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ATLAS OF DAYTON HERALD

A look back into the years 1933–1951 in America

Today’s existing trauma of racial segregation and racial inequity links to the Home Owners’ Loan Corporation (HOLC) and its practices as a government agency.

A neighborhood is defined by the people who make up that place.

This relationship is developed by proximity,

vicinity, community and culture. It is rooted in interdependent relationships that become stronger when its people unite for the

benefit and support of one another.

community and culture

defined by the people

Made possible by the University of Dayton Research Institute and the College of Arts and Sciences.

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warning...

The following information contains harmful language that is indicative of the biases and racist attitudes of the time. It contains facts that are distressing and language that is hurtful. This information is meant to educate and provide a deeper understanding of why Dayton neighborhoods are racially segregated.

The material discusses the history of the United States and the federal government policies that are responsible for inequities in the present-day landscape of Dayton, Ohio. Race-based discrimination has extreme detrimental effects on people and place. This is a call to action. Policy makers must be intentional in dismantling systemic racism.

In the meantime, places are a result of *place and time together*. We must continue to combat bigotry and racism—starting right here on a local level in our own communities.

With love, truth, unity, and understanding.

The ATLAS OF DAYTON HERALD is dedicated to telling the history, stories and experiences of Daytonians. If you have a story to share about your community, neighborhood, culture or are seeking ways to have your voice heard, please reach out. Whether it's a story that directly relates to redlining and/or racial discrimination, a story of hope, or ways to create positive change through the story-telling, your voice is welcomed here.

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share your story

SEGREGATED BY DESIGN: U.S. GOVERNMENT’S HOME OWNERSHIP PROGRAM HELPED LOCK IN SEGREGATION

A NOTE FROM THE AUTHOR: Since 2016, I have been studying the landscape of Dayton, Ohio — specifically looking into the neighborhoods that make up this place — the place I call home. My recent research, **ATLAS OF DAYTON: A CITY IN PROGRESS**, is a collection of maps that visualize inequity of resources, opportunities and access in Dayton. The work reveals layer upon layer of racial and class segregation and inequity, all communicated through my “white” experience as an artist, graphic design educator, researcher, community advocate and single parent.

One question that routinely surfaced in the forefront of my observations was: **Why are the city of Dayton neighborhoods so racially segregated?** I began to notice the shortage of resources in nearly all of these neighborhoods—even resources as basic as a quality grocery store. Yet, if I drove to the southeast portion of Dayton and entered the city of Oakwood or Kettering, I suddenly found everything—*except* diversity.

I routinely stumble into rabbit holes during my creative research process. One particular hole opened with the article **NEW PERSPECTIVES ON NEW DEAL HOUSING POLICY: EXPLICATING AND MAPPING HOLC LOANS TO AFRICAN AMERICANS**, by LaDale Winling, an associate professor of history at Virginia Tech, and Todd M. Michney, an assistant professor of history at Georgia Tech. In it, they discuss the ways discriminatory government policies—particularly those involving home ownership—have shaped American cities.

On June 28, 2021, Winling and I met via Zoom and unpacked this article and two others, one by both authors and the other by Michney. My summary of this research reveals a complex, tangled network of regulations and procedures that encouraged, reinforced and perpetuated the racial segregation of American cities.

HOME OWNERS’ LOAN ACT: GOOD INTENTIONS
In the 1920s and 1930s, America was experiencing some dark days. The stock market crashed in October of 1929, leading to the Great Depression—the worst economic downturn of the industrialized world. History.com states that “African Americans were the first to see hours and jobs cut, and they experienced the highest unemployment rate during the 1930s.” On March 4, 1933, President Franklin D. Roosevelt was sworn into office, and in his first 100 days, he launched the New Deal, a series of laws, acts, policies, programs and projects designed to rebuild the economy and restore prosperity. Among these initiatives was the Home Owners’ Loan Act, passed in June 1933, establishing the Home Owners’ Loan Corporation (HOLC) to refinance mortgages in default in order to prevent foreclosures. HOLC had two phases. In the “rescue phase” from 1933 to 1935, struggling homeowners refinanced their mortgages. In the “consolidation phase,” from 1935 to 1951, the HOLC “managed and sold off its accumulated inventory for eventual liquidation” (Michney and Winling, 151). From this consolidation phase came the infamous HOLC Residential Security Maps that codified the practice known as redlining (**IMAGE A**). While Michney and Winling found documentary evidence that the HOLC did not use these maps to deny loans to homeowners in Black neighborhoods as is commonly thought—the majority of loans in the rescue phase went

to homeowners in areas later designated C (yellow) and D (red), they found—the HOLC’s manner of lending to Black borrowers reinforced segregation and exacerbated a gap in wealth that has been widening ever since (151).

