there are not enough negroes to make it rise to the dignity of a problem.

"This ordinance was passed after due deliberation by all those concerned in and connected with its passage. Several hearings were accorded all parties in interest, either directly or indirectly. Such hearings, it is admitted, even by those



Mayor J. Barry Mahool of Baltimore.



Mr. [redacted] purchased the premises known as No. 1,824 on McCullough Street. His partner, George W. McMechen, also at one time leased the property from him early in the summer and moved in. [redacted] hitherto there had not been a negro tenant at that street. Hawkins gave \$800 for the property. The neighboring white owners of the property tried to buy the place from [redacted], telling him that he had injured them by not having a negro tenant. [redacted] at first demanded \$2,500, but finally came down to \$1,500, refusing to sell for



Milton Dashiell, Author of the *Finance*.

said, "that even the best of the well-to-do colored people should invade our residential district. I am sure the colored race has no better friend than I and the situation as I am. From my earliest collection my feeling for the race has been associated with affection, my only duty, my little newspaper project, all are among my happiest recollections."

"But the idea of their assuming to be next door to me is abhorrent. I am sure no good can come of it to them. To

City Solicitor Edgar Allan Poe.

some places to separate the two phases, and in others to allow them to mingle." The answer is simple.

"It is because in certain communities the maintenance of public order and the

"This month for those who advocate exclusiveness would restrict the new from living in juxtaposition to the well-to-do. As to the other, it is true that AA is better qualified to speak to


general welfare do not require or render necessary any reasonable restriction on the two races, while in other communities the whites are not so prejudiced against the general welfare render such separation necessary.

"all the reasons of the Courts upholding *Plessy* for the separation of the races, when analyzed and based upon the assumption that because of irrefutable facts, at this time, inherent personal characteristics and irreformable traits of the colored population on a feeling of absolute loyalty to society require the separation where negroes exist in-larvae with the whites, and the association inevitably leads to fratricide."

[illegible]

James McHutchon Windows

and of Baltimore, Md., has introduced a bill upon the question, the admission of Negroes to the high and the debate was never since the risk of anything of value or of a loss of years ago such as a common good for at least and the rolling out of



Argyle Avenue, Another Street Where Values Have Been Greatly Affected by Negro Tenants.

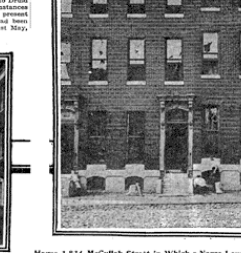
one the new famous building in the City Attorney Ed. J. ...

... believe that the real welfare and the aban- ...

... "In June my partner, Hawkins, bought ...



Land: 34 - Where the Negro Invasion Has Depreciated Values.



1,834 McCullough Street in which a Negro Lawyer named McMechen moved in June, 1910, and which promptly had its windows broken, as shown in the cut.

[illegible]

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



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.

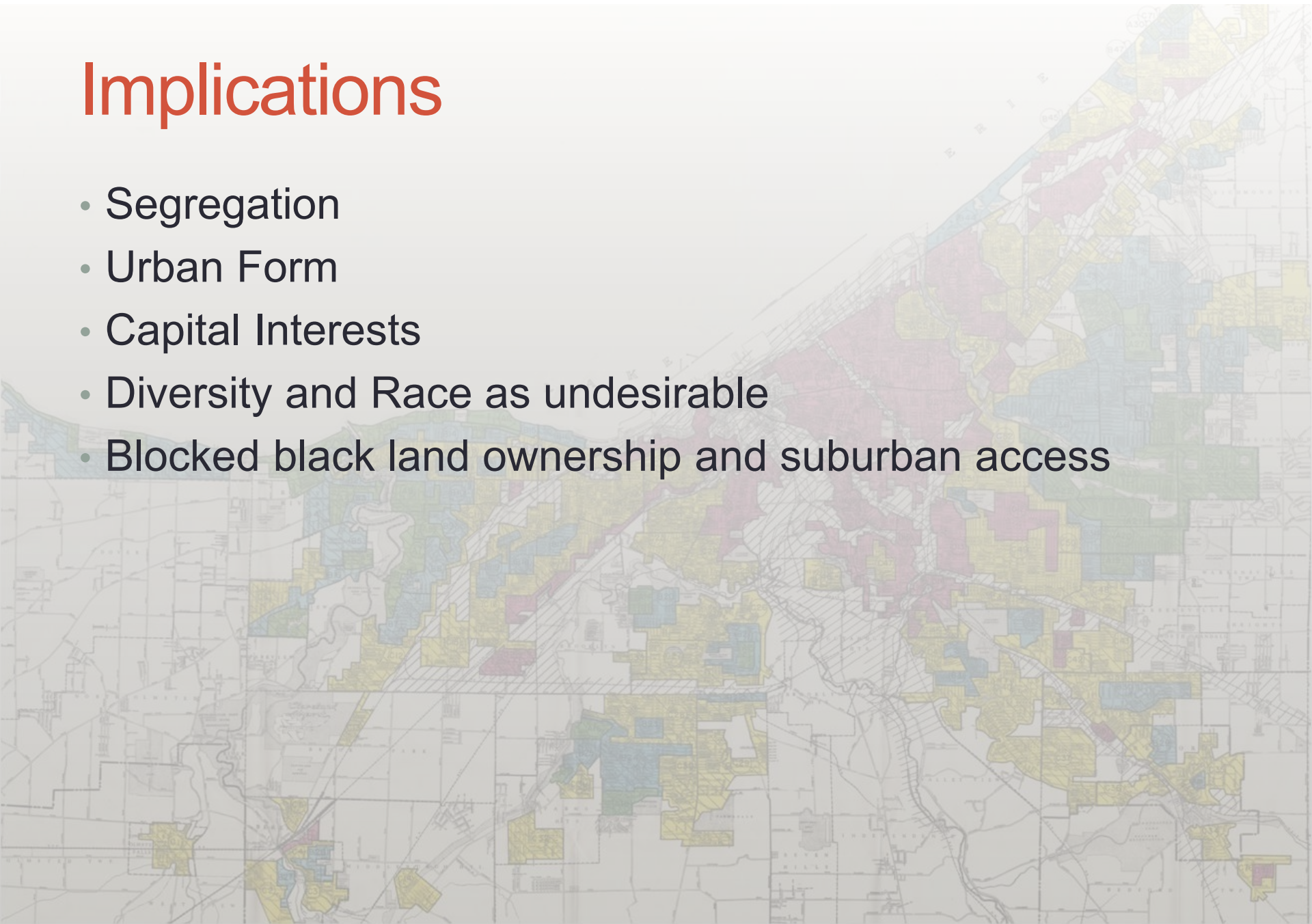
JEWISH
HISTORICAL SOCIETY OF
GREATER WASHINGTON

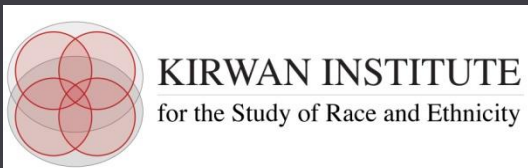
Covenants in Cleveland

- 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





PLANNED DISINVESTMENT

An Overview of Home Owner's Loan Corporation Maps

Mapping Neighborhoods and Lending Practices

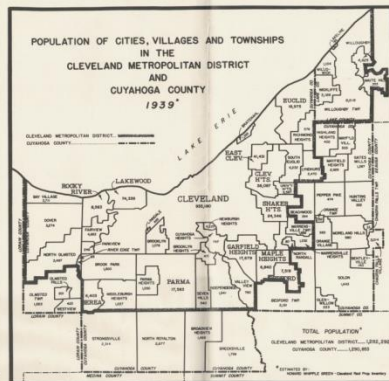
- Neighborhood Evolution Theory
 - Filtering, or trickle-down, model of neighborhood life cycle
 - Became the basis of principles used by FHA
 - Intellectual justification for Redlining
- What is Redlining?
 - A process to grade geographic areas for the purpose of real estate lending
 - Assessments made in the early 1930's

Security Maps as Discrimination

- Home Owners' Loan Corporation, 1933
 - Residential Security Maps
 - Type A, B, C, D
- Maps were used to determine who could live where, and for how much
 - Color coding indicated how much federal backing a loan would receive
 - Red areas received no backing; Yellow areas (received 15% backing) (essentially cutting these areas off from loans made)
 - Desirable areas received up to 80% federal backing
 - Subprime mortgages and lenders

Ripple Effects of Disinvestment

- Institutionalized existing biases and discriminatory practices
 - Subjective and openly discriminatory; race, ethnicity and social class were used as determinants of security
 - Physical environmental conditions were also considered
 - Emphasis on garden suburbs as the ideal built environment
 - Urban areas were seen as more risky, often penalized
- HOLC maps influential in lending activities for decades
 - Consulted by the FHA up until the 1960s



