

Executive Summary: Redlining & Harsh Environments in Springfield, Ohio

- In the 1920s and 1930s the Home Owners Loan Corporation mapped mortgage risk. Neighborhoods that with Black residents were marked “D” hazardous and considered risky. This perpetuated disinvestment through mortgage lending practices & community development.
- Today black children in Springfield, Ohio & many other communities face disproportionate injustices compared to white children across the environmental & social variables we explored (income, vacancy, housing price, lead pollution).
- Modern day housing especially shows the legacy of redlining. Vacancy rates are 7 times more in redlined “D” neighborhoods than they were in “A” and “B” neighborhoods and twice as prevalent as “C” neighborhoods. “D” communities still have the greatest density low income residents today. More than 50% of all Black children live in these neighborhoods.

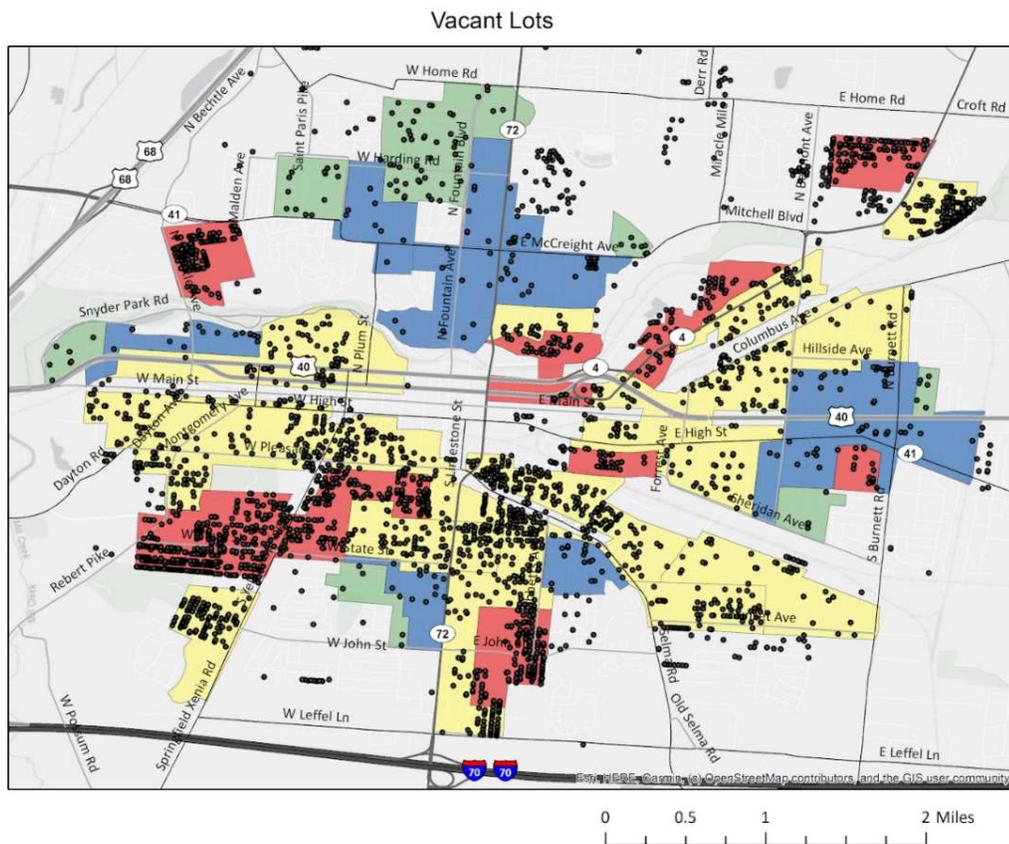


Figure 1. Vacant lots in Springfield, Ohio over “A”-Green, “B”- Blue, “C” –Yellow and “D”- Red zones designated by the Home Owner’s Loan Corporation in the 1920s and 1930s. “D” zones were considered hazardous based primarily on racist criteria.

Table 1. The distribution of harsh conditions suggests sustained inequities & injustices associated with redlining.

	Median House Sale 2017-2018	Vacancies per square mile	Tax delinquencies per square mile	Toxic Facilities per square mile
A	93450	109	72	0.0
B	55000	89	155	0.0
C	23500	361	440	0.5
D	17000	753	520	0.7

- In 2018 redlined neighborhoods had home sale values that were on average 5 times less than exclusionary “A” neighborhoods & median values (above) suggest greater inequity. Poverty and the prevalence of tax delinquencies is also greatest in redlined “D” communities. Only this year (2019), Ohio passed legislation limiting predatory loans.
- Other social & environmental factors are also harsher in redlined communities including: the density of toxic release facilities, the presence of combined sewage overflows.
- Many harsh conditions have amplified through time & are not just relicts from former conditions but a result of ongoing community development.

Recommendations

- Modern policies & community development practices need to strive to characterize & address racial & income inequities. For example, in 2019 Cleveland initiated landlord accountability for lead health challenges in rentals. Inspections have also been used to reduce code violations that put residents at risk.
- The linkage between transportation, housing, & poverty needs to be explored. Transportation often reduces inequities most as it is closely linked to job security.
- Maximize fair housing. Implement rent control practices & reduce late fee penalties in low income neighborhoods.
- Fund legal aid for low income populations re: housing cases.
- Communities in redlined neighborhoods should be prioritized for environmental development (e.g. stormwater, housing abatement, lead service line updates) and community empowerment health initiatives).
- Community listening & education should be a priority in redlined communities.
- Support schools, activist groups, & community education
- Explore and implement new models for using vacant land. Expand the mow-to-own initiative or provide an incentive for converting vacant land to address stormwater challenges.



Figure 2. Testing soil lead in our community.

References

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