DAYTON THROUGH THE HOLC LENS
Color-coded city maps were only one product of the HOLC’s City Survey program, instituted in 1935 in the consolidation phase. Under the program, the HOLC’s Mortgagee Rehabilitation Division (MRD) hired field agents and sent them to major metropolitan areas to collect data and assess each neighborhood.

This is where the interweaving of bigotry and white supremacy mindsets—conscious and unconscious—becomes apparent. These field agents’ perceptions in effect structured the modern-day racially segregated city. Their assessments are rife with agents’ unfounded assumptions, racial prejudices, and religious and cultural biases, all of which had short- and long-term consequences. This reliance on and acceptance of field agents’ perceptions meant their biases permeated HOLC’s operations, creating what today is called systemic discrimination, reinforcing racial segregation and prompting redlining to take root. Furthermore, it led to generations of denying services—and the opportunity to build wealth—based on race, ethnicity and other attributes. Redlining was “institutionalized by the Home Owners’ Loan Corporation and later adopted by the Federal Housing Administration” (Winling and Michney, 42).

The 1937 City Survey involved several Dayton-area men from the real estate and banking fields. Their task was to draft area descriptions that would be used to create Residential Security Maps “to graphically reflect the trend of desirability in neighborhoods from a residential view-point” (**National Archives 720357**). They came with the following explanation: “In using them, we do not mean to imply that good mortgages do not exist or cannot be made in the Third and Fourth grade areas, but we do think they should be made and serviced on a different basis than in the First and Second grade areas.”

BAKED IN: RACIAL, RELIGIOUS AND CULTURAL PREJUDICE
The field agents’ area description (AD) forms reveal the biases of the HOLC valuers and others. Additionally, field agents were trained to prioritize opinions of “competent realtors engaged in residential brokerage, good mortgage lenders and the HOLC appraisal staff” (Michney, 9). The field agents would visit each neighborhood to gather the data, which was heavily tainted with their individual prejudices and biases—both implicit and explicit. Information was often arbitrary, inconsistent from city to city, and opinionated. Field agents leveraged their own private networks to gather the information, as many entities chose for a variety of

reasons not to contribute information. The collection of neighborhood assessments proved to be inconsistent and ambiguous but was nonetheless put into practice and used as truth.

The City Survey neighborhood data collected for Dayton exists on the area description forms (**IMAGES B, C, D**). These forms were completed in February and March of 1937, and the completion date on the graded map was March 1, 1937. The final AD form was signed on March 10, 1937. Each form would have been the result of a synopsis the field agents developed in collaboration with those mentioned above.

LONG-TERM CONSEQUENCES
Michney validates that exploitative lending arrangements were typical and affirms that the ingrained belief of whites was that the presence of African Americans hurt property values (14). The maps reflected this: The MRD made the “abjectly racist decision to rate essentially all African American neighborhoods as ‘D’ (red), and thus ‘hazardous’ for lending” (13). This color selection became the basis for the term “redlining.”

The MRD made the “abjectly racist decision to rate essentially all African American neighborhoods as ‘D’ (red), and thus ‘hazardous’ for lending” (13). This color selection became the basis for the term “redlining.”

But it wasn’t the final redlining maps—the artifacts—that were so detrimental to society, Michney says. The maps were one product of the City Survey project, just as the area description forms were. The maps were a tool to communicate and perpetuate racist beliefs. Though their initial main purpose was not to exclude African Americans and minorities from receiving mortgage loans, the HOLC’s procedures reflected and supported the belief that the presence of African Americans negatively impacted property value—a belief that would dehumanize nonwhite people, create lasting trauma and restrict access for African Americans and minorities—*then and now*.

