

# The history of redlining: Ever wonder how our town got to be predominantly white?

## Map of redlining in (Map location)

### Legend

Grade A

Grade B

Grade C

Grade D

During the New Deal, federally-backed banks evaluated mortgage lending risk in American cities based on the racial makeup of the loan applicant's neighborhood. This practice is known as **redlining**.

Predominantly Black neighborhoods were deemed high risk and those living in these "redlined" areas were excluded from homeownership and opportunity, exacerbating a cycle of instability and poverty. To add another layer of racist exclusion, many properties in suburbia also had a **restrictive covenant** in the deed making it illegal to sell the property to non-white people.

Meanwhile, white applicants were offered subsidized mortgages. This is how millions of federal dollars flowed into segregated, white communities like ours. Generations of white Americans were afforded home ownership and social mobility, while neighboring Black and brown communities were effectively isolated in impoverished areas of the city.

Learn more at <https://dsl.richmond.edu/panorama/redlining/>

*So how  
can I  
help?*

Feelings of guilt, anger, sadness, or denial are common responses to understanding one's own complicity in something bad. How can you transform these feelings into a positive action that fights the problem at hand? The answer is to do something about it. Use your voice, your financial resources, and your capacity to educate others.

Visit [www.how-can-i-help.org](http://www.how-can-i-help.org) to learn more