Redlining Maps and Their Legacy

SUMMARY
This lesson introduces students to the Home Owners Loan Corporation (HOLC) maps of the 1930s and 40s, encouraging them to consider what qualities make a good neighborhood and in what ways those qualities can and can’t be measured. The legacy of redlining is also addressed with supplemental resources that explain the persistent disinvestment that resulted from the anti-Black and anti-immigrant bias accepted by the banking and real estate sectors at the time and the ways discrimination in these sectors continues today.

ESSENTIAL QUESTIONS
How did Home Owners Loan Corporation (HOLC) maps reflect and/or shape the perceptions and practices of banks and the real estate sector?
How do government policies and national trends impact individuals and their neighborhoods?
How do prejudiced ideas about groups of people become spatial practice with long-lasting effects?

OBJECTIVES
Students understand why and how HOLC maps were created and what they show.
Students understand the ways racial and anti-immigrant sentiment became geospatial information.
Students learn to navigate a geo-referenced map, exploring geospatial information.

TIME COMMITMENT: Two to three class periods of 60 to 75 minutes.
**Redlining Maps and Their Legacy**

**A NOTE ON TIME**

These two lessons can be completed in two class periods of 60 minutes, but there will be little time for discussion and making sense of the materials collectively. Two periods of 75 minutes is much better, or prepare for the two lessons to spread over three class periods, giving students as much time as they need to fully explore, ask questions and debrief. If you are able to reserve three class periods, we suggest you simply move through the lesson activities in order, breaking for the day when you are out of time and resuming where you left off the day before after a quick collective remembering about the previously introduced content and activities.

**LESSON PLAN MATERIALS**

*Slideshow:* Link to Google Slide Presentation  
*Copy the presentation to save, change format, edit or revise, substitute images, etc.*

Jamboard or similar digital platform to collect and share ideas

*Mapping Inequality*  
An interactive website hosted at the University of Richmond’s Digital Scholarship Lab

*Redlining and Racial Covenants: Jim Crow of the North*  
Twin Cities Public Television, 2019

*Not Even Past: Social Vulnerability and the Legacy of Redlining*  
An interactive website collaboration between the University of Richmond’s Digital Scholarship Lab and the National Community Reinvestment Coalition

Access to laptops or tablets

Worksheets, one per student  
*Printable worksheets are included in this document following the Lesson Plan*  
*Worksheets are also available as Google Documents that can be shared on Google Classroom*

*Worksheet for Lesson One*  |  *Worksheet for Lesson Two*

**CONTEXT FOR TEACHERS FROM THE LEVENTHAL MAP & EDUCATION CENTER**

Watch this [short video interview](#) with Garrett Dash-Nelson, Curator of Maps & Director of Geographic Scholarship at the Map Center, for important framing when teaching with Home Owners’ Loan Corporation maps.
LESSON PLAN

LESSON ONE

Note: We include sample scripts for each part of this lesson so you can see how we teach it. Just look for the italicized sections.

Google Slides
Make a copy of the slides if you want to edit for your own needs.

Introduction to the Map Center: 2 minutes / Slides 2–3

For the same reasons we think it’s important for students to think about who made a map they are exploring, we believe it’s important for students to know who created their lessons!

Sample script: (Advance to slide 2) The Norman B. Leventhal Map Center is in the Boston Public Library in Copley Square, downtown Boston, Massachusetts. It was started in 2004 by Norman Leventhal, a wealthy real estate developer and map collector who grew up in Boston in an immigrant family and attended the Boston Public Schools. His idea was that all the maps in the Boston Public Library, over 200,000 maps and 5,000 atlases, should be well-cared for and available for anyone to come and see them and learn from them for free.

(Advance to slide 3a, 3b and 3c) Today the Map Center takes care of the maps for the enjoyment and education of all through exhibitions in the Map Center, educational programs, and lessons like this one. We even give classes on how to make digital maps. We believe that maps show us how people understand the world and can help us form questions about how we want the world to be.