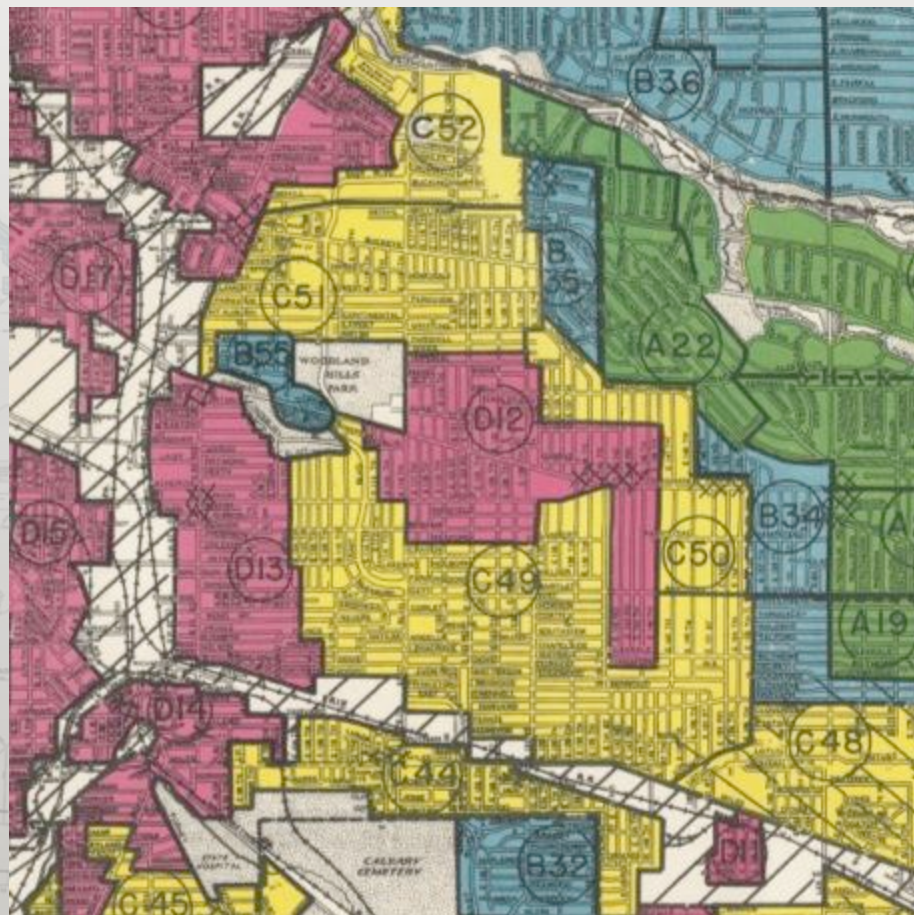
MAP
OF THE
CLEVELAND METROPOLITAN DISTRICT
AND
CUYAHOGA COUNTY

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COMMERCIAL SURVEY COMPANY
648 HURON ROAD • CLEVELAND, OHIO
PROSPECT 1995

————— BOUNDARY OF CUYAHOGA COUNTY.
 — • — CLEVELAND METROPOLITAN DISTRICT
 ————— TOWNSHIP BOUNDARIES

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 - Redden (the) reilly reilly

nationalities Jewish & Italian ind. Negro 20%

Strong colored infiltration - also Jewish & Italian

PREDOMINATING	OTHER TYPE
2-family (6rm suites)	Singles - 6rms
frame	frame
12-20 yrs.	12-20 yrs.
poor	fair
100%	100%
50%	75%
g. 1939 Price Bracket	\$ 4500 - 4500 % chgs
h. 1939 Price Bracket	\$ 4000 - 4000 -10%
i. Aug. 1939 Price Bracket	\$ 4000 - 6000 0%
j. Sales Demand	poor
k. Predicted Price Trend (next 6-12 months)	down
l. 1939 Rent Bracket	\$ 20 - 30 (per) % chgs
m. 1939 Rent Bracket	\$ 20 - 27 -5%
n. Aug. 1939 Rent Bracket	\$ 20 - 30 +5%
o. Rental Demand	fairly good
p. Predicted Rent Trend (next 6-12 months)	weak
3. NEW CONSTRUCTION (past yr) No <u>0</u> Type & Price _____ How selling _____	
4. OVERHANG OF HOME PROPERTIES: a. HOLC _____ b. Institutions <u>350</u>	
5. SALE OF HOME PROPERTIES (1 yr) a. HOLC _____ b. Institutions <u>125</u>	
6. MORTGAGE FUNDS: <u>Not available</u> 7. Total Tax Rate per \$1000 (1932) <u>\$3.20</u>	
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 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 <u>Cleveland (E side)</u> SECURITY GRADE <u>4th</u> AREA NO. <u>D-12</u> DATE <u>9/13/39</u>	
<u>Kinsman - Mt. Pleasant Section</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 4th AREA NO D-10 DATE 9/9/39
"Shantytown" (formerly part of Miles Heights)

Where did African Americans live in Cleveland in 1940?

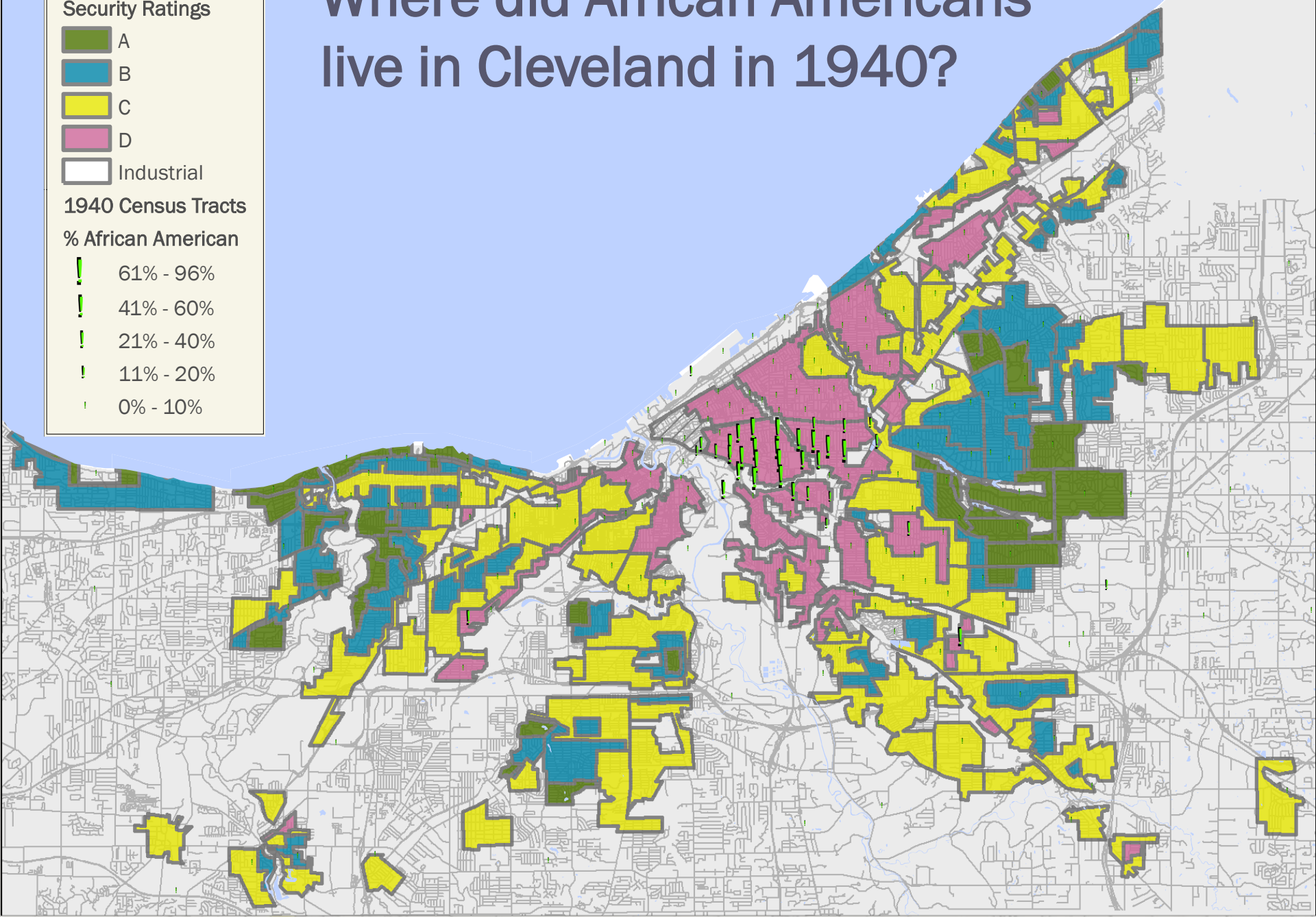
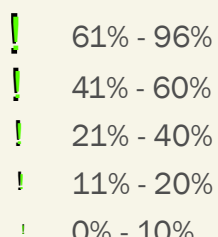
1940 HOLC Map

Security Ratings



1940 Census Tracts

% African American



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
- 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 ^{city's} 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 9/29/39

Where did Immigrants live in Cleveland in 1940?

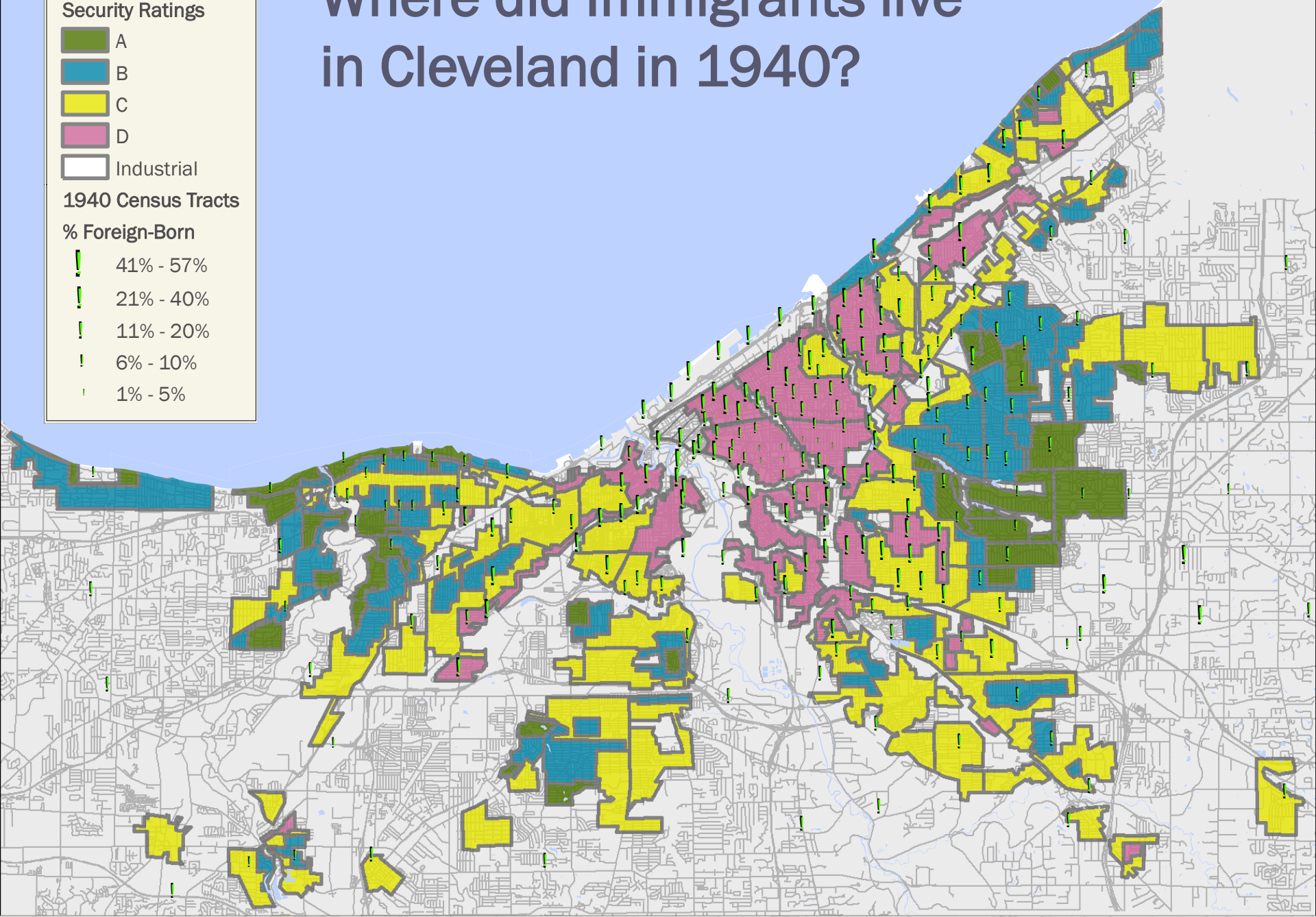
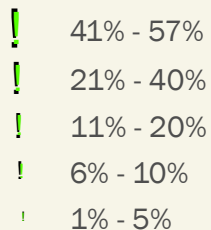
1940 HOLC Map

