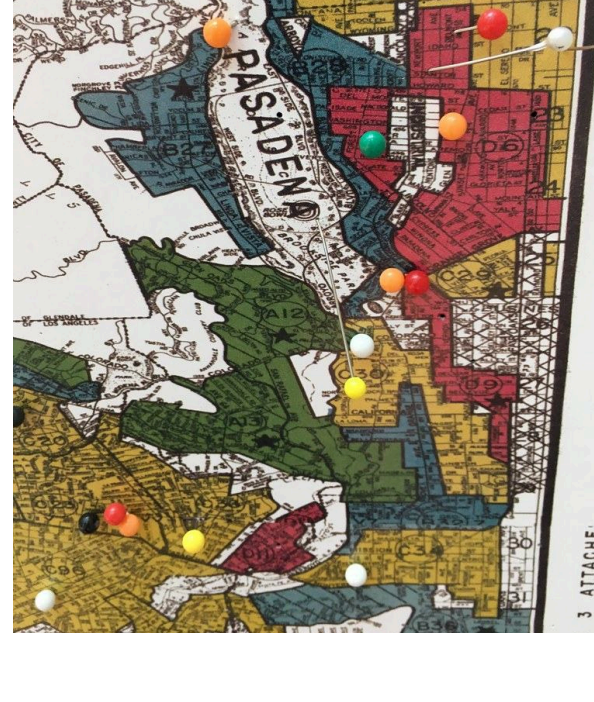


Redlining: Who Faces the Most Environmental Harm?



Blog for Air Justice



Photo by Unseen History on Unsplash.

“Having perceived ‘good’ and ‘bad’ parts of town is the result of redlining.”



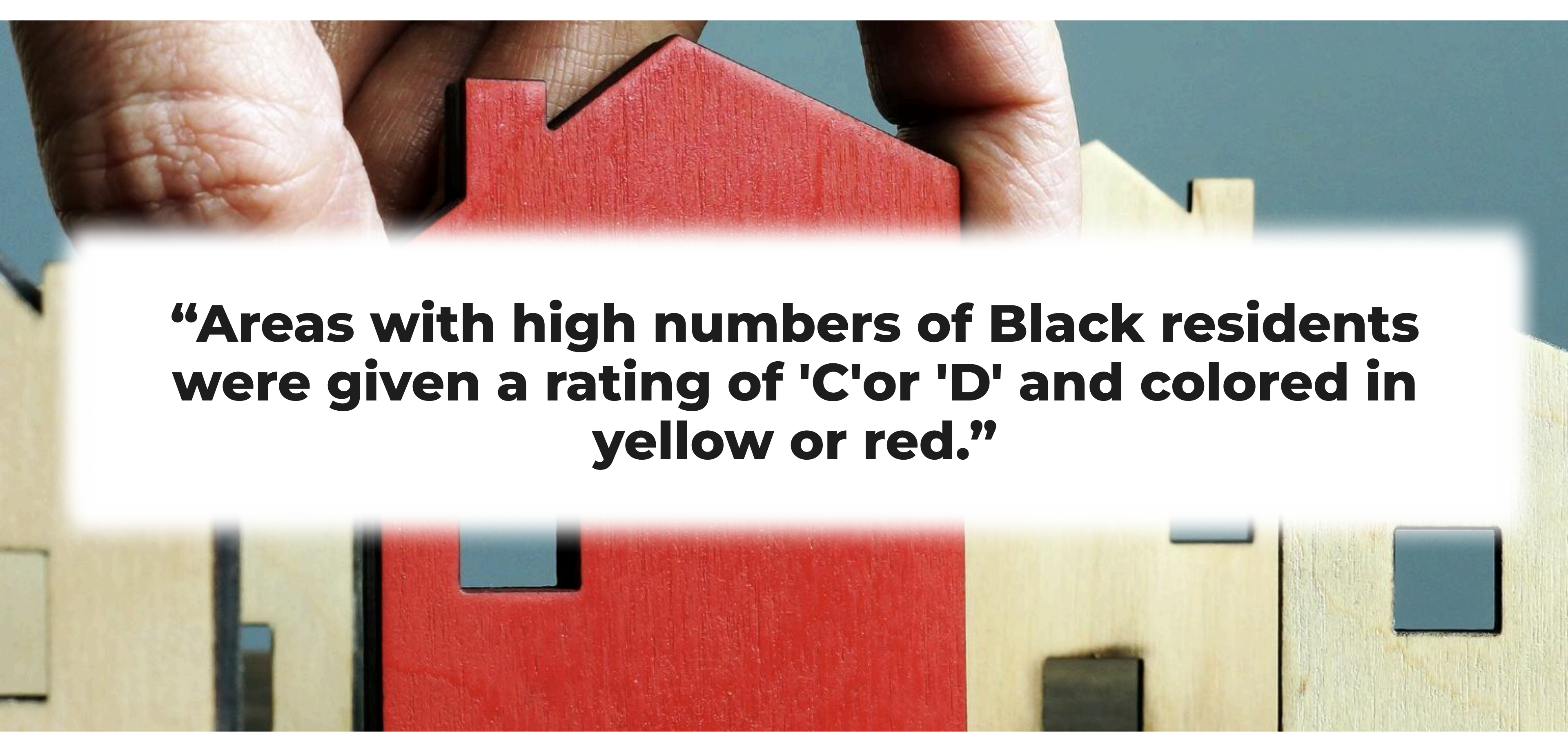
Photo via Rice University.