What makes a neighborhood a good one? Or a bad one?: 10 minutes / Slides 5–6

To begin the lesson, students contribute to a Jamboard or similar platform to create a list of qualities they assign to good neighborhoods and bad neighborhoods. After everyone has added their thinking, the group reads over the lists and shares out noticings. Then students discuss which qualities are objectively measurable and which are based on subjective opinion.

Sample script: (Advance to slide 5) Today we’ll be learning about a type of map made in the 1930s that has had a long-lasting effect on American cities, how they developed and how that development resulted in racial segregation and economic inequality. To understand one important aspect of how these maps were created, we have to start with our ideas about neighborhoods and their characteristics. Everyone has access to two shared lists. The first asks you to contribute characteristics that make a neighborhood a good one. The other list asks you to contribute characteristics that make a neighborhood a bad one. It’s okay to repeat something someone has
already listed because that will show us points of agreement, but also try to add qualities that may not be things people usually think about. Add two ideas to each list.

Now that we have our lists completed, read over both of them. What stands out to you? What do you notice? Does anything surprise you? Is there anything you disagree with?

• What stands out to you?
• What do you notice?
• Does anything surprise you?
• Is there anything you disagree with?

(Advance to slide 6) Look at the lists again.

• Which characteristics do most of us agree on?

Let’s identify the characteristics that are easily and objectively measurable.

• Which ones can be measured and how would you do it?
• Which ones are definitely a matter of opinion?
• Which ones could be measured but also seem to have a subjective element to them?

Transition:

Sample script: As we can see, measuring the quality of a neighborhood is difficult and often subjective. But in the 1930s, the Home Owner’s Loan Corporation (HOLC) made maps assessing the value of neighborhoods according to a set of fairly standard characteristics. HOLC was created by the government in 1933, during the Great Depression, to help Americans who were in danger of losing their homes because they couldn’t pay their mortgages and to help Americans purchase homes for the first time. It bought mortgages that were going into foreclosure and refinanced at more manageable rates and also offered long-term low-interest loans to first-time buyers. But the maps it made to inform its lending were a symptom and motivator of racial prejudice and other biases that had long-lasting effects.

What’s a Redline?: 5 minutes / Slide 7

This section of the lesson gives some direct background information about the HOLC maps and prepares students to explore the maps on their own.

Sample script: (Advance to slide 7a) HOLC wanted maps of different areas of the cities it was going to provide mortgage financing in to help it make decisions about where it was safe to lend money for mortgages and where it would be risky. Safe meant the value of the properties would stay the same or go up with time, and the borrowers would likely be able to afford the monthly mortgage payments.
Sample script: (Advance to slide 7b and 7c) To make the maps, HOLC sent out appraisers, people already in the real estate business, whose job it was to go around the city and gather first-hand information about different areas as well as access information from other sources in order to grade the different neighborhoods. The areas on the maps that got the “Best” grades were colored green. The worst areas according to HOLC’s criteria were colored red and were labelled “Hazardous”, or dangerous to give out loans for. The term “redlining” refers to the practice of coloring certain neighborhoods on the maps red, the ones seen as risky and hazardous places to lend money for housing in.

**Exploring HOLC Maps and Mapping Inequality: 25 minutes / Slides 8–10**

Now students get the chance to explore the maps on their own by using the University of Richmond’s Digital Scholarship Lab’s website [Mapping Inequality](https://mapping.ird.us). After a quick orientation to the website, students are guided by a worksheet to look at a few different areas on a map, including looking at scans of the original appraisal documents.

In the orientation, it’s important to tell students that they will likely encounter prejudicial categorizing by race, immigrant status and class. They may also encounter language that students are unused to. For example, students may see phrases like “Infiltration of Negroes”. It’s important to prepare students for what they may encounter before they go off to explore on their own.

Sample script: (Advance to slide 8a) Now you’re going to explore a redlining map in more depth using an interactive website created by the University of Richmond’s Digital Scholarship Lab called "Mapping Inequality." Use the link at the top of your worksheet or type in the website address on the slide. The homepage of the website shows a map of the United States.

