



REDLINING

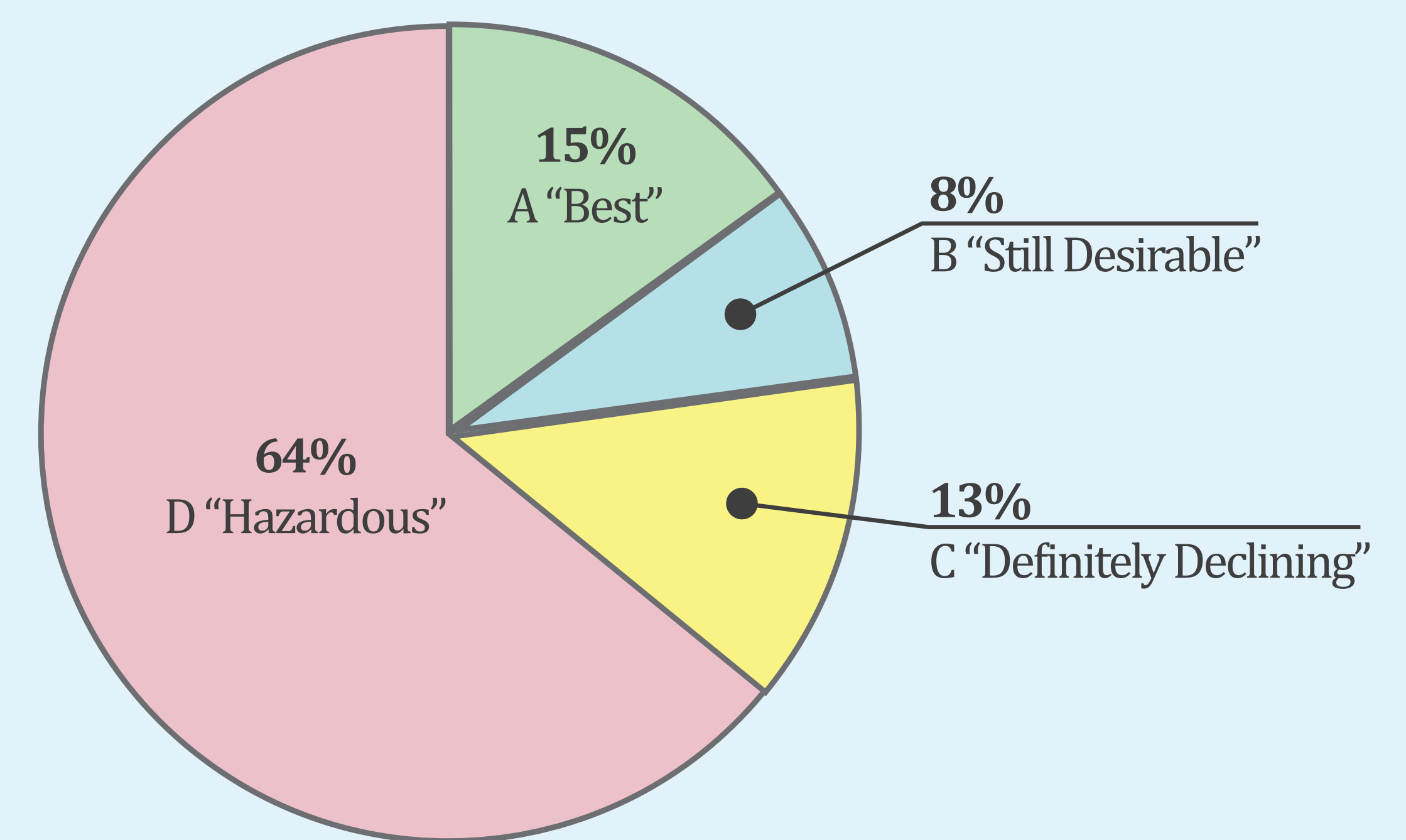
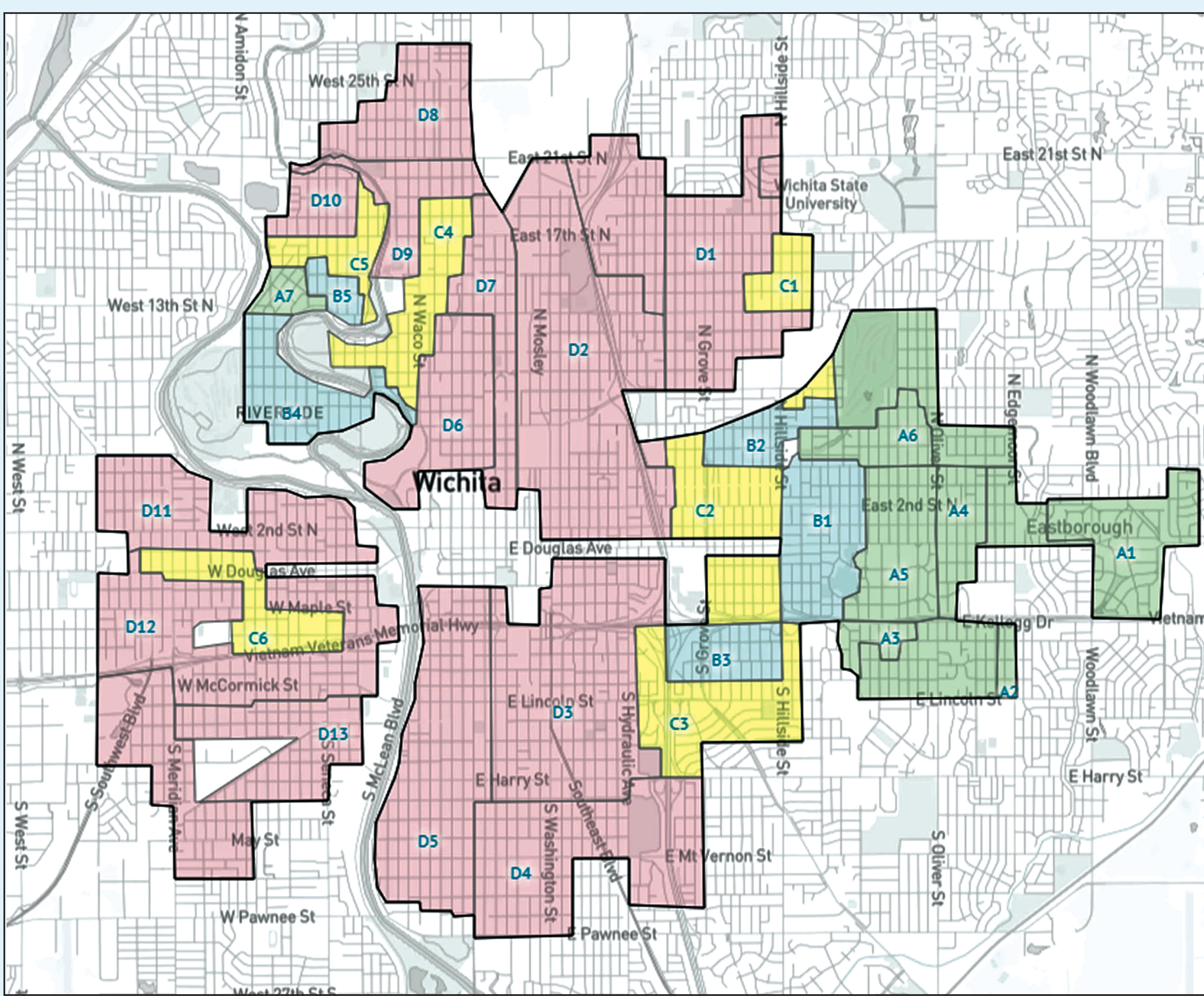
What This Measures:

