

# Redlining: Lasting Scars in the City of Dayton

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## Redlining

- Systematic discrimination against African Americans in the distribution of home loans
- Areas rated based on the level of “risk” of the mortgage
- African American neighborhoods were rated as the most risky, so families could not receive mortgages
- Caused housing segregation and depressed home values

Redlining became illegal, so more subtle measures were used to maintain the racial caste.

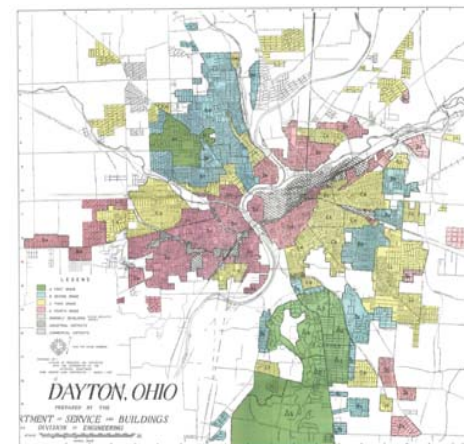
## Blockbusting

Using scare tactics to force white families to sell their houses for less than market value when an African American family moved in.

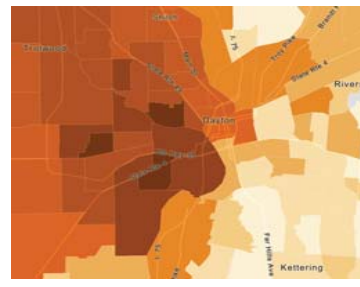
## Suburbanization

Wealth left the cities as highways allowed families to live outside of the city and commute in for work.

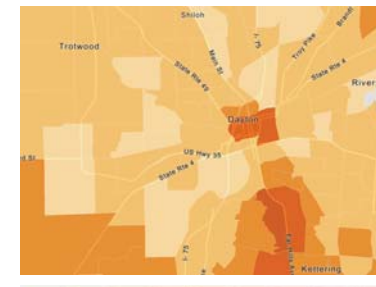
## Current Impact



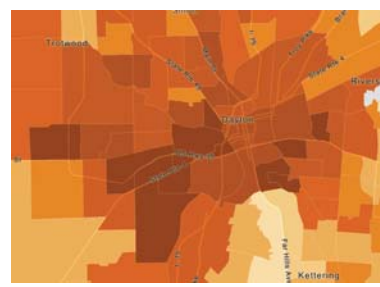
Home Owners Loan Corporation Map  
Dayton, OH 1937



African American  
Population, 2016



Median Home Value,  
2016



Population Living  
in Poverty, 2016



Population with Bachelor's  
Degree or More, 2016

## Current Solutions & Policy Suggestions

*Greater Dayton Realist Association:*  
Provides education and services to underserved first time home owners

*Summer Banking Institute at Central State University:*  
To get minority students interested in banking

*Policy Suggestion:*  
Create a county-wide school district to create more equitable education

### References

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