- What else do you notice about this map??
- What do you wonder about it?
- What do you think the different sized circles with different colors in them represent?

Notice what happens to the circles when you zoom in on one of them. You’ll be focusing on your city or one near to where you are. You can navigate to that city by zooming in on it until the map appears, (Advance to slide 8b) or your can type in the name of the city in the search bar in the upper right-hand corner. We’ll pause here to make sure everyone has the city map on the screen and is comfortable moving it around.

(Advance to slide 9a) When you have the entire city map on the screen, a box will appear on the left with some summary information about how much of the city has been rated with each grade, some general population statistics from when the map was made and a few quoted passages from the forms the appraisers used when evaluating the neighborhoods. Scroll down in that box to see
everything. Here’s a heads up. You will likely encounter some prejudicial categorizing by race, immigrant status and class. You may also encounter language that you are unused to. For example, you may see phrases like "Infiltration of Negroes" used to describe who lives in a particular area. This language is the language used on the actual forms from the 1930s.

(Advance to slide 9b) Now go to the upper right menu that says “Map Options” and choose “Polygons”. This view will let you see a current street map underneath the graded areas from the HOLC map. It is this view that you will use for your independent work. Once you are in this view, click on one of the colored areas on the map.

(Advance to slide 10a). You’ll see that another box pops up on the left with more information from the appraisal form used to describe and evaluate that area. [NOTE: Not every city that has a map has the appraisal forms available] Select “Show Full” to see everything that was written on the form.

(Advance to slide 10b and 10c) Select “Show Scan” to see a scanned image of the original form.

Now open up the digital worksheet or turn to your printed copy. The worksheet leads you through looking at a few different areas, including your own if you live in the city you are investigating. When you are finished, we’ll regroup to talk about what you saw.

Debrief and Wrap-Up: 15–25 minutes

After students complete the worksheet, project the map of the city on the screen. Talk through the students’ findings as a group, navigating to the areas they explored on the screen as they talk. It is useful to explore the map in depth yourself prior to the lesson to be able to draw attention to area descriptions that contain biased or particularly subjective language that elevates certain areas and denigrates others. It is also useful to be able to share things you were surprised by in your own investigations, as well as questions you were left with. Wrap up the class by telling students that the next class will explore the purposes, effects and legacies of these maps.

Sample script:

- What were some of the things you noticed when you looked at the map as a whole?
- Who can share an area they explored that was green or blue? Where is it and what did you learn about how it was evaluated? Is anyone surprised by what you heard? Does it raise any questions for you?
- Who can share an area that was rated D, red or hazardous? Where is it and what did you learn about how it was evaluated? Is anyone surprised by what you heard? Does it raise any questions for you?
• Who else explored an area that you want to share?
• Did anyone read a description that seemed particularly subjective?
• Did anyone see evidence of racial, ethnic or class prejudice in the descriptions?
• What are some general conclusions we can draw from looking closely at these maps?

In our next class, we will learn more about how these maps worked when they were created and how they pointed to existing bias and also contributed to persistent inequality along racial lines in our cities.
LESSON TWO

Quick Review of Lesson One: 5 minutes / Slide 11

Begin this lesson with a brief review of the previous lesson. Ask students to explain what the Home Owners’ Loan Corporation was, when it was created and why it wanted maps. Then ask students to explain what the maps showed and how they were created and any conclusions they drew from looking at them more closely. Encourage students to add to the explanations of other students, to ask outstanding questions, to share their thoughts and feelings about what they learned. You may want to use the glossary at the end of the lesson to review the terms for Lesson One.

Redlining Maps: Only One Piece of the Puzzle: 10 minutes / Slide 12

In this section students watch a video, Redlining and Racial Covenants: Jim Crow of the North, about the relationship between redlining, racial covenants, generational wealth, other planning and development maps, and public housing—all tools used to intentionally maintain and expand segregation in American cities.