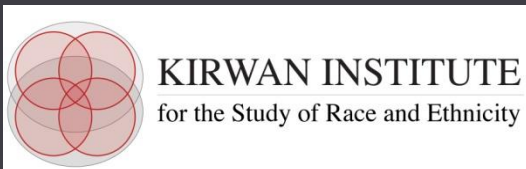
Security Ratings



1940 Census Tracts

% Foreign-Born





THE ERA OF THE BULLDOZER

Suburban Expansion, Urban Renewal and Highway Construction

A Number of Federal Policies Would Radically Reshape Urban America

The Build Out of Suburbia

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



The Demolition of Urban Areas

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

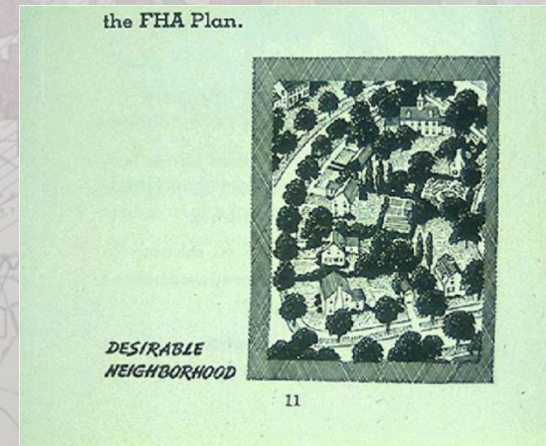


Suburban Growth & Race

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

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

—Excerpt from the 1947 FHA underwriting manual



Urban Renewal & Race

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



Urban Renewal in Cleveland: Case Study

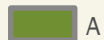


- Conceptual Drawing for the \$250 million dollar Erie View Urban Renewal Project

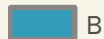
- The City of Cleveland undertook multiple urban renewal projects in the 1950's and 1960's
- Most projects failed to meet expectations
- Similar patterns of racialized displacement
- The racially segregated Hough Neighborhood becomes overcrowded as African Americans displaced by Urban Renewal relocate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

1940 HOLC Map

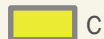
Security Ratings



A



B



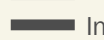
C



D

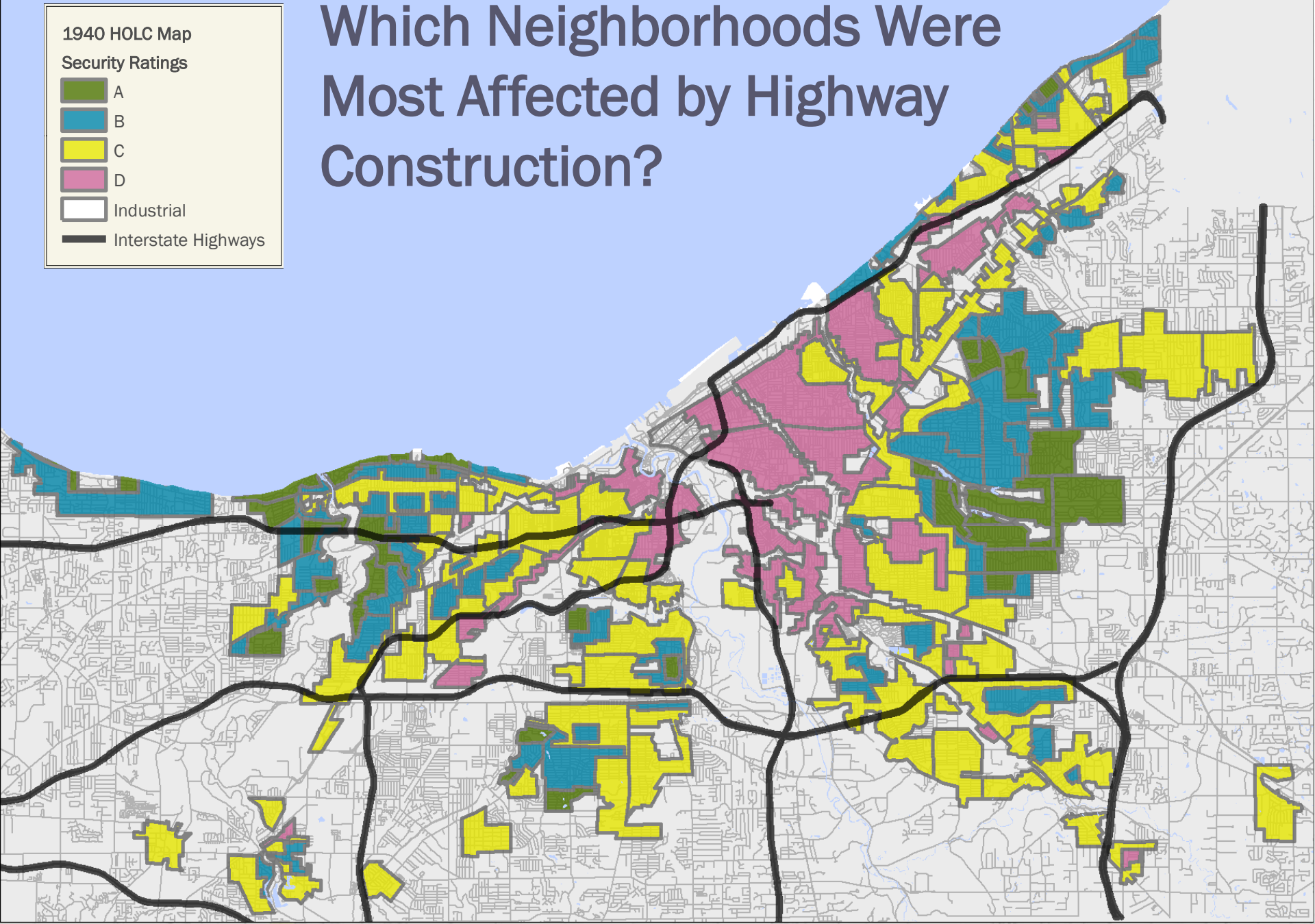


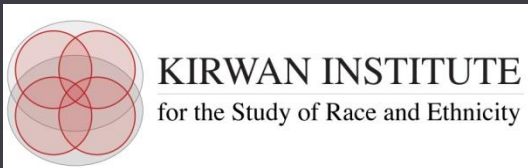
Industrial



Interstate Highways

Which Neighborhoods Were Most Affected by Highway Construction?





CIVIL RIGHTS PROGRESS

The Era of Progressive Reform

Cleveland in Transition



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

Federal Acts

1968: Fair Housing Act

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

1970: National Environmental Policy Act

- Requires federal agencies to consider the environmental impact of their decisions

1977: Community Reinvestment Act

- Promotes lending to low- and moderate-income neighborhoods
- Affects the creation of new bank branches

Norm Krumholz and Equity Planning

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

Cuyahoga Land Bank

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

City of Cleveland Land Reutilization Program

- Redeveloping vacant land for the “economic, social and environmental betterment of the City”
- Lots sold for \$200 if used for:
 - New housing construction
 - Residential side yard expansion
 - Agricultural/garden use
- Examples
 - Ohio Technical College expansion
 - Mansfield and Brenda Frazier used $\frac{3}{4}$ 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

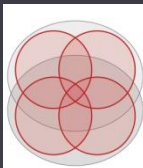
Community Development Corporations

- 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



KIRWAN INSTITUTE
for the Study of Race and Ethnicity

POST CIVIL RIGHTS ERA

Contemporary Challenges

Contemporary Issues Challenging Health Equity and Racial Equity: Mass Incarceration

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

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

High Prison Entry Zip Codes: State Inmates Incarcerated in 2008

Zip 44104- 96.7% black. 310 incarcerated
Zip 44105- 72.4% black. 453 incarcerated
Zip 44103- 81% black, 241 incarcerated
Zip 44108- 93.7% black. 359 incarcerated