AUTHOR’S NOTE: I love my city of Dayton. DeWeese-Ridgecrest is my neighborhood, and it is my home. Let’s reshape our narrative. Together, we can redesign our own “residential security map” in the voices of those who live here. If you would like to contribute to this project or get involved by telling your story of your neighborhood, please contact me at: mthomastrout1@udayton.edu. ∞

SYSTEMIC RACISM IN POLICY: ONE EXAMPLE

After the Federal Housing Administration denied accusations of discrimination regarding an all-Black housing development in New York, a local administrator admitted to lead attorney Thurgood Marshall—later an associate justice of the U.S. Supreme Court—that the FHA had designated white and Black areas where insured loans could be secured only by members of those groups and that

it considered racially mixed neighborhoods to be “cushion areas” where it would guarantee no loans at all (Winling and Michney).

Identifying a section of the FHA Underwriting Manual articulating these policies, which facilitated the continuation of racial segregation, NAACP executive secretary Walter White wrote to President Franklin

D. Roosevelt demanding its removal: “This policy is a definite discouragement to Negro citizens who wish to improve themselves and secure better housing. ... Colored people have been branded as slum-dwellers without ambition to live in good houses and yet when they seek better housing, they are told by the government that they must remain within certain areas.”

SOURCES
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1933-39

1933-1939
New Deal America
Domestic program under the administration of U.S. President Franklin D. Roosevelt

1933

1933
June 13
Home Owners’ Loan Act is signed into law to provide emergency relief to homeowners.
The Home Owners’ Loan Corporation is created to carry out the law’s provisions.

1934

1934
June 27
Federal Housing Administration (FHA) is established.

1935

1935
June 17
Home Owners’ Loan Corporation stops accepting applications.
1935-1940
City Surveys

August 27
HOLC and FHLBB start Mortgagee Rehabilitation Division, which creates the City Surveys.

institutionalized...

- INSTITUTIONALIZED:
- as defined by Merriam-Webster
- created and controlled by an established organization
 - established as a common and accepted part of a system or culture
- a : institutionalized housing
- b : institutionalized religion
- a : an institutionalized practice
- b : institutionalized beliefs and values
- c : protests against institutionalized racism

AREA DESCRIPTION FORMS

Below are AD forms for three Dayton neighborhoods.

The full set of the AD forms created for the city of Dayton can be viewed in detail at