Sample script: While HOLC maps were overwhelmingly created by white men and reflected their racial prejudices, they did not single-handedly create the circumstances for generational housing discrimination. Yes, these maps of racial biases were sometimes used by banks to justify discriminatory lending practices, but real estate professionals, developers, and city planners found other ways to create racial segregation. (Advance to slide 12) The video we’re going to watch is about the city of Minneapolis, but the story it tells happened all over the United States. Listen for the relationship between redlining, racial covenants, and the creation of wealth.

Post-video transition:

Sample script: Racial bias in city planning existed before the creation of the Home Owners’ Loan Corporation, and it exists today. It didn’t begin or end with the HOLC maps and it didn’t end with the 1968 Fair Housing Act. In some ways the maps documented existing prejudices within the government and real estate housing sectors more than they affected HOLC loaning practices. But they contributed to a pattern of disinvestment in certain urban areas that had racial discrimination built in. To consider the legacy of housing discrimination and disinvestment, you will explore an interactive website developed by the same place that made Mapping Inequality, the website you used in the previous lesson. Since they made Mapping Inequality, students and faculty at the University of Richmond have thought about different ways to explore how the bias seen in redlining maps of the 1930s continues to affect our cities.
Not Even Past: Social Vulnerability and HOLC Maps 25 minutes / Slides 13–19

Students now explore an interactive website developed to compare the HOLC maps with the Center for Disease Control’s Social Vulnerability Index, a data index meant to identify to what extent different communities are at risk from emergency events based on a compilation of 15 different measures including age, poverty level, vehicle ownership, English language proficiency, “minority” status, etc. Be sure not to imply that the maps caused the SVI scores, but share that there is a correlation between the two that generates important questioning. Why are many areas at a high SVI risk the same as the redlined areas on the HOLC maps? What might persistent and generational disinvestment mean for the health of some communities? Why do some former redlined communities have very low SVI ratings, and are seen as very resilient? Why hasn’t more been done to address systemic inequality?

It’s very important that teachers spend time with the Not Even Past website before teaching this lesson. The site has many moving parts and requires familiarity with the SVI, with the relationship between HOLC map areas and census tracts, and with how to navigate the web environment.

After students open the website they will read the first five paragraphs of the introduction. You can have them do that independently or together. Ask them to be ready to share one idea they understand from what they have read and one question about what they think they will be doing.

Once students have read and discussed the introduction, walk them through how to navigate the site step by step. Begin by having students scroll down through the landing page to the list of cities and select the city they explored in Lesson One. The slides in this section explain how the site compares the maps and SVI scores as does the sample script below. Again, it is very important for instructors to familiarize themselves with the site before attempting to explain it to students. As they move into their independent work, students will likely have questions about how to make sense of the interface.

Sample script: (Advance to slide 13) While the HOLC maps did not single-handedly create racial inequality in our cities, they played an important role in making racial inequality seem like something static to work around, preserve and benefit from as opposed to something to change and improve. This kind of agreed-upon inequality was reinforced in many other policies, some were official and some were just accepted common practice, and they led to areas of the city that suffered from disinvestment and were more at risk in the face of crisis events like natural disasters or health emergencies, like COVID-19.

When you hear the word “vulnerable”, what are some synonyms that come to mind [at-risk, victim, weak, in danger, soft]? Now if you heard someone say a particular neighborhood of a city was “socially vulnerable”, what would you think it would be like? What positive and/or resilient characteristics of that neighborhood might get hidden by the term “social vulnerability”? The term “social vulnerability” is one used by planners and policy-makers to identify certain areas that they identify as “at-risk”, but it’s important to remember that language can be used to label communities and the people that live in them in biased ways, like the term “at risk”. We have to be on the look out for language that reduces a place and its people to a narrow or even false description, and as we explore data and how it is collected, we need to consider it with a critical eye. Keep this in mind as we move through the rest of this lesson.
(Advance to slide 14) We’re going to explore a website from the same university department that created the website we used yesterday. This time the website compares the HOLC maps to the Center for Disease Control’s Social Vulnerability Index (SVI). An area’s SVI rating is a number between 0 and 1 that indicates how at risk an area is in the case of a crisis event. The closer the number is to 1, the less able an area is thought to be able to manage the risk based on a number of factors, like how many young children live in that area, how many elderly, how many households own a vehicle, how many people have a disability, how many “minority” residents are there, how many people speak and understand English, etc. All these factors are combined to create scores in different categories and one overall score. The data is updated every two years.