The Geography of Prison Admissions in 2008

JUSTICE ATLAS OF SENTENCING AND CORRECTIONS

atlas data use export tutorials

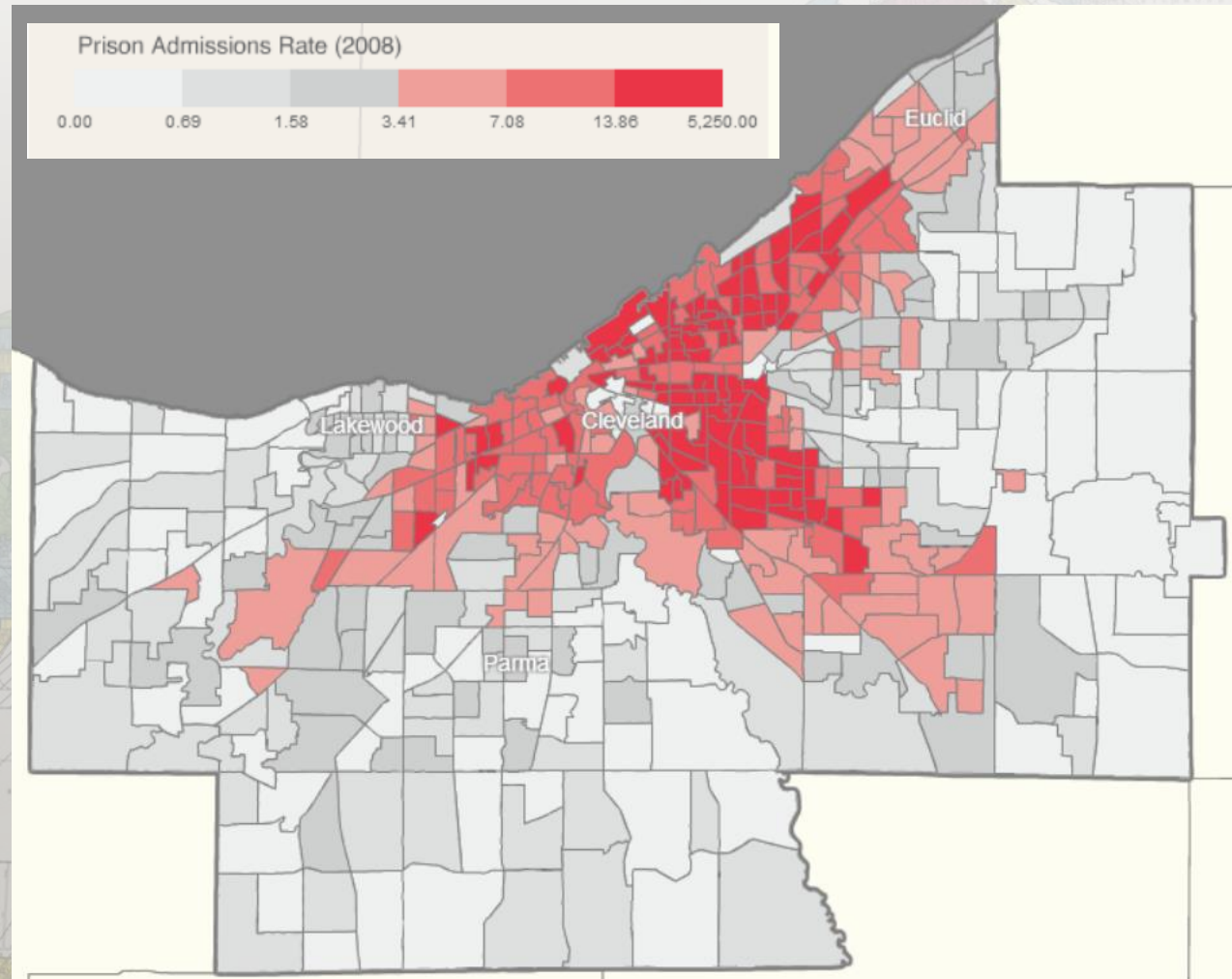
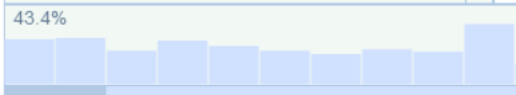
Ohio ▼ Cuyahoga County ▼

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



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
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Trauma & Abuse Rates

	% Reporting Physical	11.5
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	% Reporting Sexual	8.6
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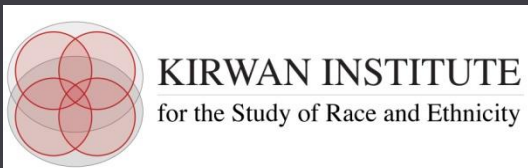
Substance Abuse Rates (In Past 6 Months)

	% Alcohol Abuse	46.4
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	% Drug Abuse	75.6
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Great Recession

- Period from 1991 to 2001 was a time of major black capital accumulation
 - Initial recession in 2001 and great recession of 2007 hit black people particularly hard
 - Foreclosures disproportionately concentrated in black and brown communities
- Job loss and homelessness has a negative impact on health outcomes
 - Economic Policy Institute : Black net worth fell from \$13,400 to \$2,1270. White net worth fell from \$134,280 to \$97,600
 - Department of Labor: Since the end of the great recession, general unemployment has fallen from 9.4 to 9.1 while black unemployment has increased from 14.7 to 16.2 percent

