

The background of the slide is a photograph of a street scene. On the right, there is a multi-story brick building with several windows. To the left, there is a smaller, lower building, possibly a shed or a small industrial structure, with a white pickup truck parked in front of it. A yellow circle is superimposed over the center of the image, containing the title and subtitle text.

Environmental Justice in Springfield, Ohio

Recommending action through environmental evaluation.

Background: Redlining

This chapter intends to look at the environmental injustices taking place in Springfield, Ohio due to redlining that was implemented in the past. Redlining is the racist and discriminatory practices created by the Homeowner's Loan Corporation between 1935 and 1940. These practices included assigning grades and color-codes to different neighborhoods based on mortgage security (Mapping Inequality). The highest grade, being A, was assigned the color green, representing that area as minimal risk to banks and mortgage lenders when determining who should receive loans and which neighborhoods were a safe investment. Areas with the lowest grade of D were colored red and considered hazardous investments, thus the term "redlining" (Mapping Inequality). Lenders that were considered "responsible" at that time refused or very rarely gave out loans to those neighborhoods. Area descriptors were then created by HOLC to help assign the grades. These descriptions included the neighborhood's quality of housing, recent history of sale and rent values, and the racial and ethnic identity of residents that served as the foundation of the neighborhood's grade (Mapping Inequality).

Affects of Redlining on Springfield Today

- The denial of loans to certain people created long-term wealth inequalities that are still seen today.
- Areas previously assigned the grade of A still tend to be the most affluent neighborhoods based on home sale values.
- Neighborhoods that were assigned lower C or D grades have lower household incomes and lower home sale values.
- Residents in lower-graded areas are more susceptible to environmental injustices such as proximity to sewage outfall locations.

Home Sale Values and Redlining

Area A

As seen in Figure 1 and 2, the few and far between neighborhoods that were given the A and green grades contain the homes with the greatest sale values. These areas have a majority of home sales being found in the 50,000-100,000 and 100,000 dollar and above ranges.

Areas B and C

As the neighborhoods B and C contain the middle-ground of the redlining extremes, these areas also contain the greatest variation within home sale values. However; these areas primarily contain homes within the 10,000-50,000 and 50,000-100,000 dollar sale ranges.

Area D

Neighborhoods in Area D were considered the highest security risks for loans and mortgages. The home sale values that can be found in these areas mainly stay in the range of 10,000-50,000 and 10,000 dollars and below.

Significance

Since much of the grading for each area was determined by many factors, including race, it stands to note that the areas with the highest home sale values are also the neighborhoods with the highest rate of white residents. The continued denial of loans to the various groups of people that lived in the red zones meant that they were not able to generate the intergenerational wealth seen in white families, creating financial inequalities that still persist today (source). This can be seen through the home sale values and how the redlining performed decades ago still determine overall wealth of the area.



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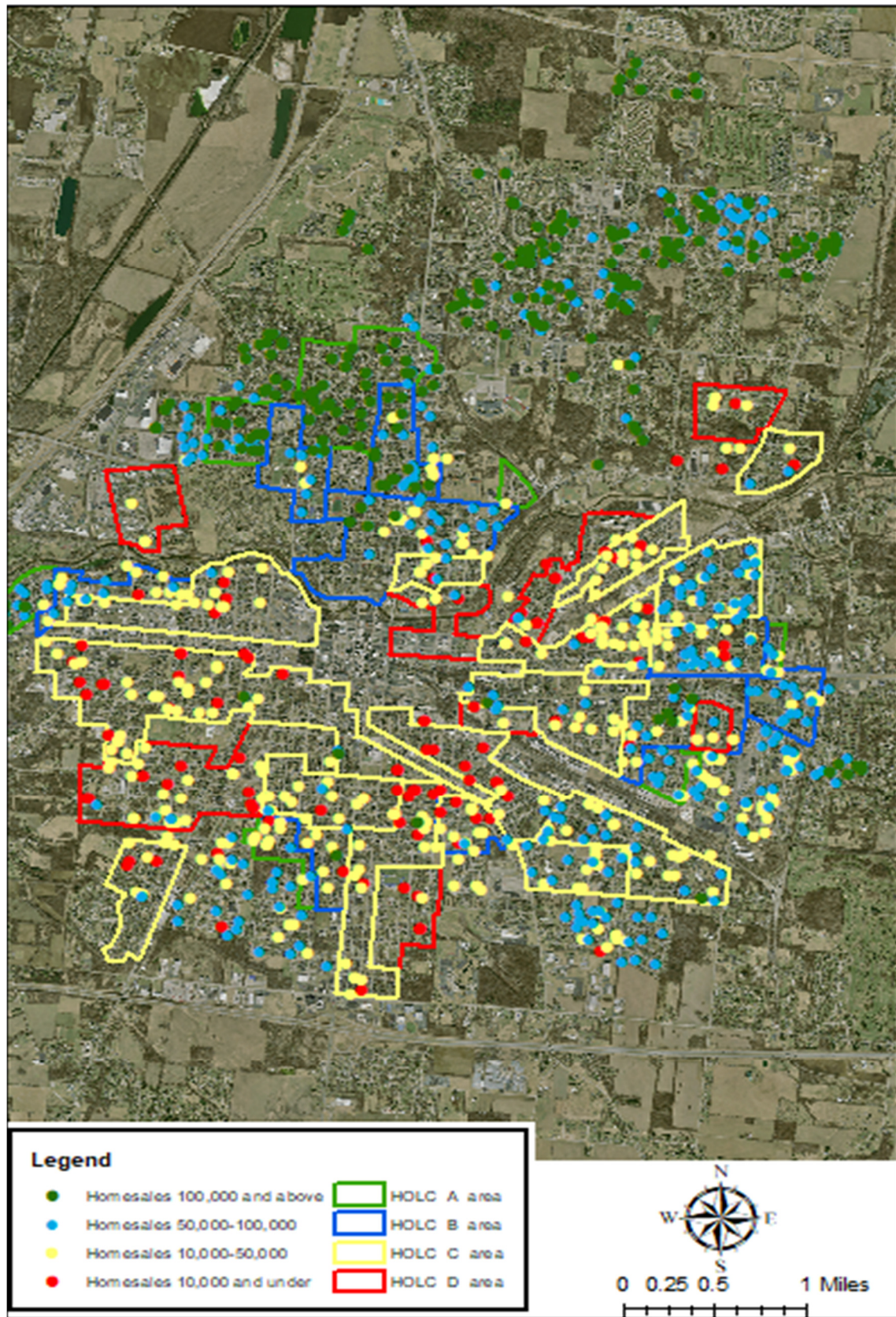


