

# Is New York's homeownership today reflective of redlining zones drawn in the mid-30's?

In the mid-1930's, the government-sponsored Home Owner Loan Corporation (HOLC) aimed to introduce and standardize the appraisal process within the mortgage lending market by drawing so-called "Security Maps" of more than 200 cities across the US. HOLC appraisers graded individual neighborhoods in each city based on the perceived security of a real estate investment within that community, with grades ranging from **A ("best")** to **D ("hazardous")**. This process helped coin the phrase 'redlining', as those enclosed in "hazardous" red-colored zones were denied government-backed mortgages that were readily available to those in higher-graded zones. The motivations behind these appraiser's grades were all too often blatantly tied to discrimination on the basis of race and class, locking minority communities out of the newly booming generational wealth-building homeownership market.

This visualization explores whether the current market in New York is reflective of the societal structures outlined by these mid-1930's maps by examining 2017 homeownership rates for census tracts falling within zones given the highest "A" or lowest "D" rating by the HOLC. Each of these census tracts is visualized by a circle drawn at its (approximate) center point and sized by its current homeownership rate. 1930's HOLC zones are visualized as polygons behind these census tracts.

## How to read it?

- ← Census tract with 0% homeownership
- ← Shape of HOLC zone
- ← Census tract with 100% homeownership
- ↑ Census tracts in **A-Rated ("best")** HOLC zone
- Census tracts in **D-Rated ("hazardous")** HOLC zone

In the Upper East Side, homeownership in A-Rated tracts is noticeably higher than in bordering redlined areas

Brooklyn Heights and Cobble Hill have much higher homeownership rates than Williamsburg and Greenpoint, despite comparable concentrations of redlined neighborhoods

Homeownership is high in Staten Island, regardless of redlining grades

Homeownership rates in redlined zones in the South Bronx are dramatically lower than in Woodlawn Heights and Wakefield

Jamaica, East New York, and Coney Island have relatively high homeownership for redlined zones across Brooklyn and Queens

**Data Sources**  
Homeownership rates per census tract from 2017 US Census American Community Survey 5-Year Data, computed by taking owner-occupied housing units as a proportion of total occupied housing units  
Census tract locations and boundaries from 2010 US Census cartographic boundary files, centers of each tract approximated by computing the average of each boundary point's latitude and longitude  
HOLC redlining zone boundaries from University of Richmond's "Mapping Inequality" Project: Robert K. Nelson, LaDale Winling, Richard Mariano, Nathan Connolly, et al., "Mapping Inequality," American Panorama, ed. Robert K. Nelson and Edward L. Ayers, accessed March 9, 2019, <https://dsl.richmond.edu/panorama/redlining/>; *loc=10/40.7410/-73.9435&opacity=0.8*  
Intersection of census tract and HOLC zones approximated using the Shapely python library (with manual adjustments)  
Borough boundaries from NYC Open Data