Ever hear the advice that you don't want to live in the “bad” part of town? Next time you hear that advice, question where neighborhood labels come from.

Perceptions of “good” and “bad” parts of town are often the result of **redlining**, a historical practice used to segregate cities based on race and income.

Redlining began in the 1930's when President Roosevelt's New Deal was passed. When the Great Depression produced a housing shortage, the government wanted to provide affordable housing to American families. So, part of the New Deal legislation created the Federal Housing Authority (FHA) to do just that.

Unfortunately, FHA policies included **racist assumptions of what makes a "good" neighborhood**. Because these policies determined where governments and businesses invested funds to boost the economy, certain areas of cities--those areas with White, middle-class residents--benefitted more than others.

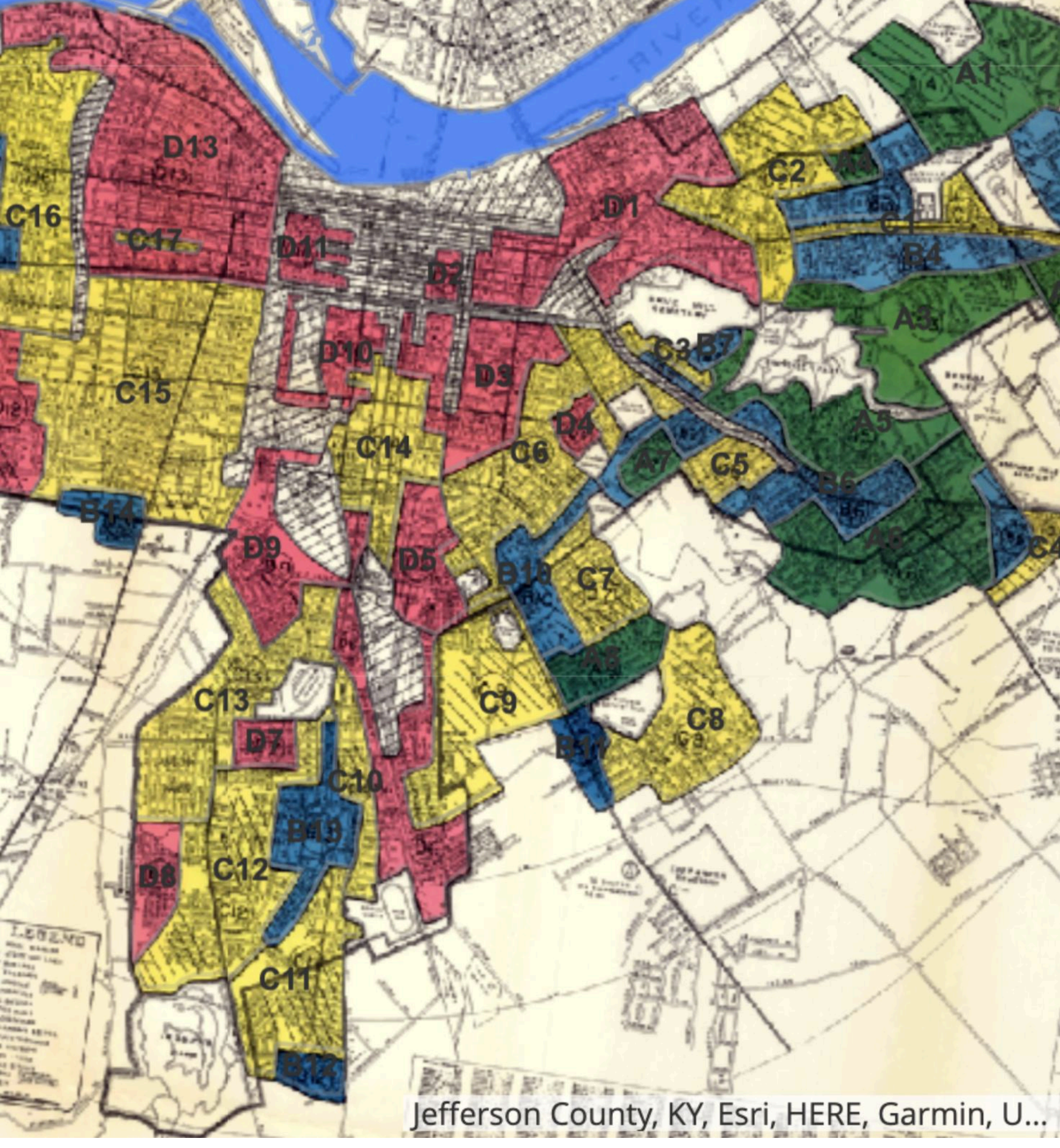


“Areas with high numbers of Black residents were given a rating of 'C' or 'D' and colored in yellow or red.”

As suburbs around cities were being built, the Federal Housing Authority (FHA) refused to give money to developers that would sell homes to Black buyers. The FHA argued that if the houses were sold to African-Americans, then property values in the area would decrease.

The FHA and Home Owners Loan Corporation made color-coded maps to show what neighborhoods were ideal for investing. Areas that were predominantly White were given **“A” or “B” ratings and colored in green or blue**. Areas with high numbers of Black residents were given a rating of “C” or “D” and colored in yellow or red.

That's where the term "redlining" comes from: the **discriminatory practices** that marked red areas on the Residential Securities Map as "high financial risks" for investors. Redlining reinforced and concretized racist perceptions about predominantly Black neighborhoods.



Banks looked at these color-coded maps to determine where home loans should and should not be given to residents. In Louisville, the current Middletown and Jeffersontown areas were given “A” ratings while the current Park Duvalle and Russell neighborhoods were given “D” ratings.

