Redlining: Lasting Scars in the City of Dayton

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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

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