mistrythomastrout.com/portfolio/atlas-of-dayton-herald/

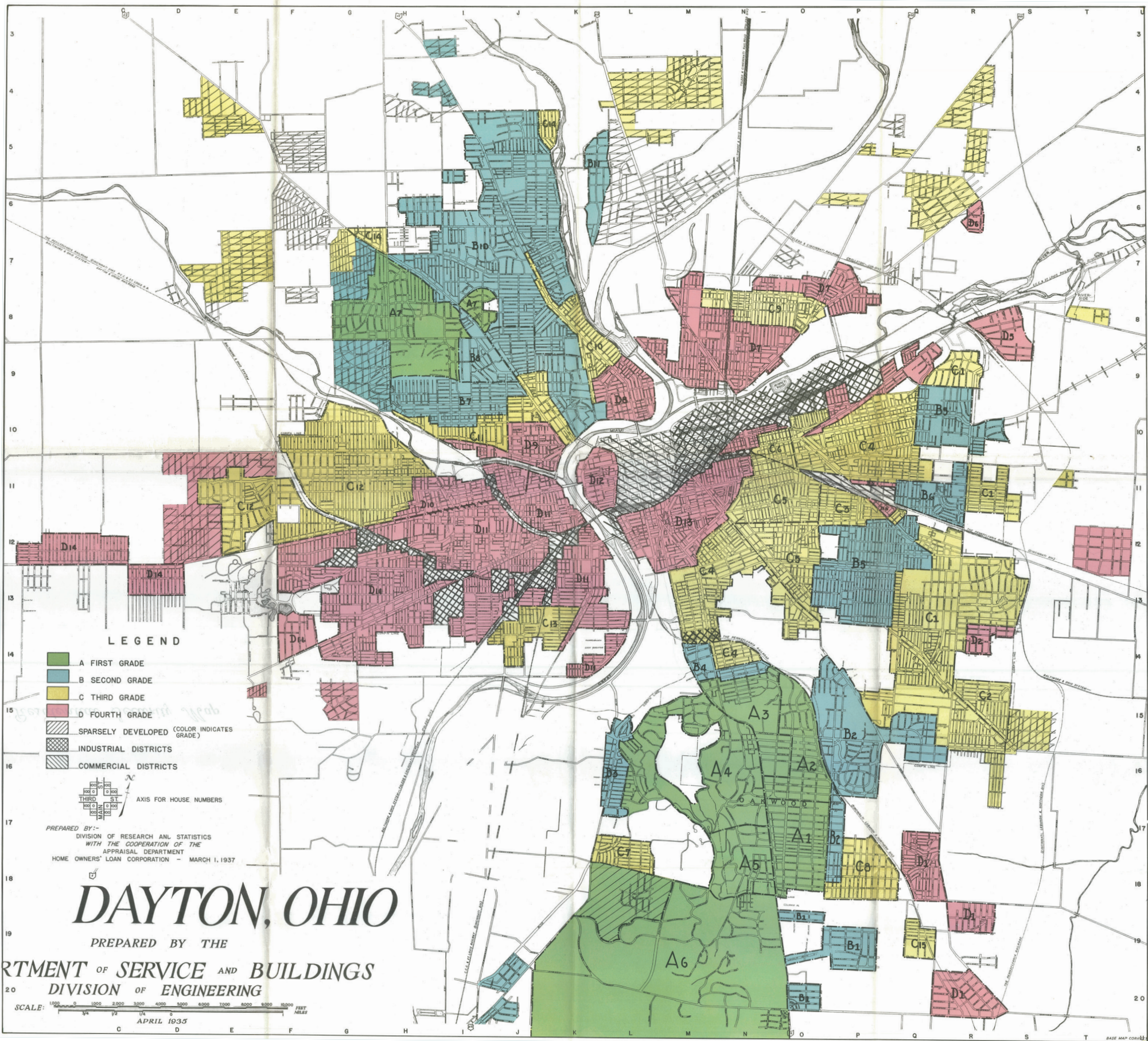


IMAGE A: Residential Security Map(aka redlining map) of Dayton, Ohio. Available in the National Archives Catalog. This high-resolution version was provided by Robert Nelson, director of the Digital Scholarship Lab in the School of Arts & Sciences at the University of Richmond, Virginia.

NS FORM-B
8-26-37.

AREA DESCRIPTION

1. NAME OF CITY Dayton SECURITY GRADE D AREA NO. 2

2. DESCRIPTION OF TERRAIN. High-rolling

3. FAVORABLE INFLUENCES. None

4. DETRIMENTAL INFLUENCES. Entire area consists of shacks on rear of lots; no street improvements; no plat restrictions; inhabited by low class of white people; poor transportation.

5. INHABITANTS: a. Type Laborers; b. Estimated annual family income \$ 700; c. Foreign-born None %; d. Negro None %; e. Infiltration of Lower class of white; f. Relief families 60%; g. Population is decreasing; h. decreasing static

6. BUILDINGS: a. Type or types 1 & 2 story shacks detached and black; b. Type of construction Frame; c. Average age 15 years; d. Repair Poor

7. HISTORY: SALE VALUES RENTAL VALUES
YEAR RANGE PREDOMINATING \$ RANGE PREDOMINATING \$
1929 level 1800-2000 \$2000 100% 513-12 315 100%
1933 low 800-1000 900 46 6-12 8 63.3
1937 current 1200-1800 1400 70 8-12 10 66.5
Peak sale values occurred in 1929 and were % of the 1929 level.
Peak rental values occurred in 1929 and were % of the 1929 level.

