



# Making Youth Data Matter Curriculum

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Change

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**UCDAVIS**  
CENTER FOR REGIONAL CHANGE

<http://interact.regionalchange.ucdavis.edu/youth/resources.html#learn>

## I.2.A Redlining Scenario

### Directions:

1. As a group, take 5 minutes to read over the redlining description below.
2. After reading the description, take 10 minutes to come up with a 3-minute skit. Make sure that you show how maps were used in your skit!

### INTRODUCTION

Owning your own home is a big part of the 'American Dream'. Not only does owning a home give you a place to live, but in the US, homeownership is also connected to a person's wealth. Buying a home is the biggest transaction that most people will ever make in their lifetime. A house is also usually something that you buy with the expectation that it will be worth even more in the future; so you can sell it at a later date and earn money. Since a house is such a large purchase, most people need a mortgage to buy their home. A mortgage is a loan that is paid back over many years—usually over a period of 25 or 30 years.

In 2014, 65% of all households in the USA lived in homes they owned. But there are differences in homeownership rates depending on the race and ethnicity, and income of a family or household.

- 73% of White households live in homes they own, but only 43% of all-Black households, and 46% of all-Latino households live in homes they own. Only 55% of any household that is not all-White live in a home they own.
- 80% of households at the top half of the income ladder live in homes they own vs. 50% of households on the bottom.

These differences didn't happen by accident. From the mid 1930s into the 1960s, public and private mortgage lenders made it difficult for people and families of color to buy houses by redlining, which relied upon maps.

### WHAT IS REDLINING?

Redlining was a practice where mortgage lenders such as banks and federal agencies refused to make loans to households in certain neighborhoods. Maps were made with lines drawn around neighborhoods where the houses were old or considered out of style, and that had low quality infrastructure like roads, sewers or few green spaces.

But the most important driver of redlining was who lived in the neighborhood. A neighborhood would be redlined if it had been “infiltrated” by populations described as “lower grade,” “detrimental,” or “undesirable.” These were code for African American families, but also for Mexican-American, Japanese-American, Filipino-American and Jewish families. Even people described as Russian, Irish, German or “dark Portuguese” were considered “undesirable.” Also racially/ethnically diverse areas were considered “lower grade.”

No matter what your income was or how responsible you were, it was almost impossible to get a mortgage if you lived in a redlined neighborhood. Redlining also made it difficult to get insurance for your house or property, or loans to make home repairs. This meant families living in these neighborhoods couldn’t buy their homes or make improvements. Restricted covenants in all-White neighborhoods-- legal agreements that made it illegal to sell a home to a family of color-- made it difficult to move out of redlined neighborhoods. Real estate agents would use redlining maps to direct White families away from redlined neighborhoods, and to make sure that families of color didn’t cross the line into “desirable” neighborhoods.

## REDLINING MAPS

The Home Owners Loan Corp (HOLC) made some of the best known redlining maps for major cities all across the country. HOLC maps divided residential areas into four types: green, blue, yellow and red. Green was the best, and red was the worst. Here are brief descriptions of each of the categories (the actual descriptions are attached to this document).

- Red: “Undesirable” populations, low home-ownership rate, poor infrastructure (no or conservative loan)
- Yellow: transitioning to “infiltrated” by undesirables, older homes, poor infrastructure (conservative loan)
- Blue: Good populations and infrastructure but somewhat outdated (loans 10-15% below limit)
- Green: “Homogenous” population, well-planned, new housing stock (maximum loans)

Once these maps were exposed, they were used to organize against housing discrimination!

**Skit:** Take 10 minutes to create a 3 minute skit using these roles.

### Home Buyer:

The Smith Family (home buyers, middle class, white family): You want to buy a house in the newly built-up part of town; on the maps it is the Green district, where the houses are bigger, the schools are better and the neighborhoods are known to be safer than the community you live in now. You currently live in the Yellow district of the community. You know that you qualify for the house and the loan; you have been great at paying all of your bills on time and other loans you have for your cars have also been paid on time. You make more than enough to qualify for the home loan of \$45,000. You feel that you need to get out of your current neighborhood because the community is changing and there are a lot of undesirable people moving in.

### The Home Owner looking to make repairs:

The Johnson Family (low income, family of color): You are a Home Owner in a red district. Your house is an older home and is in need of a new roof and you would like to add on to the house to make room for your growing family. You have excellent credit and with two incomes you and your spouse make more than enough to qualify for the \$10,000 loan. You go to the bank to ask for a loan and you also have the equity in your home to put down as collateral.

**Bank/Home Loan Company:**

You are the only Home Loan Company in town, and you have been the biggest lender for new home loans and home repairs. It is widely known that your guidelines are very strict. On top of that, your lending is guided by maps that divide the residential areas of the city into Red, Yellow, Blue and Green districts. Use the color descriptions from the 'Redlining Maps' section in the scenario to make your decision on whom to give a loan to.