INTRODUCTION TO THE WEBSITE

(Advance to slide 15) The introduction to the website explains what the site does and why, and gives some tips about how to navigate the HOLC/SVI comparisons. We don’t need to read the whole thing right now, but it’s important to read the first five paragraphs, up to “How to Use this Site”. Go ahead and open the site and read the first five paragraphs of the introduction. Keep track of one idea to share that you understand from what you have read and one question you have about what you think you will be doing when you use the site.

• Now that you’ve read the intro, what is one thing you understand about what you have read?
• What do you think you will be doing as you explore this site further?
NAVIGATING THE FIRST LEVEL

(Advance to slide 16a) This site can be a bit confusing so we’ll walk through some important elements together. First, scroll down to the bottom of the landing page to the list of cities (Advance to slide 16b) and select the city you examined yesterday by looking at the redlining map. (Advance to slide 17) You will see a page like this. On the left is a digital version of the HOLC map from the 1930s. On the right side you’ll see a map with different, usually smaller, areas outlined. Unlike the HOLC map, this map divides the city into census tracts. Census tracts are areas outlined by the federal government for the purpose of counting Americans during the nationwide census count that happens every ten years. Each tract is supposed to contain roughly the same number of people, and the boundaries of these areas change every ten years after a count is done.

In the middle, between the two maps, is a graph that compares the HOLC rating to the SVI score compiled in 2018. Every area code in the HOLC map for that city is listed on the left side of the graph with the green or “Best” areas listed at the top and the red or “Hazardous” areas listed at the bottom. On the right side the census tracts with the lowest SVI scores, or the least vulnerable areas, are at the top and the census tracts with the highest scores, or the most vulnerable areas, are at the bottom. The mapmakers used green and red to show you what are the “best” scores and which are the “worst” scores.

(Advance to slide 18) Start by hovering over (do not click) an area on the map on the left or on one of the boxes on the left of the graph to see a line or lines that link that area to the SVI scores for that area. Because the areas on the HOLC map are often larger than one census tract, you will see that multiple tracts are often included in each HOLC area (but not always). Once you hover over an area on the left (either on the map or just on the graph), you can easily see if that area is rated as more at risk during emergencies or less so. You can also look at the comparison from the opposite direction. For example, try hovering over an area of the map on the right, a census tract, to see what HOLC section or sections that area used to be part of. Use the + and - buttons to zoom in and out on the maps.
OPENING UP MORE COMPARISON DATA

(Advance to slide 19a) When you actually click on one of the HOLC areas on the map to the left OR on one of the boxes on the left of the chart, more information is made available to you. The chart becomes a box of summary information. (Advance to slide 19b) At the top of the box you’ll see selected information about the area taken from the HOLC map appraisal form for that area. You can scroll down to see more (Advance to slide 19c) On the bottom of the box is a series of graphs that show each colored HOLC area as a dot.

The dots line up in order of where that area falls in relation to the other areas on a number of different measures, the first being the overall Social Vulnerability Index (SVI) score. This data is from recent government data. Remember that the higher the SVI number (the closer it is to 1), the more at risk an area is in the event of an emergency event. The graphs that follow show where that area falls in relationship to the other colored areas on the map in different categories: life expectancy, percentage of households living at or below the poverty level, percentage of residents with asthma, etc. if you click on other dots, you’ll see that area of the HOLC map on the left get highlighted.

If you go the other direction and click on a census tract on the map to the right, you will see different dot graphs, probably with many more dots. These compare that census tract to other census tracts, but you’ll see that the HOLC area or areas that contain that census tract will also highlight. It is much easier to see what you’re really looking at if you zoom in close on the areas you are exploring.

