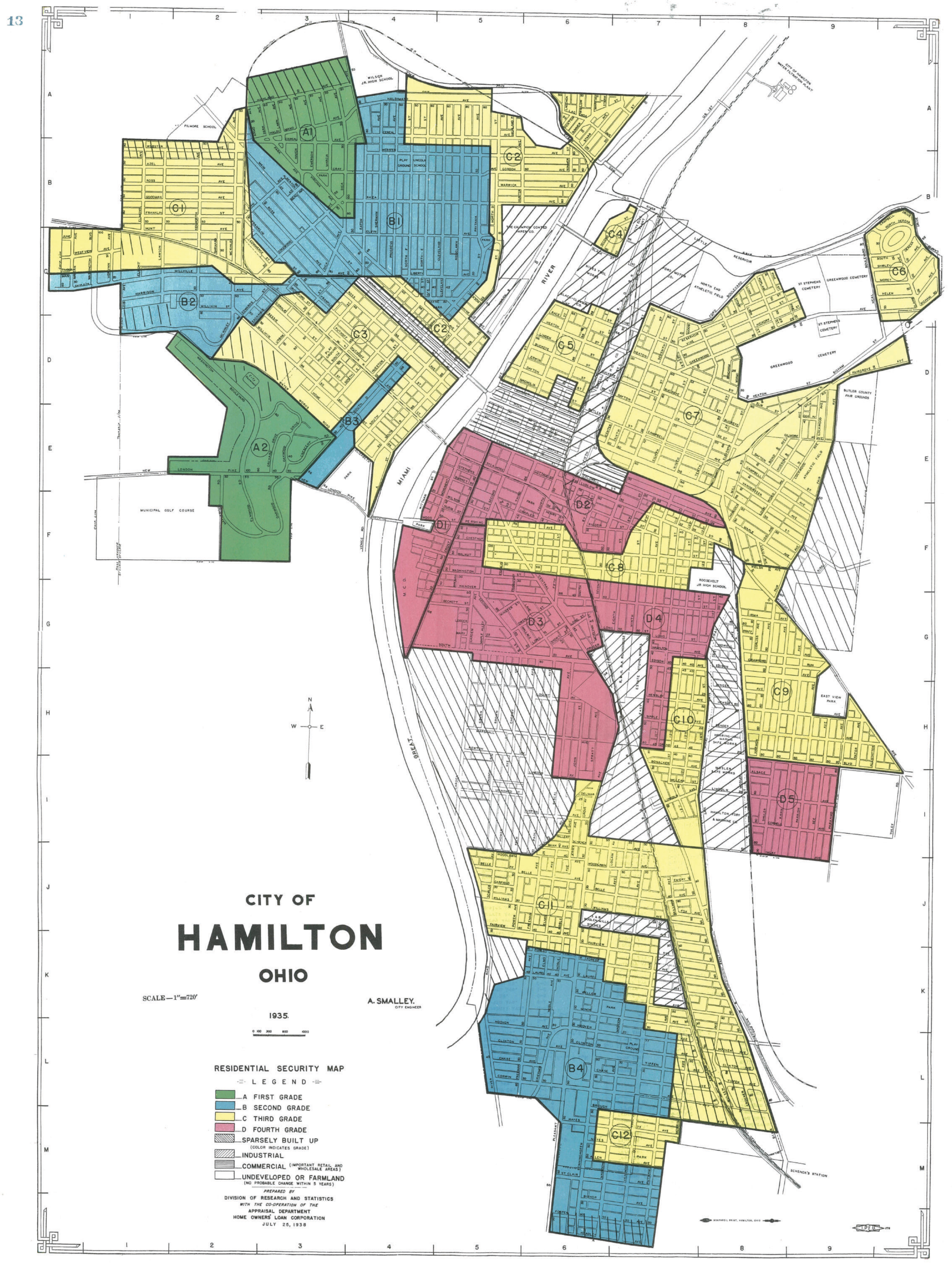
Redlining Food Access

Hamilton, OH, just one example of unequal access to loans

The history of Residential Security Maps (redline maps) and modern-day mortgage practices began in Springfield, OH, with a real estate developer named Harry Kissell. These practices—which denied financial investment in neighborhoods deemed "hazardous," often populated by residents of color—became national policies that helped white people achieve the American Dream of homeownership and intergenerational wealth. These policies are examples of the institutional racism, local laws, rules, and customs that deny benefits to ethnic and racial groups. Inevitably, these benefits accumulate in the hands of preferred groups and provide subsequent generations with intensified opportunity and wealth.



Hamilton, OH (1935)

1913 - Harry Kissell develops Ridgewood in the country club district of Springfield, OH, one of the first planned communities in America, and creates a set of deed restrictions that exclude colored persons from ownership; it becomes a development model across the U.S.