8. OCCUPANCY: a. Land 30 %; b. Dwelling units 100 %; c. Home owners 70 %

9. SALES DEMAND: a. Poor; b. 1 family \$1500; c. Activity is poor

10. RENTAL DEMAND: a. Poor; b. 1 family \$10; c. Activity is poor

11. NEW CONSTRUCTION: a. Types none; b. Amount last year

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase none; b. Home building

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: Low Red

15. Information for this form was obtained from F.C.Devlin, Jr., Field Agent, A.Lawson, Jr., Field Agent, C.A.Fleming, Loan Service Representative
Date March 9, 1937 193

IMAGE B: Area description form for present-day Belmont neighborhood

NS FORM-B
8-26-37.

AREA DESCRIPTION

1. NAME OF CITY Dayton SECURITY GRADE D AREA NO. 10

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Good transportation and schools.

4. DETRIMENTAL INFLUENCES. Mixture of low class foreigners - Polish, Russian, Hungarian and negro. Old houses in bad repair.

5. INHABITANTS: a. Type Laborers; b. Estimated annual family income \$ 500; c. Foreign-born Polish, Russian %; d. Negro Yes %; e. Infiltration of lower class foreigners; f. Relief families 80%; g. Population is increasing; h. decreasing static

6. BUILDINGS: a. Type or types 1 & 2 family detached; b. Type of construction Frame; c. Average age 40 years; d. Repair Poor

7. HISTORY: SALE VALUES RENTAL VALUES
YEAR RANGE PREDOMINATING \$ RANGE PREDOMINATING \$
1929 level 1800-2000 \$2000 100% 513-12 315 100%
1933 low 800-1000 900 46 6-12 8 63.3
1937 current 1200-1800 1400 70 8-12 10 66.5
Peak sale values occurred in 1929 and were % of the 1929 level.
Peak rental values occurred in 1929 and were % of the 1929 level.

8. OCCUPANCY: a. Land 30 %; b. Dwelling units 100 %; c. Home owners 70 %

9. SALES DEMAND: a. None; b. Any available \$15; c. Activity is Fair

10. RENTAL DEMAND: a. Fair; b. Any available \$15; c. Activity is Fair

11. NEW CONSTRUCTION: a. Types None; b. Amount last year

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase None; b. Home building

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: Low Red.

15. Information for this form was obtained from F.C.Devlin, Jr., Field Agent, A.Lawson, Jr., Field Agent, C.A.Fleming, Loan Service Representative
Date March 10, 1937 193

IMAGE C: Area description form for present-day Roosevelt, Paul Laurence Dunbar Historic District and Wolf Creek neighborhoods

NS FORM-B
8-26-37.

AREA DESCRIPTION

1. NAME OF CITY Dayton SECURITY GRADE D AREA NO. 9

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Good transportation - good schools

4. DETRIMENTAL INFLUENCES. Older section of city, negroes moving in.

5. INHABITANTS: a. Type Clerks - Laborers; b. Estimated annual family income \$ 1500; c. Foreign-born Slavs 15 %; d. Negro Yes %; e. Infiltration of Negro; f. Relief families 25%; g. Population is increasing; h. decreasing static

6. BUILDINGS: a. Type or types 1 family and 2 family detached and apartments; b. Type of construction frame & brick; c. Average age 40 years; d. Repair Fair

7. HISTORY: SALE VALUES RENTAL VALUES
YEAR RANGE PREDOMINATING \$ RANGE PREDOMINATING \$
1929 level 1800-2000 \$2000 100% 513-12 315 100%
1933 low 800-1000 900 46 6-12 8 63.3
1937 current 1200-1800 1400 70 8-12 10 66.5
Peak sale values occurred in 1929 and were % of the 1929 level.
Peak rental values occurred in 1929 and were % of the 1929 level.

8. OCCUPANCY: a. Land 30 %; b. Dwelling units 100 %; c. Home owners 70 %

9. SALES DEMAND: a. None; b. Any available \$15; c. Activity is Fair

10. RENTAL DEMAND: a. Good; b. Anything available \$25; c. Activity is Good

11. NEW CONSTRUCTION: a. Types None; b. Amount last year

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building

13. TREND OF DESIRABILITY NEXT 10-15 YEARS Downward

14. CLARIFYING REMARKS: Close to city; trend towards rooming houses and apartments. Low Red.

15. Information for this form was obtained from F.C.Devlin, Jr., Field Agent, A.Lawson, Jr., Field Agent, C.A.Fleming, Loan Service Representative
Date March 10, 1937 193

IMAGE D: Area description form for present-day Jane Reece, Old Dayton View and Progressive Southern Dayton View neighborhoods

NEWSPAPER IS FREE TO DOWNLOAD AT: mistrythomastrout.com/portfolio/atlas-of-dayton-herald/

1936
HOLC holds more than 20% of all nonfarm dwelling mortgages.
January
HOLC forms Property Management Division.

June
The last HOLC loan is closed.
September
Federal Housing Administration (FHA) merges into the FHLBB's Division of Research and Statistics.