Now that you have explored how to navigate around the website, you will record some information on one of the areas you viewed on the HOLC map yesterday using this website. You have either a digital or printed worksheet that will walk you through the steps to gather your information. Once you are finished, everyone will regather to talk about what you have seen.

Independent Work: 10 minutes

Students may use a printed worksheet or a Google Doc in Google classroom with a copy created for each students. Most likely students will have questions about how to navigate the site as they go. Be ready to help them problem-solve.

Debrief and Wrap-Up: 10 minutes / Slide 20

Once students have completed the information recording worksheet, ask them to share what they found confusing, what was difficult to navigate, etc., and try to clear up any general confusions before moving on. Then ask a few students to share which HOLC area they explored. For each student, ask the others to click on the HOLC area being discussed so they can follow along. Ask the students providing examples to share what they noticed about the relationship between the HOLC area designation and the recent SVI score.
• Was anything surprising?
• Was the relationship one they might have predicted?
• What questions did they have after exploring the graphs of data on their area?

If students raise questions, ask the class to think about what possible answers there might be and where they might look to confirm them. For example, a student may notice that the “Hazardous” area they explored broke into four census tracts and two had very low SVI scores (showing as green) and two census tracts that were very high (showing as red). They may wonder how areas so close to each other have such very different SVI scores. Wondering why that might be is a very useful exercise, as is trying to figure out how to confirm those ideas.

To conclude the lessons, we suggest having students share their responses to generative questions. Examples are:

• What was new learning for you and what does it make you think about?
• What is something you think is important to remember from these lessons?
• What implications does this history and its legacy have for us when thinking about how to address racism in our society?
• What steps might we take to address the effect of redlining in our communities?
• How do maps share information differently than other ways of conveying information and in what ways are the differences significant?

**NEXT STEPS**

Students research housing issues in their community: What is the median home price? What is the median income? What is the racial distribution? Are there zoning regulations that perpetuate inequality? What are local housing activists saying? What is being done to address inequities?

Students interview local officials, housing activists, or residents to learn more about how the housing patterns in their community came to be and different perspectives on how housing plays a role in the health of their city or town.

Students design a public awareness campaign related to fair housing initiatives in their communities: designing and teaching a lesson to elementary students, designing an infographic for sharing on social media that addresses local wealth-based inequality, etc.

Students investigate any pending housing equity legislation and write and present testimony for hearings.
**mortgage**: A mortgage is a loan provided by a bank or other financial institution to someone buying a house. Not many people have tens to hundreds of thousands of dollars in cash to buy a house upfront, so people apply to banks to loan them the money. If the bank agrees, then the homebuyer pays a little bit of the loan and interest every month, owning the house at the end of the agreed upon time.

**foreclosure**: When a mortgage loan is in foreclosure, it means that the borrower can’t make the monthly payments, so the bank takes back the house. In that case, the borrower loses the house they’ve been paying off and also all the money they paid into the house up to that point. The bank can then put the house up for sale again to a new buyer.

**Home Owners’ Loan Corporation (HOLC)**: The Home Owners’ Loan Corporation was created by the United States government in 1933, during the Great Depression, to help Americans who were at risk of losing their homes because they couldn’t afford their mortgage payments by buying their mortgages from the banks and giving the borrowers longer periods of time to pay off new loans at lower rates, with lower monthly payments. It also offered loans to first-time homebuyers under terms that were easier to meet.

**redlining**: Redlining is the name given to structural practices that prevent poor communities and communities of color situated in particular places from accessing benefits available to white and/or affluent white people. It is usually used in context of housing, access to loans and insurance, and property ownership. The term originated with the use of red areas on maps commissioned by the HOLC to show risky areas to provide loans in, but the term is sometimes used in a more general way.

**Social Vulnerability Index**: The Social Vulnerability Index was created by the Center for Disease Control to try and identify areas of the country that are particularly vulnerable in the event of an emergency event, like a hurricane or a pandemic. It is a compilation of census data in different categories grouped into themes: housing/transportation, race/ethnicity/language, socioeconomic status, and housing composition. Data is updated every two years.

