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

- Median Home Value, 2016
- Population Living in Poverty, 2016
- Population with Bachelor’s Degree or More, 2016

**Current Solutions & Policy Suggestions**

**Greater Dayton Realtist 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**