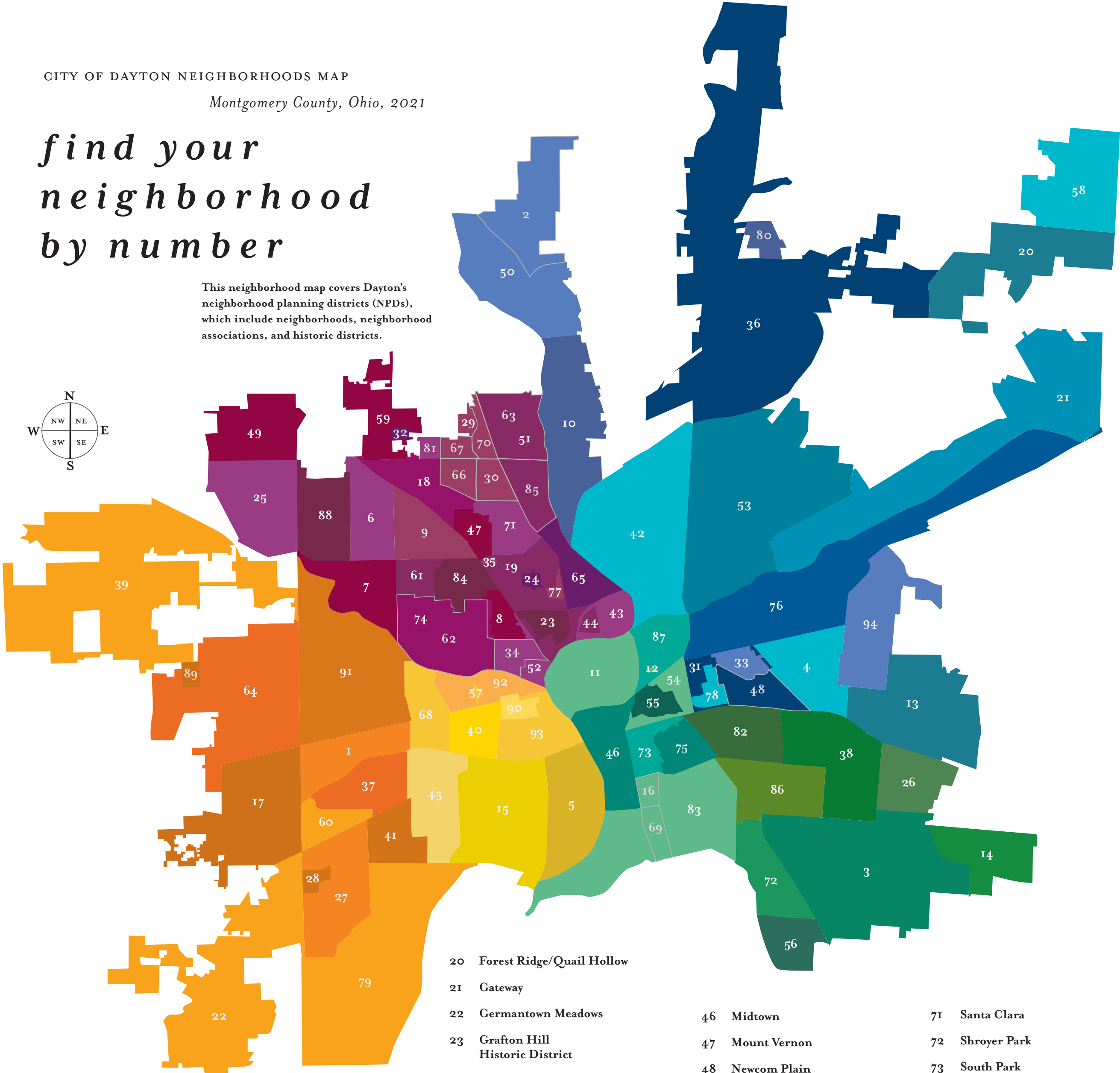
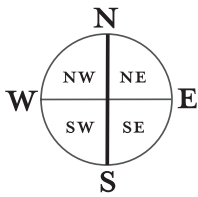
1937
February 25, 27
March 1, 3, 5, 8, 9, 10
Dayton, Ohio,
area description forms are completed.