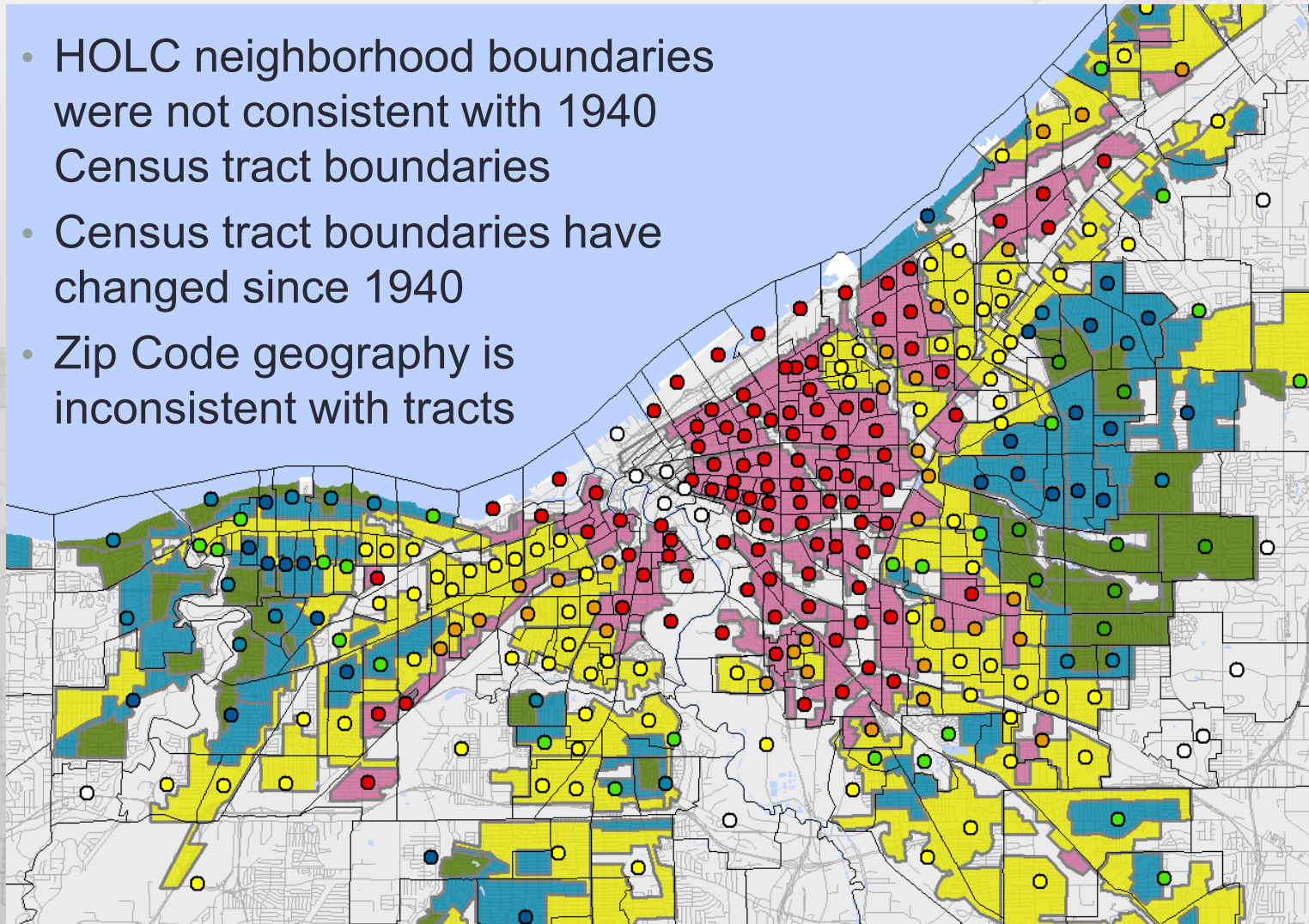


REDLINING & CLEVELAND TODAY

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

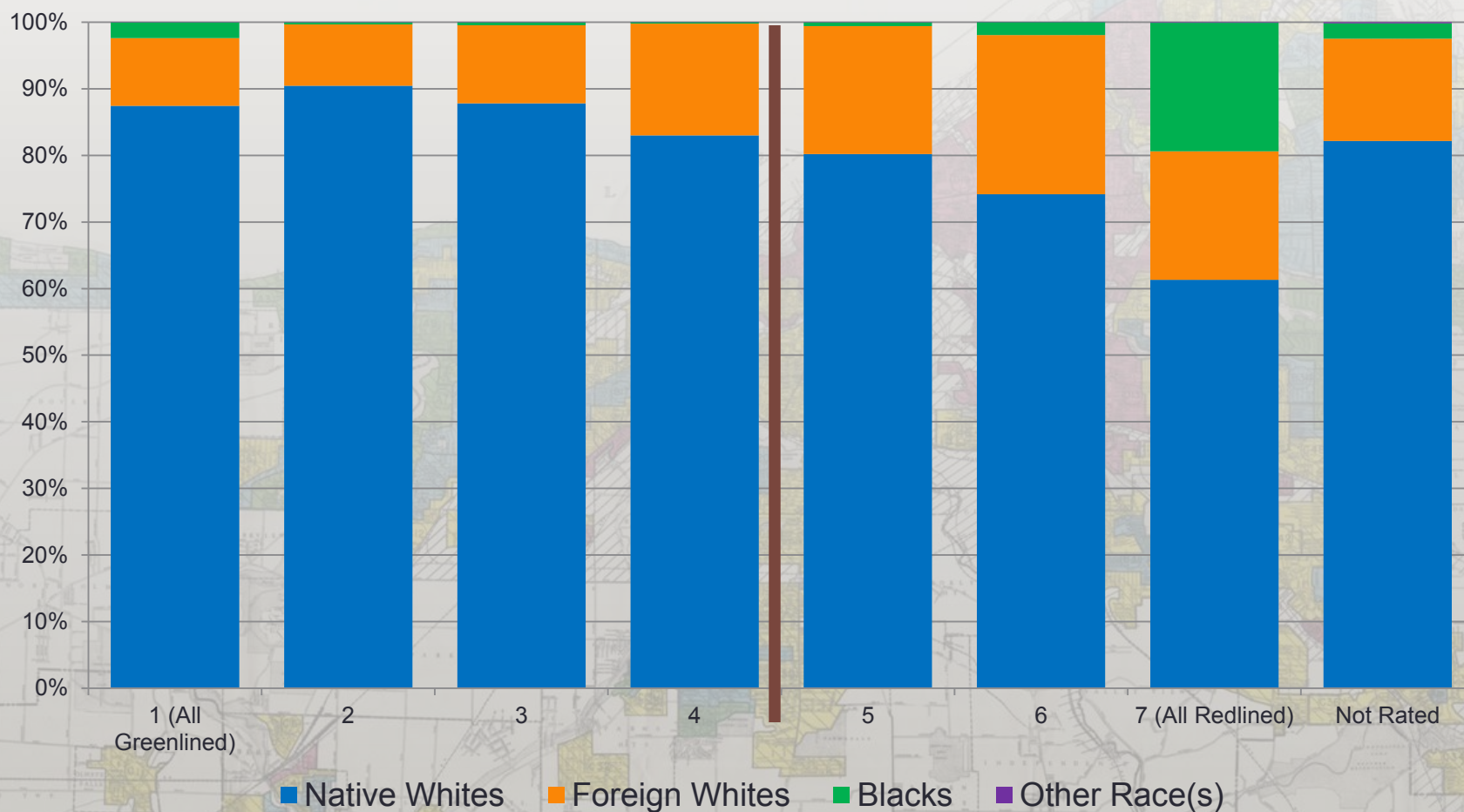
Analyzing the HOLC Maps

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



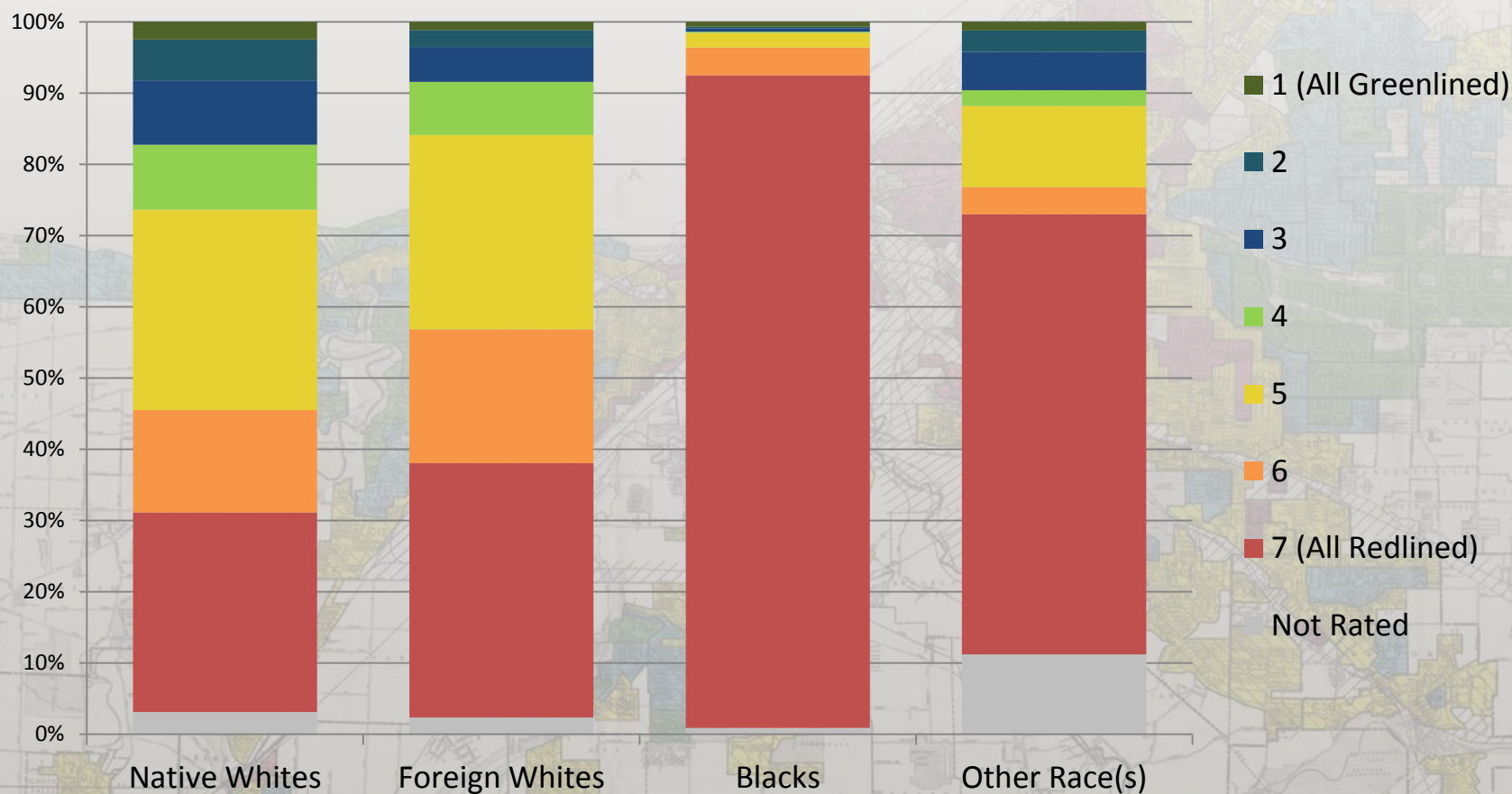
HOLC Ratings, Race, and Ethnicity

1940 Cuyahoga Co. Population by HOLC Rating



HOLC Ratings, Race, and Ethnicity

1940 Population by HOLC Ratings



Where do African Americans live in Cleveland Today?

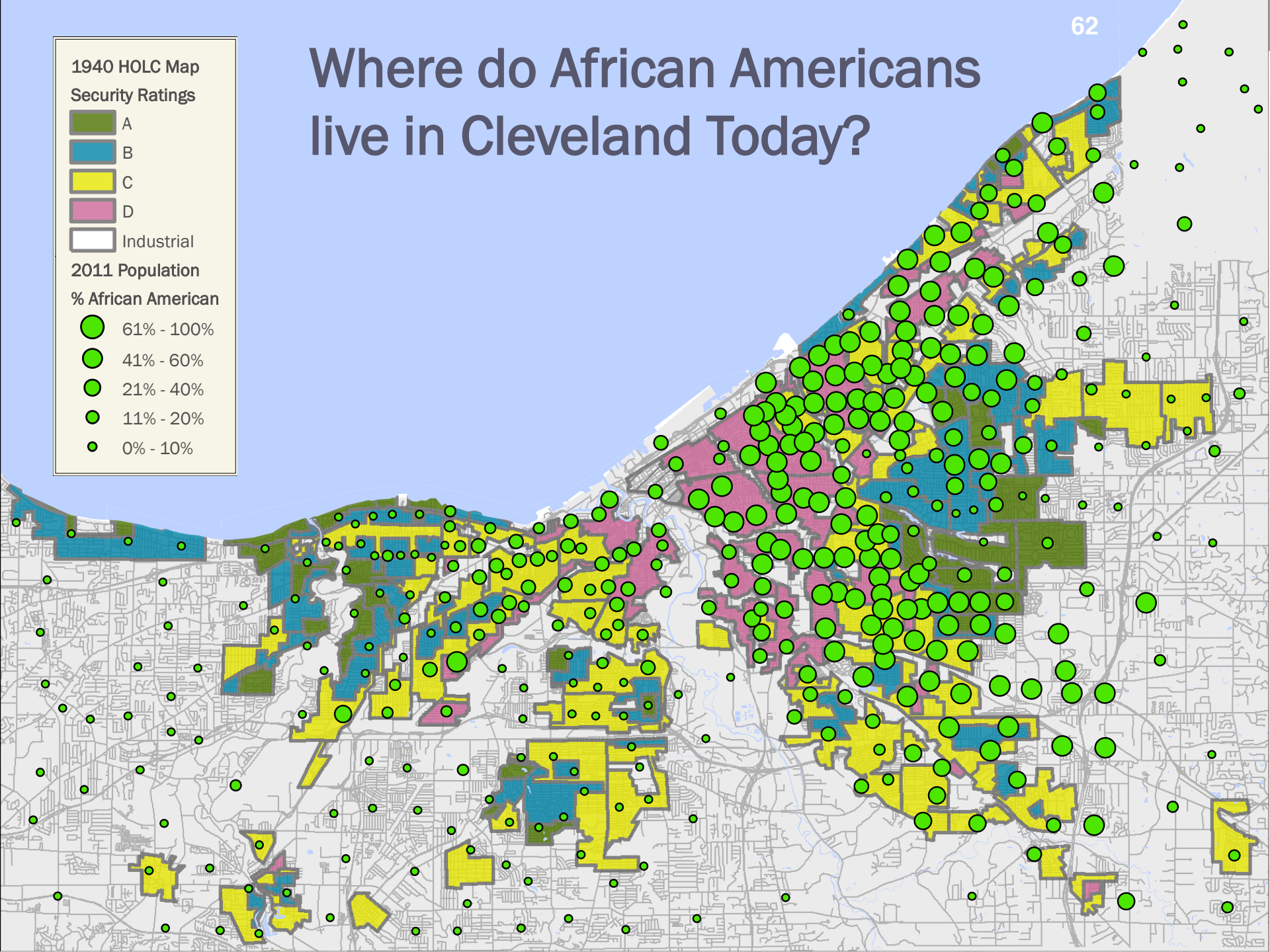
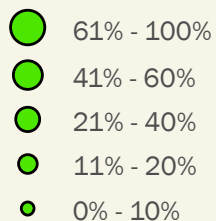
1940 HOLC Map