1924 - Kissell's success prompts President Herbert Hoover to invite him to the White House

1929 - The Great Depression begins

1931 - Kissell is elected president of the National Association of Real-estate Boards and co-authors a paper on establishing a home loan banking system backed by the federal government

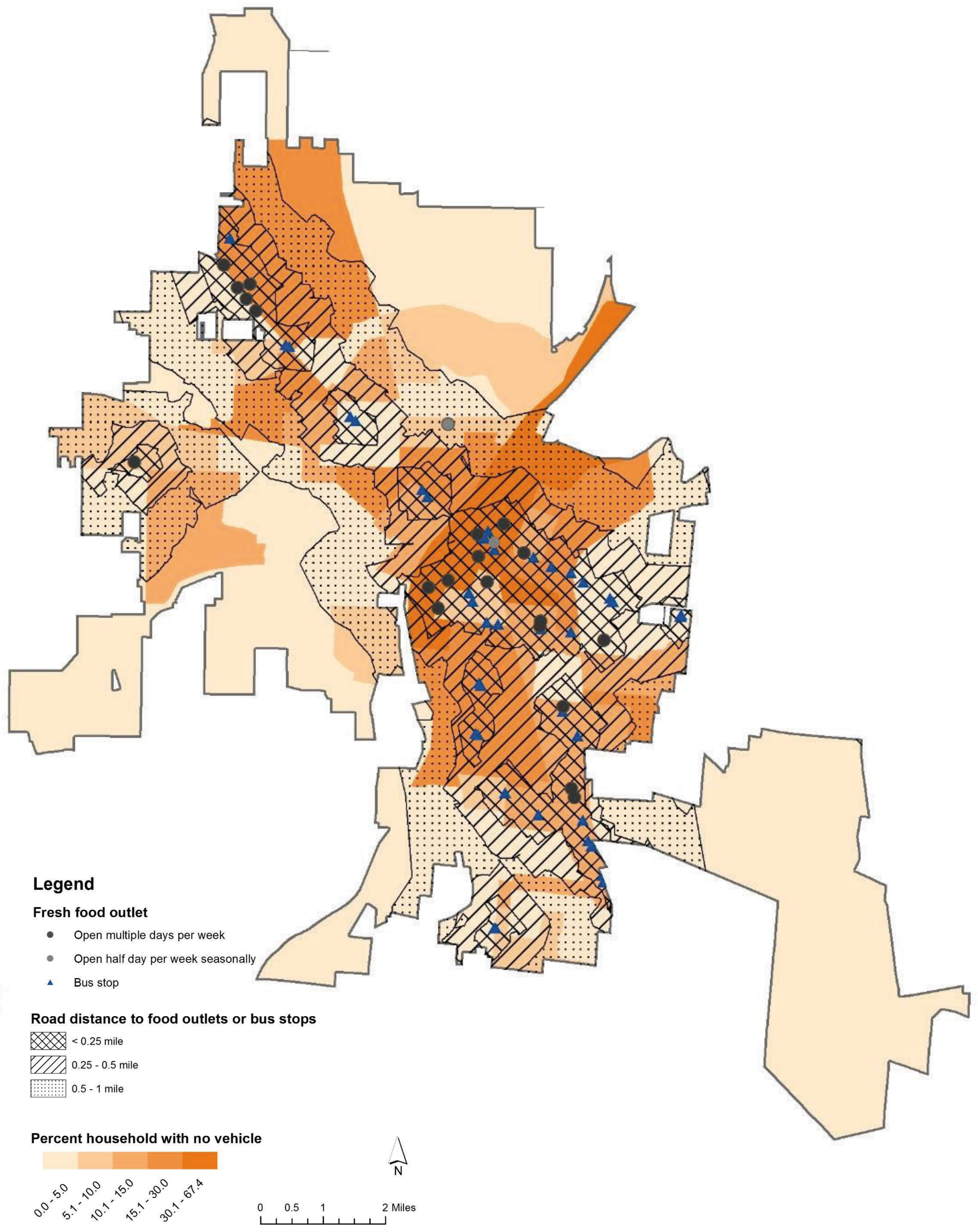
1932 - Hoover signs the Home Loan Bank Act into law, creating the modern 30-year mortgage practice (previously, home mortgages carried a 5-year term with a 50% down payment, semiannual payments, and a lump sum due at the end of the term; banks bore the loan risk and many people defaulted)

1934 - Congress enacts the Federal Housing Act and works with state and federal agencies on home loan restrictions, creating Residential Security Maps: green areas designated where white residents could get loans, and red areas (home to high percentages of African Americans) specified where loans could not be made

1968 - After decades of unjust lending, Congress passes the Fair Housing Act prohibiting racial discrimination in the housing industry; protections are extended by the Equal Credit Opportunity Act (1974) and the Community Reinvestment Act (1977)

These laws, along with the Brown v. Board of Education Supreme Court decision in 1954, the creation of our national highway system in the 1950s, the Civil Rights Act of 1964, and the Voting Rights Act of 1965, fueled a trend of white flight to the suburbs. Redlining shut generations of African and Hispanic American homebuyers out of the market and diminished their capacity to create intergenerational wealth.

Additional impacts of redlining are evident when comparing the 1935 Residential Security Map with a 2017 food desert study of Hamilton, OH. Formerly redlined areas, where African American, Hispanic American, and other immigrant homebuyers were prohibited from real estate investments, are now Hamilton's downtown and gentrified neighborhoods with multiple full-line grocery stores and other points of healthy food access. If these redlined communities were not gentrified, then they were divested from, and this encouraged highway construction through neighborhoods and industrial development, such as sewage plants, incinerators, or other pollution-heavy businesses.



Hamilton, OH (2010)

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