**census**: The United States Constitution requires that the government count all people living in the country every ten years for the purpose or determining how many congressional representatives each state gets. This is the census. The census survey asks other questions, too, and those questions can change from census to census. Some standard questions ask people how they identify racially, their age and sex, how many people live in their home and their relationships to each other, and if they rent or own their home. That information is collected and shared publicly. In between the full census years, the government’s Census Bureau contacts smaller numbers of people monthly in the American Community Survey, asking more detailed questions. That data is used to expand the information we have about who lives in the United States and includes information like income and how much education people have.

**census tracts**: In order to be able to compare census information from place to place, the government has divided the country into areas that are supposed to have roughly the same number of people in them. These are called census tracts. In places where the population is spread out, the census tracts are larger than in places where the population is very dense, like in cities. Massachusetts, for example, had 1,478 census tracts in it for the 2010 census, whereas the state of Wyoming was only divided into 132 census tracts, even though its area is much larger.

**racial covenants/restricted covenants**: Racial covenants were rules written on documents and attached to the selling of property and homes about who was allowed to buy. Until the Fair Housing Act of 1968, it was legal for a property owner to require a buyer to be of a certain race, or NOT of a certain race. These restrictions were used to discriminate against non-white and Jewish buyers in order to create and preserve all-white areas, most often in the suburbs but not always.
Redlining and Its Legacy: *Mapping Inequality*

Name:

Open up *Mapping Inequality* (dsl.richmond.edu/panorama/redlining)

(1) Once you have the Home Owners’ Loan Corporation map open for the city you have chosen, choose **Polygons** under the **Map Option** menu and select an area marked red for **Grade D** or **Hazardous**.

What is the code for that section (for example: D4, D12, etc.)?

Do you know anything about this neighborhood today? If so, write a few notes about what you know.

(2) When you click on that area, a side box will open with some information in it about the original appraisal form for that section of the map. Select **Show Scan**. Read through the scan of the original assessor’s document and answer the following questions.

List two questions on this form that you think are objectively measurable.

1.

2.

List two questions that you think require a subjective opinion or that would be difficult to objectively measure.

1.

2.

List three things that seemed to be important to the appraiser to mention in the area description or in the questions for favorable/unfavorable influences.

1.

2.

3.
WORKSHEET ONE

Write down two reactions/impressions you have after reading the whole form.
1.
2.

From reading the entire form, what seems to be the main reason or two given for the area receiving the lowest rating?

What factors might influence an appraiser’s responses on this form?

(3) Now find your neighborhood if you live in the city. If you don’t live in the city, choose another area of any color at random on the map. Open up the scan for that area, read it through, and answer the questions below:

What is the code for that section (for example: B2, C11, D4, etc.)?

What color is it?

List three things that seemed to be important to the appraiser to mention in the area description or in the questions for favorable/unfavorable influences.
1.
2.
3.

Write down two reactions/impressions you have after reading the whole form.
1.
2.

From reading the entire form, what seems to be the main reason or two given for the area receiving the level rating that it received?
(4) Now choose an area rated with a different color than the one(s) you have already looked at, read the scan and answer the questions below:

What is the code for that section (for example: B2, C11, D4, etc.)?

What color is it?

List three things that seemed to be important to the appraiser to mention in the area description or in the questions for favorable/unfavorable influences.

1. 

2. 

3. 

Write down two reactions/impressions you have after reading the whole form.

1. 

2. 

From reading the entire form, what seems to be the main reason or two given for the area receiving the level rating that it received?
**Not Even Past: HOLC and Social Vulnerability**

Name:

Open up *Not Even Past* (dsl.richmond.edu/socialvulnerability)

(1) On the HOLC map to the left of the screen, find one section that you explored the other day. It can be your own neighborhood or one of the others. Zoom in so it fills the frame.