1942
FHA receives three copies of the entire set of City Survey maps.

1951
HOLC liquidates.

find your neighborhood by number

This neighborhood map covers Dayton's neighborhood planning districts (NPDs), which include neighborhoods, neighborhood associations, and historic districts.



VISIT mistythomastrout.wordpress.com/portfolio/city-of-dayton-neighborhoods-map/ to view a transparent version of this map with the background map of Dayton.

- | | | | | | | | |
|----|-------------------------------------|----|---|----|--|----|---|
| 1 | Arlington Heights | 20 | Forest Ridge/Quail Hollow | 46 | Midtown | 71 | Santa Clara |
| 2 | Bartley | 21 | Gateway | 47 | Mount Vernon | 72 | Shroyer Park |
| 3 | Belmont | 22 | Germantown Meadows | 48 | Newcom Plain | 73 | South Park |
| 4 | Burkhardt | 23 | Grafton Hill Historic District | 49 | Northern Hills | 74 | Southern Dayton View |
| 5 | Carillon | 24 | Grafton-Rockwood-Wroe Historic District | 50 | Northridge Estates | 75 | South Park Historic District |
| 6 | College Hill | 25 | Greenwich Village | 51 | North Riverdale | 76 | Springfield |
| 7 | Cornell Heights | 26 | Hearthstone | 52 | Old Dayton View | 77 | Squirrel-Forest Historic District |
| 8 | Dayton View Historic District | 27 | Highview Hills | 53 | Old North Dayton | 78 | St. Anne's Hill Historic District |
| 9 | Dayton View Triangle | 28 | Highview Manor | 54 | Oregon | 79 | Stoney Ridge |
| 10 | DeWeese-Ridgecrest | 29 | Hillcrest | 55 | Oregon Historic District | 80 | Sunny Acres |
| 11 | Downtown | 30 | Hillview | 56 | Patterson Park | 81 | Sunnyview Catalpa |
| 12 | East Third Street Historic District | 31 | Historic Inner East | 57 | Paul Laurence Dunbar Historic District | 82 | Twin Towers |
| 13 | Eastern Hills | 32 | Hook Estates | 58 | Pheasant Hill | 83 | University Park |
| 14 | Eastmont | 33 | Huffman Historic District | 59 | Philadelphia Woods | 84 | University Row |
| 15 | Edgemont | 34 | Jane Reece | 60 | Pineview | 85 | Upper Riverdale |
| 16 | Fairgrounds | 35 | Kenilworth Avenue Historic District | 61 | Princeton Heights | 86 | Walnut Hills |
| 17 | Fairlane | 36 | Kittyhawk | 62 | Progressive Southern Dayton View | 87 | Webster Station |
| 18 | Fairview | 37 | Lakeview | 63 | Redcrest | 88 | Wesleyan Hill |
| 19 | Five Oaks | 38 | Linden Heights | 64 | Residence Park | 89 | Western Hills |
| | | 39 | Little Richmond | 65 | Riverdale | 90 | West Third Street/Wright-Dunbar Historic District |
| | | 40 | MacFarlane | 66 | Rocky Hills | 91 | Westwood |
| | | 41 | Madden Hills | 67 | Rock n' Woods | 92 | Wolf Creek |
| | | 42 | McCook Field | 68 | Roosevelt | 93 | Wright-Dunbar |
| | | 43 | McPherson | 69 | Rubicon Mill | 94 | Wright View |
| | | 44 | McPherson Town Historic District | 70 | Sandalwood Park | | |
| | | 45 | Miami Chapel | | | | |