To learn more about interactive, historical maps in Louisville, pictured to the left, click [here](#).



When the Fair Housing Act passed in 1968, these discriminatory practices became illegal. No longer could banks refuse to sell property or give housing loans to people based on race, sex, and/or religion.

Of course, people came up with other ways to reinforce segregation. For example, highways were built between neighborhoods to create permanent divisions.

In Louisville, I-264 divides the Shawnee and Chickasaw neighborhoods from Parkland and Park Duvalle. Shawnee and Chickasaw were originally given a “B” rating, but Parkland and Park Duvalle were in “C” and “D” rated zones.

“The areas of a town colored in red or yellow are the areas that now have to deal with issues like environmental racism.”



Photo via [lawblogs.ucc.edu](#).

The areas of a town colored in red or yellow are often the areas that now face environmental racism and greatest environmental harm. In many cities, these areas are zoned for industrial use because companies sought cheap land for building chemical facilities or dumping toxic waste. It is important to note that Redlining is not the only cause of environmental racism, but it has played a huge role in discriminatory zoning policy for decades.



Historical research by environmental sociologist Dorceta Taylor also shows that cities and companies count on people living in these areas not having the resources or bandwidth to fight back against the pollution in their backyard. As Taylor argues, **it is no coincidence** that clusters of chemical facilities are located on areas with lower incomes and higher populations of Black, Indigenous, and people of color.

At Air Justice, we believe **a historical approach to environmental justice is important**. That's the only way we'll uncover what laws must be revised to push for justice.

For more information on Redlining and environmental racism, visit:

- [Interactive Archival Maps](#)
- [National Community Reinvestment Coalition](#)
- Richard Rothstein's Book [The Color of Law](#)