Security Ratings



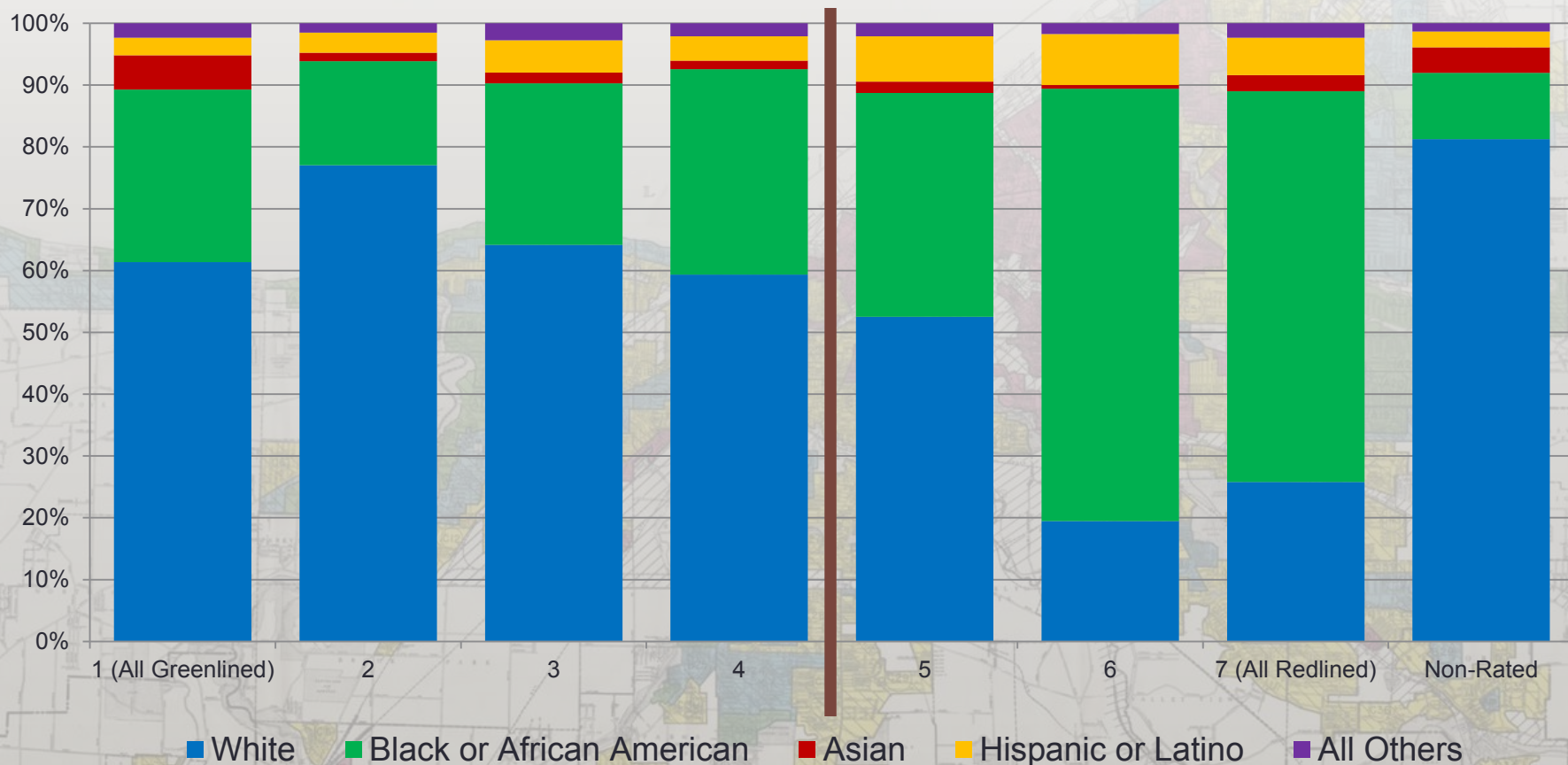
2011 Population

% African American

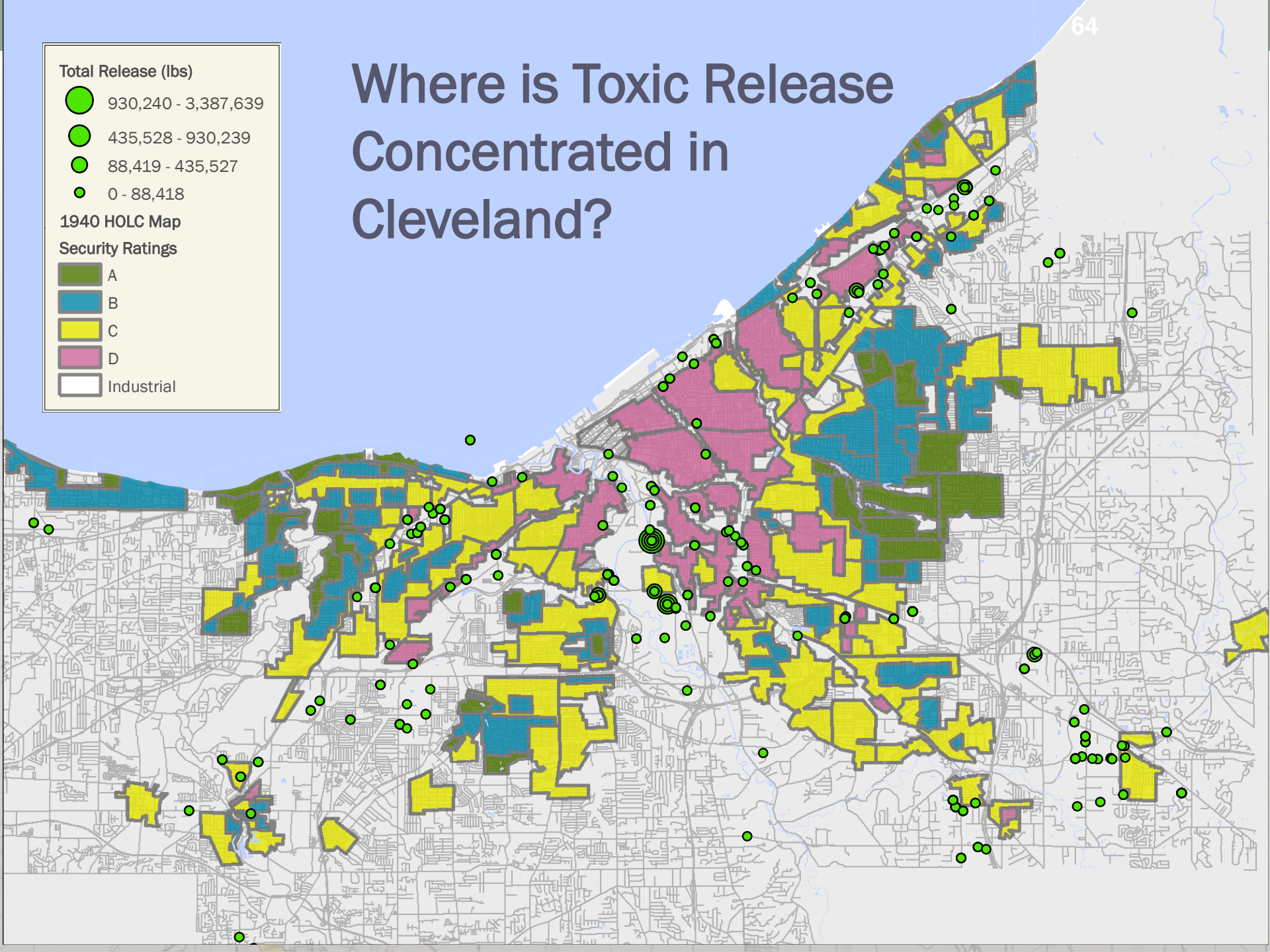
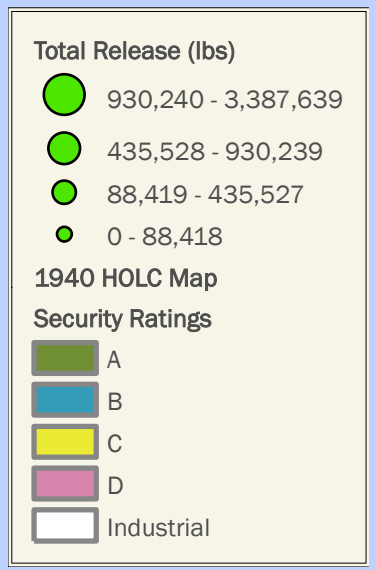


The Racial Legacy of Redlining

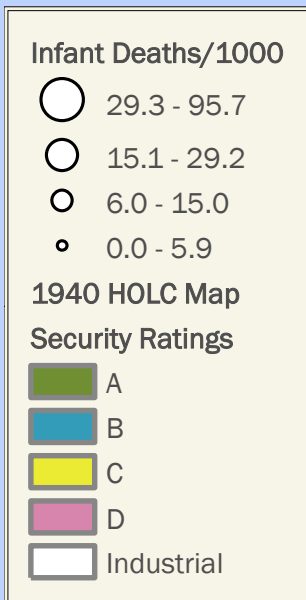
2012 Cuyahoga Co. Population for 1940 HOLC Rated Areas