*What is the letter/number code for that section and what color is it on the HOLC map?*

**HOVER OVER** (don’t click) *that section on the map and see how many census tracts it is now part of. Count the number of lines coming from the box on the left of the graph to the right side of the graph. How many?*

(2) When comparing the color on the left to the colors on the right, how many of the lines going from that HOLC area to the census tracts show the color going up, staying the same, or going down? This MAY indicate something about how the neighborhood is changing in terms of how at risk the people who live there are to resisting negative forces (health problems, natural disasters, social discrimination, etc.).

*Going up:*

*Staying the same:*

*Going down:*

(3) **Now CLICK** on that area on the map. It will open up more information about that section. The top will show you some information from the HOLC appraisal form from the 1930s. The dot that is highlighted on each graph in the section below shows recent data in each category for that HOLC map area compared to the others.

*What is the overall Social Vulnerability Score (SVI) for that area? It will be a number between 0 and 1. Remember that the higher the number, the more at risk that area is to emergency events.*

*Scrolling through the rest of the graphs, in what categories does that area have a LOW percentage or number, compared to the rest of the dots?*

*In what categories does that area have a HIGH percentage or number, compared to the rest of the dots?*
(4) Now **CLICK** on one of the census tracts for that section on the map to the right. After selecting it you’ll see that tract outlined on the HOLC map to the left. The dot that is highlighted on each graphs below shows recent data in each category for that census tract compared to all the others covered by the area of the HOLC map for that city.

*What is the overall Social Vulnerability Score (SVI) for that census tract? It will be a number between 0 and 1. Remember that the higher the number, the more at risk that area is to emergency events.*

*Scrolling through the rest of the graphs, in what categories does that census tract have a LOW percentage or number, compared to the rest of the dots?*

*In what categories does that census tract have a HIGH percentage or number, compared to the rest of the dots?*

(5) What is something that surprised you about what you saw, and why?

(6) What is something you saw that you might have predicted, and why?

(7) By comparing these two maps, the HOLC map from the 1930s and the contemporary map of census tracts by SVI score, the people who put this site together want us to think about any relationships we see between them. Does it seem to you that the practice of coding the city by the amount of risk to banks in the 1930s created areas where people are more (or less) socially vulnerable, or not? Based on what you saw in the area you explored, what did you notice about that?
Online Resources

Digitized high resolution Home Owners’ Loan Corporation maps of New England, Norman B. Leventhal Map & Education Center

Mapping Prejudice (mappingprejudice.umn.edu)

A comprehensive exploration of racial covenants in Minneapolis with scans of deeds and an interactive mapping interface

The Racial Dot Map (demographics.coopercenter.org/racial-dot-map)

An interactive digital map. One person = one dot. All of the data displayed on the map are from the U.S. Census Bureau 2010 Summary File 1 (SF1) dataset.

Book-Length Resources


Book-length exploration of how government policy led to segregation in residential ownership.

Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership, Keeanga Yamatta-Taylor, 2021

Book-length exploration of how housing discrimination continued after the 1968 Fair Housing Legislation
Massachusetts History & Social Science Frameworks

Standards for History and Social Science Practice, Pre-K–12

1. Demonstrate civic knowledge, skills, and dispositions.
2. Develop focused questions or problem statements and conduct inquiries.
3. Organize information and data from multiple primary and secondary sources.
4. Analyze the purpose and point of view of each source; distinguish opinion from fact.
5. Evaluate the credibility, accuracy, and relevance of each source.
6. Argue or explain conclusions, using valid reasoning and evidence.
7. Determine next steps and take informed action, as appropriate.

Reading Standards for Literacy in the Content, Grades 9–10

Areas: History and Social Science [RCA-H]

Key Ideas and Details

1. Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.
2. Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of a text.
3. Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.

Craft and Structure

4. Determine the meaning of general academic and domain-specific words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social studies.
5. Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.
6. Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

Integration of Knowledge and Ideas

7. Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.
8. Assess the extent to which the reasoning and evidence in a text support the author’s claims.
9. Compare and contrast treatments of the same topic in several primary and secondary sources.

Range of Reading and Level of Text Complexity

10. Independently and proficiently read and comprehend history/social studies texts exhibiting complexity appropriate for the grade/course.