

Lesson Plan: What is Redlining?

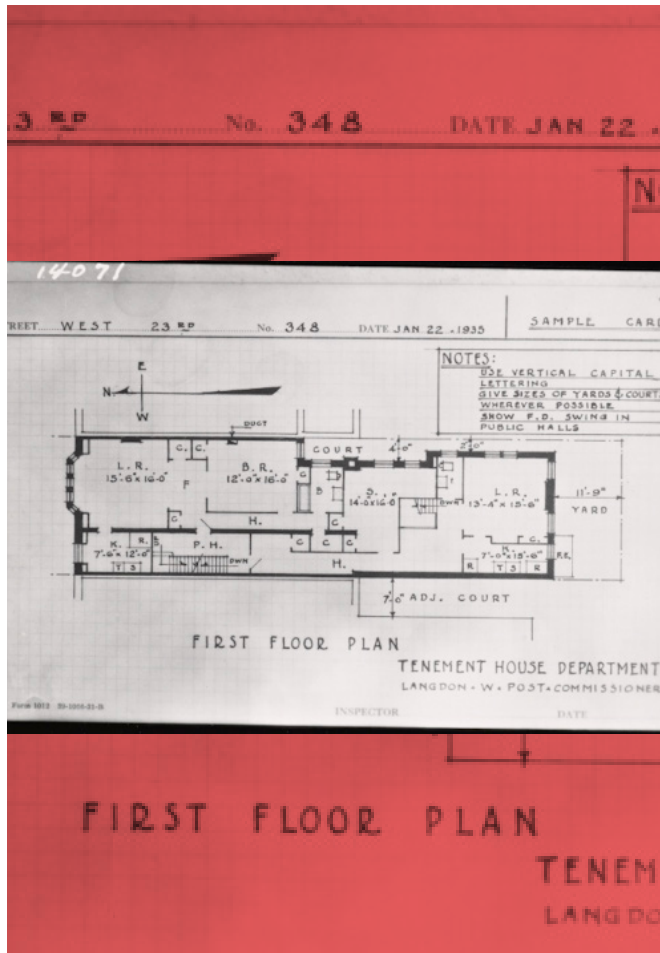
INTRODUCTION

Have you ever heard the word "REDLINING" before? You may have heard someone use the term, but didn't know what it means. The information below will teach you the history of redlining and how it still affects cities like Chicago today. While reading, think about your own family's housing history. Do you think it may have been impacted by redlining?



WHAT IS THE GREAT MIGRATION?

Much of the history of the United States is a history of migration. Migration is when large groups of people move from one place to another. From the 1910s through the 1970s, millions of Black Americans moved out of the rural South and into the industrialized cities in the North. They were escaping discrimination and seeking better opportunities for themselves and their families. But when they got to Northern cities like Chicago, there were problems there too. Black migrants found systemic racism there as well, especially when it came to finding housing. They were denied housing in many communities and forced to live in places like Chicago's Black Belt in cramped apartments called kitchenettes.



WHAT DOES IT TAKE TO BUY A HOUSE?

One of the ways racism affected Black folks' ability to buy a house or get to choose where to live has to do with bank loans. When most people want a new car or home, they need help from a bank to be able to afford the purchase because it costs so much money. You may have heard the word mortgage before which is what people's payment back to the bank for their support is called. Banks have a lot of power in choosing who they make loans to and how they make these decisions can be unfair and discriminatory.

WHAT IS REDLINING

In the 1930s, the United States government acted like a bank to provide loans to people seeking to buy a house. To help decide who they would make loans to, they drew maps of hundreds of American communities. They circled new, wealthy, white communities with green lines. Black and sometimes poorer and integrated communities were often circled with red lines. In Chicago, for example, many Black people had moved to the South Side, north of Washington Park. This area was circled in red. Soon, private banks started using the same maps too. The banks decided that they would not give loans to areas with red lines around them. Hence the name "redlining". This cut people off in "redlined" areas from the money they needed to live a better life. This practice hurt people of color, and especially Black people. eople had moved to the South Side, north of Washington Park. This area was circled in red. Soon, private banks started using the same maps too. The banks decided that they would not give loans to areas with red lines around them. Hence the name "redlining". This cut people off in "redlined" areas from the money they needed to live a better life. This practice hurt people of color, and especially Black people.

WHAT IS THE LEGACY OF REDLINING?

Led by many community activists in Chicago and elsewhere, positive changes came in the 1960s and 1970s. These changes made housing discrimination illegal, forcing banks to make fairer decisions about who they gave loans to. Even though the government stopped the practice of redlining, its effects can be felt today. For example, in Chicago many more Black Chicagoans live in formerly redlined zones than in surrounding areas. These families were not able to grow their wealth in the same way white families did and are still suffering the consequences today. Many of these consequences extend beyond housing to schools, the environment, and access to healthy food.

BIBLIOGRAPHY

Images

Image #1: Irma and Paul Milstein Division of United States History, Local History and Genealogy, The New York Public Library. "Stores, Center Lane, Village Green" New York Public Library Digital Collections. Accessed March 16, 2023. <https://digitalcollections.nypl.org/items/510d47e4-4214-a3d9-e040-e00a18064a99>

Image #2: Irma and Paul Milstein Division of United States History, Local History and Genealogy, The New York Public Library. "First floor plan: 348 W. 23rd St-8th Av-9th Av, Manhattan" New York Public Library Digital Collections. Accessed March 16, 2023. <https://digitalcollections.nypl.org/items/b4afdefd-49b0-146a-e040-e00a180610a2>