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

3.1 - 5.7

2.1 - 3.0

0.1 - 2.0

0.0

1940 HOLC Map

Security Ratings

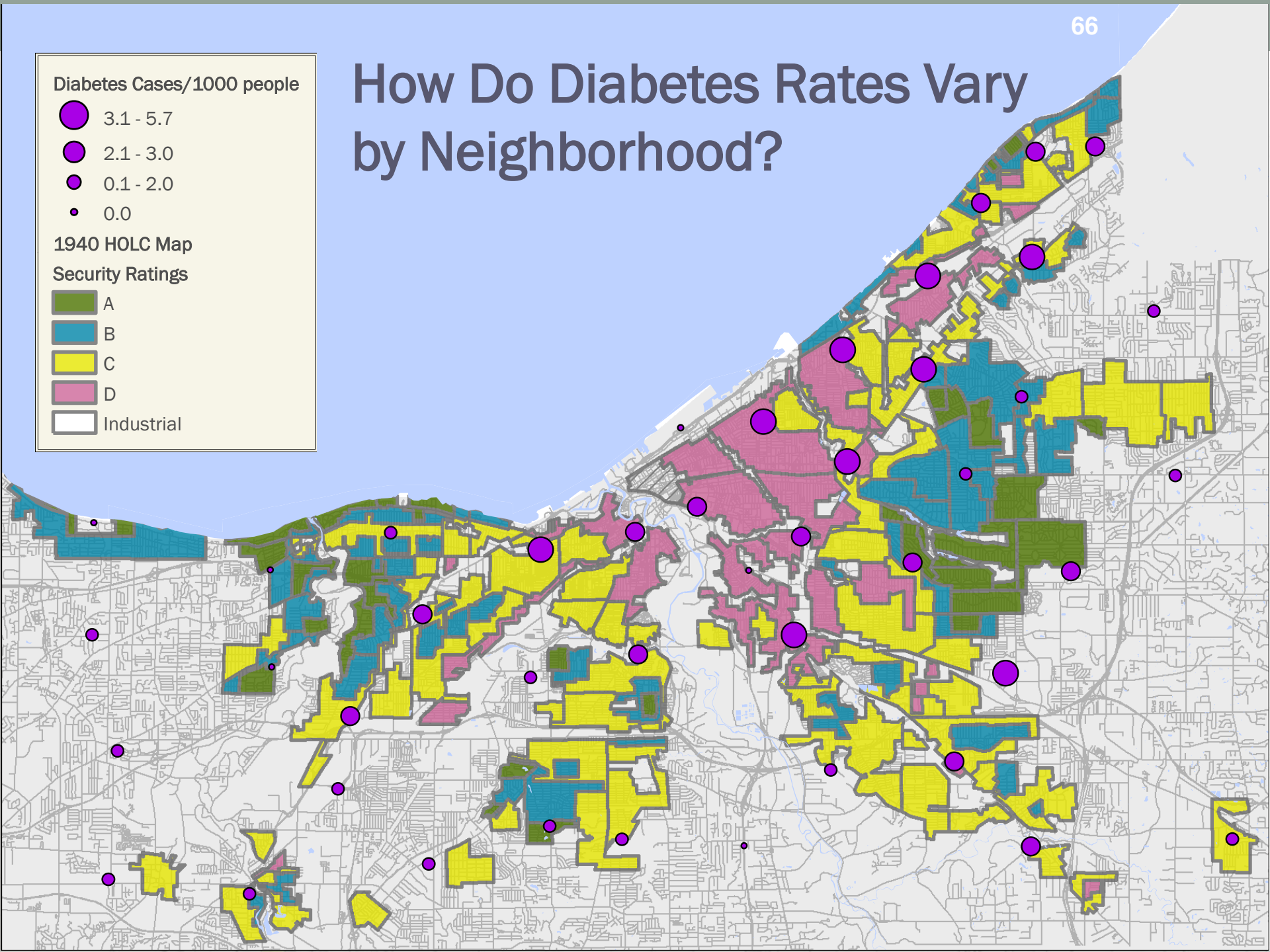
A

B

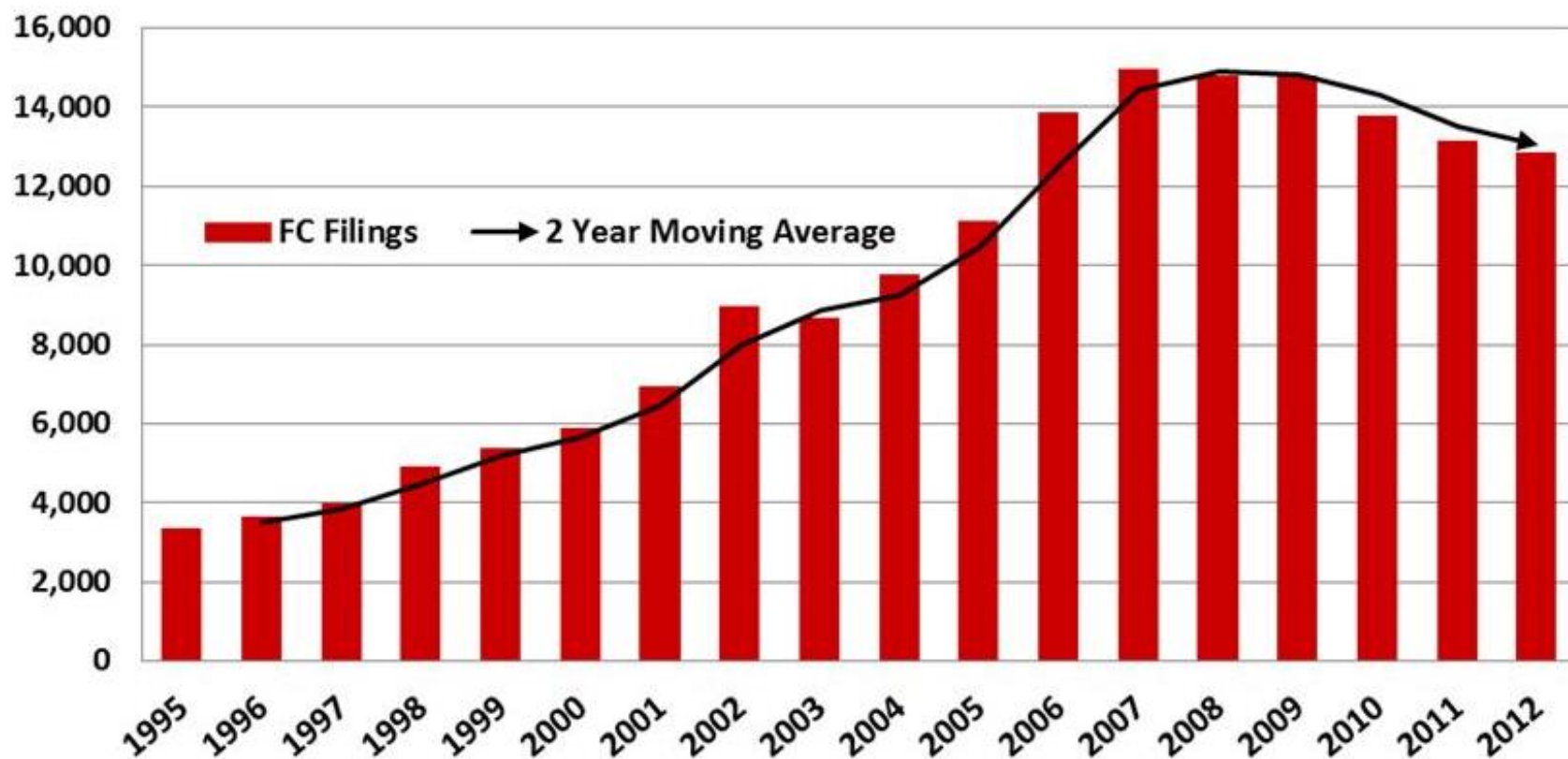
C

D

Industrial



Cuyahoga County Foreclosure Filings



Source: NEO CANDO, Ohio Supreme Court

Which Neighborhoods Received the Most High-Cost Mortgage Loans?

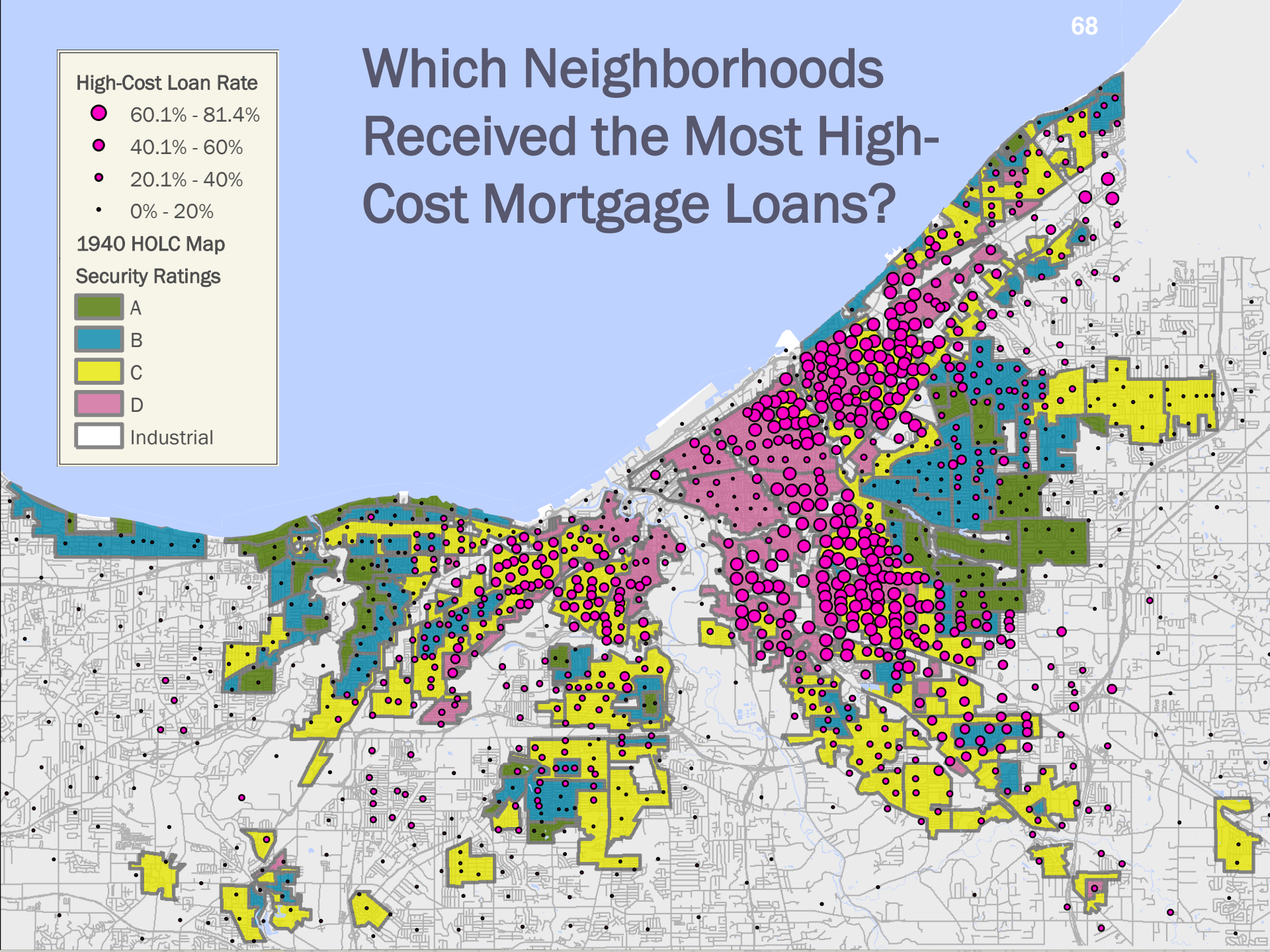
High-Cost Loan Rate

- 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?