1937 neighborhood redlining designations in city of Wichita.

DISCRIMINATION

In 1937, 64 percent of neighborhoods in the city of Wichita were barred access to mortgage financing because of discriminatory redlining practices against people who were Black, were immigrants or had low income.

Legacy of Discrimination: 1937 Neighborhood Redlining Designations Overlay Present-Day Map of Wichita



Demographics (1940)

Total population: 114,966
 Native-born white: 93.1%
 African-American: 4.9%
 Foreign-born white: 1.9%

Note: This map and classifications were prepared by the Division of Research and Statistics and the appraisal Department Home Owner's Loan Corporation in 1937. Source: Home Owner's Loan Corporation, 1937, accessed through University of Richmond's Digital Scholarship Lab, Mapping Inequality.

Why this is important: The information on this poster reflects 1937 classifications of the city of Wichita by the federal agents of the Home Owners' Loan Corporation (HOLC). HOLC agents gave neighborhoods a **grade A "Best" in green to D "Hazardous" in red**. These HOLC designations are where the term "redlining" comes from. Following **now-outlawed guidelines** for early 20th century real estate appraisal standards, HOLC agents were instructed to ask if there was *"Any threat of infiltration of foreign-born, negro or lower grade population?"* when assessing a neighborhood's mortgage security. If the agents *"perceived an infiltration"* of people who were Black, were immigrants or had low income, these neighborhoods were designated in red as *"Hazardous"* (grade D). These classifications **systematically institutionalized discrimination**, denying those living in these neighborhoods access to capital investment for housing and economic opportunity. Although redlining was banned nationally in 1968, these policies had **lasting impacts on opportunities for homeownership rates and generational wealth for Black community members.** (Source: Mapping Inequality, Urban Institute.)

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