Figure 1. Showing the home sales of Springfield, Ohio within the various redlining districts.

Home Sale Values

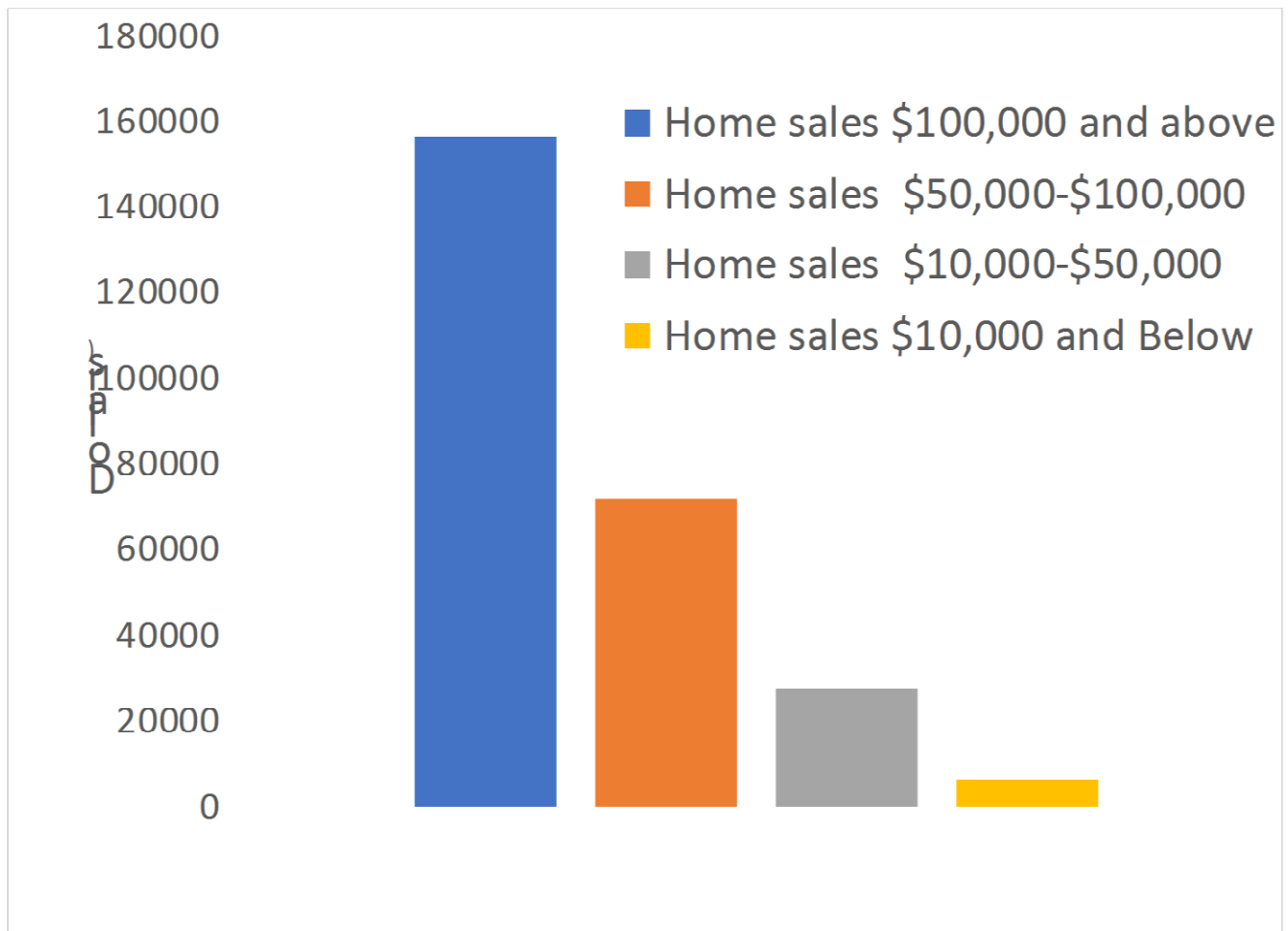


Figure 2. depicting the average home sale values for the for the four different price zones.

Suicides/Attempted Suicides

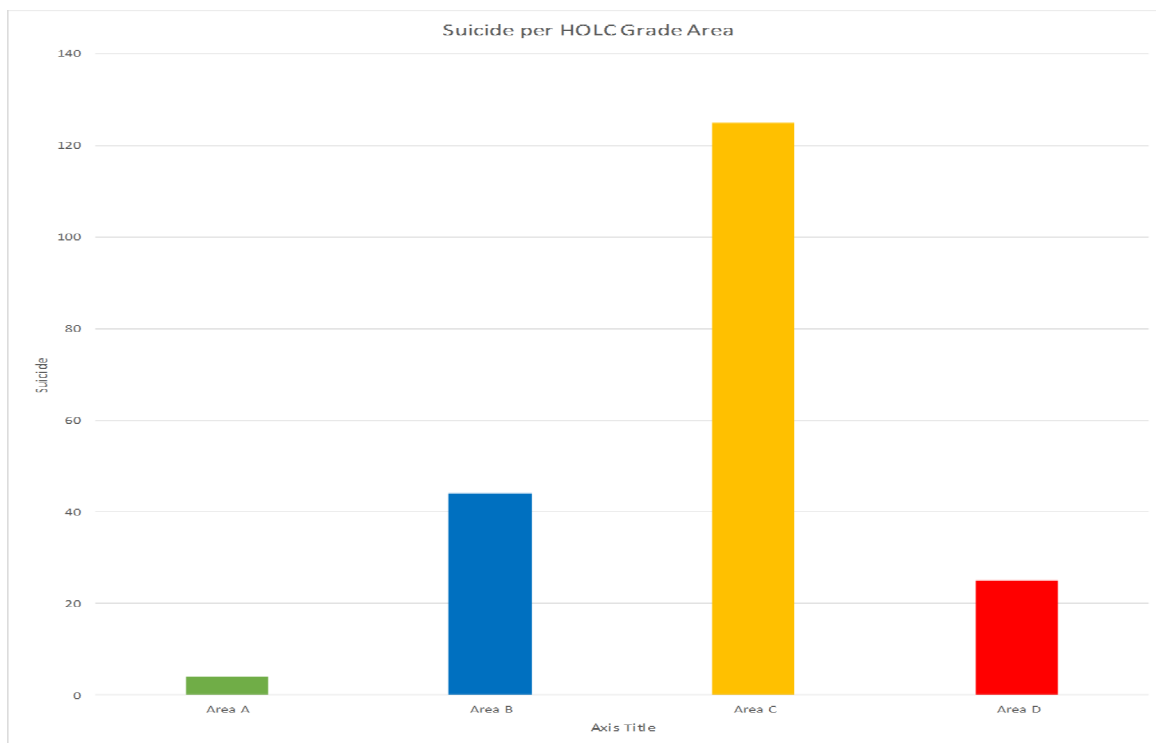


Figure 3. Showing the rate of suicides or attempted suicides for each HOLC grading dis-

Figures 3 and 4 both demonstrate the suicide rate for the HOLC districts in Springfield. From the data, it is evident that area C (the second to lowest HOLC grade) has the highest amount of suicide of all the graded areas. One possible explanation of this could be that Area C has the most and largest surface area of all the grading districts. However; it should also be noted that the yellow districts also have the most concentrated and compact number of suicides

Significance to Redlining

Although C isn't the lowest grade on the HOLC scale, it is the second lowest, indicating that housing and financial inequalities are likely factors in driving Springfield residents to suicide. This would indicate that unfair and racist base