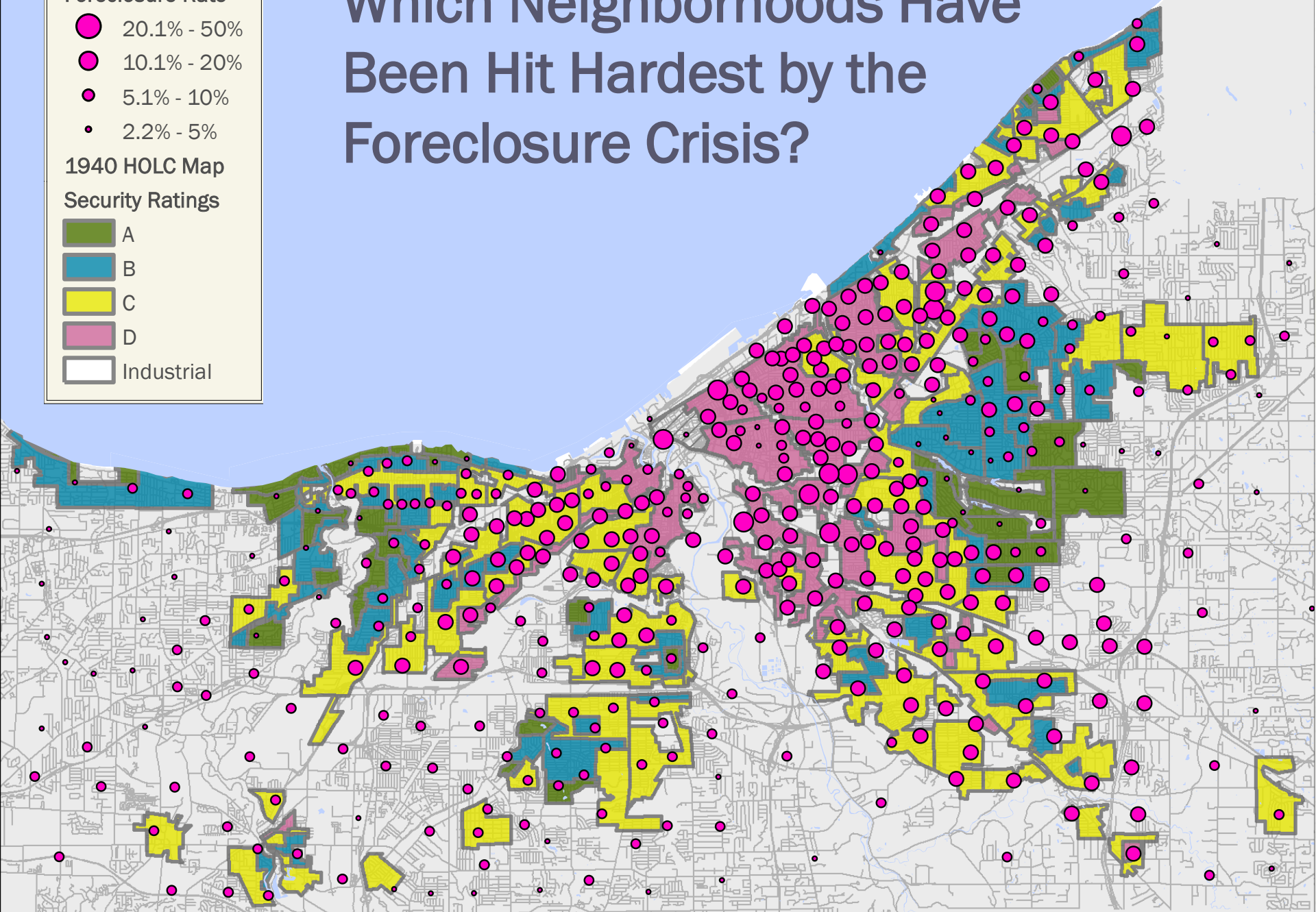
Foreclosure Rate

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

1940 HOLC Map

Security Ratings

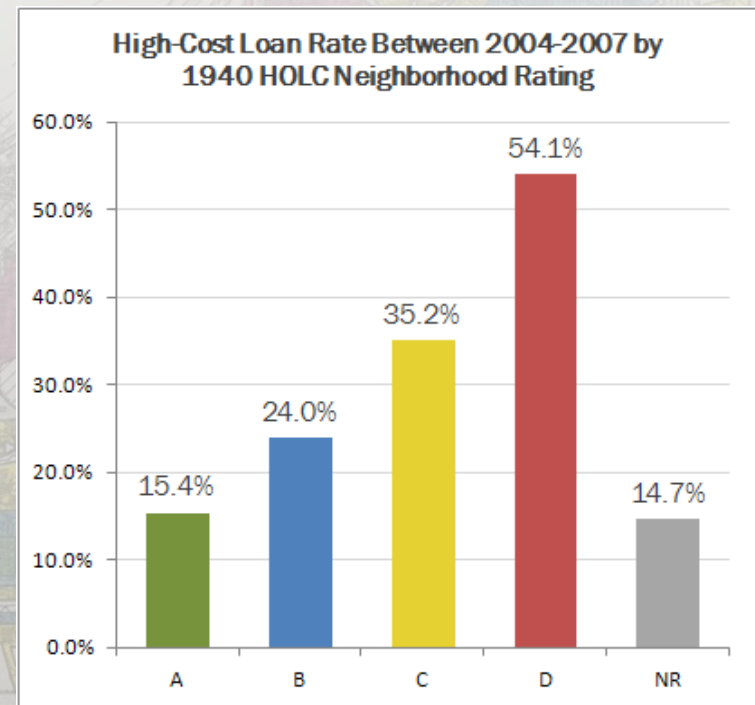
- A
- B
- C
- D
- Industrial



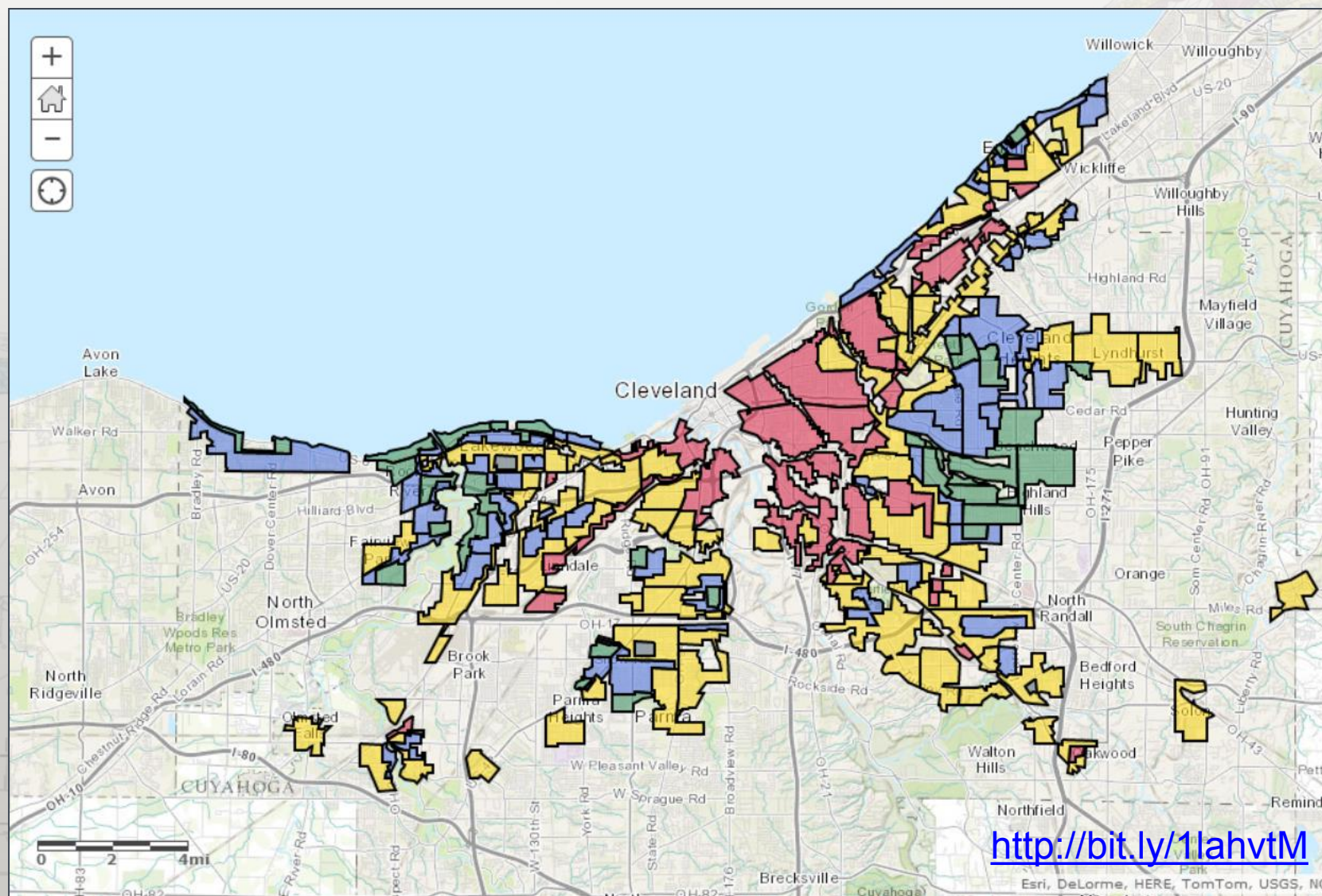
Housing Analysis for HOLC Areas

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

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)