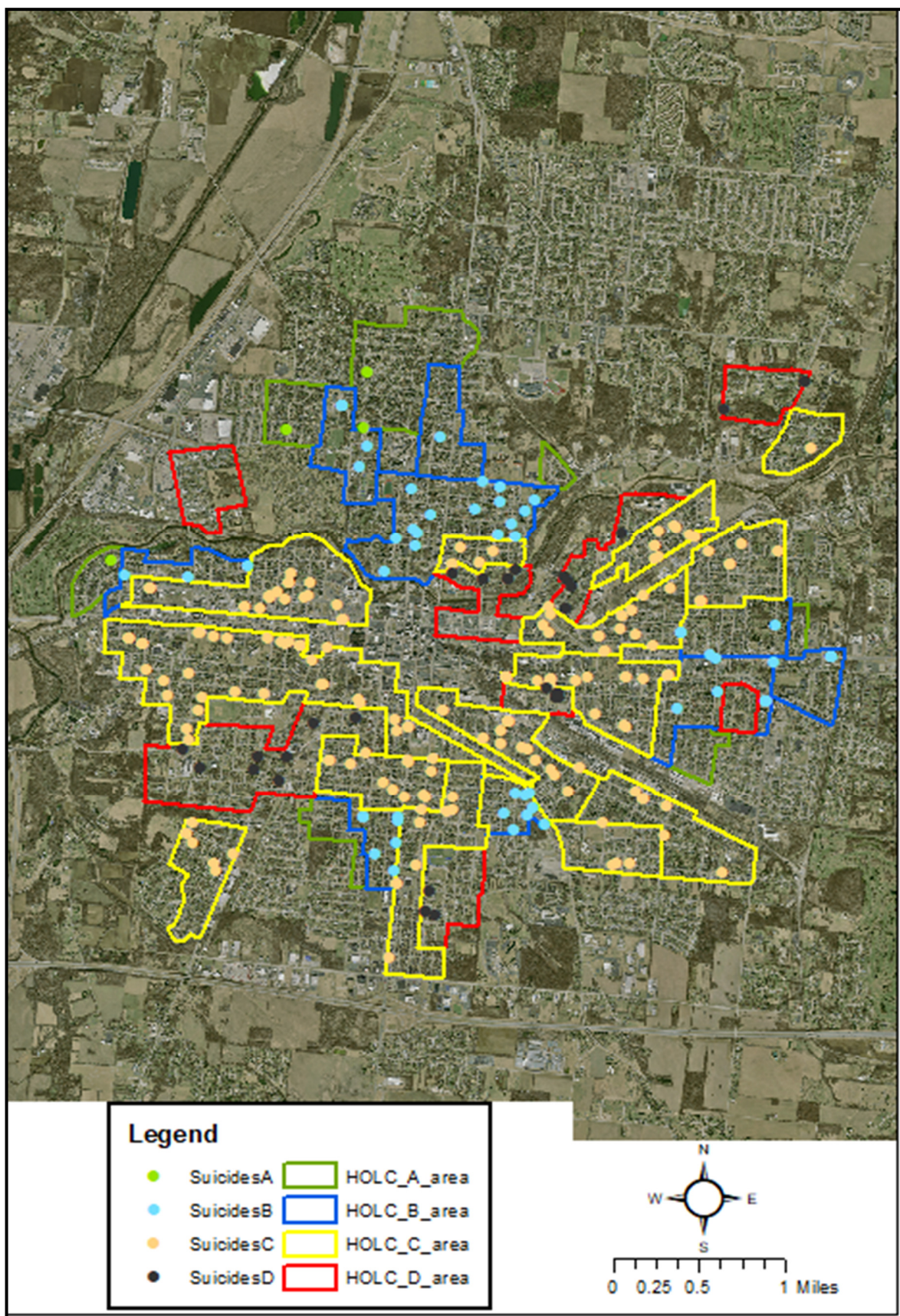


Figure 4. Showing the number of suicides or attempted suicides for each HOLC grading district.

Recommendations

Encourage community improvement.

Community outreach can foster property improvement and therefore raise property values. This may help to build the bridge between the home sale values that are influenced by redlining. One possible route for community outreach is to implement a Neighborhood Housing Service (NHS) in Springfield to help improve household affordability by investing in the residents to become educated consumers of housing. Successful and established NHS programs can be seen in cities such as Cleveland and Pittsburgh.

Establishing Counseling Centers

In cities such as Philadelphia, city-wide counseling centers have been put in place to serve the citizens of the community. If a center like that were to be placed in Springfield, though it wouldn't fix all of the issues caused by the racist HOLC practices, it may help reduce suicide rates in vulnerable areas of Springfield.

References

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