**FYI: Actual HOLC Map Descriptions**

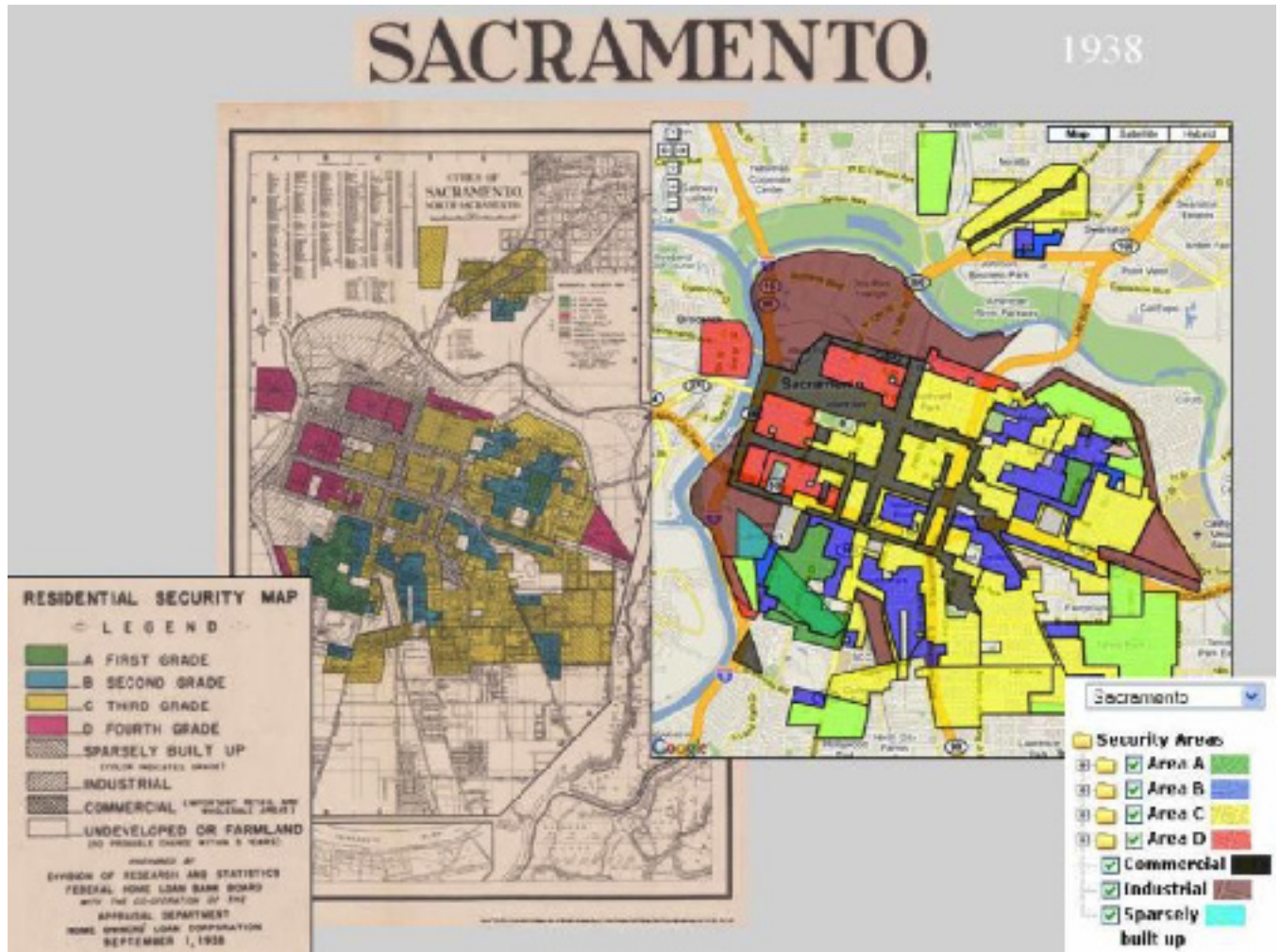
"Red areas represent those neighborhoods in which the things that are now taking place in the Yellow neighborhoods, have already happened. They are characterized as undesirable populations or infiltration (folks of color moving into once white spaces) of it. Low percentage of home ownership, very poor maintenance and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and other will lend only on a conservative basis."

"Yellow areas are characterized by age, and characterized as not a place where people want to live. It is looked at by those with more resources as a place that has infiltration of a lower grade population (people of color, low income); what makes this place undesirable are things like inadequate transportation, insufficient utilities, perhaps heavy tax burdens, poor maintenance of homes, etc. Generally, these areas have reached the transition period. Good mortgage lenders are more conservative in the Yellow areas and hold loan commitments under the lending ratio for the Green and Blue areas."

"Blue areas, as a rule, are completely developed. They are like a 1935 automobile still good, but not what the people are buying today who can afford a new one. They are the neighborhoods where good mortgage lenders will have a tendency to hold loan commitments 10-15% under the limit."

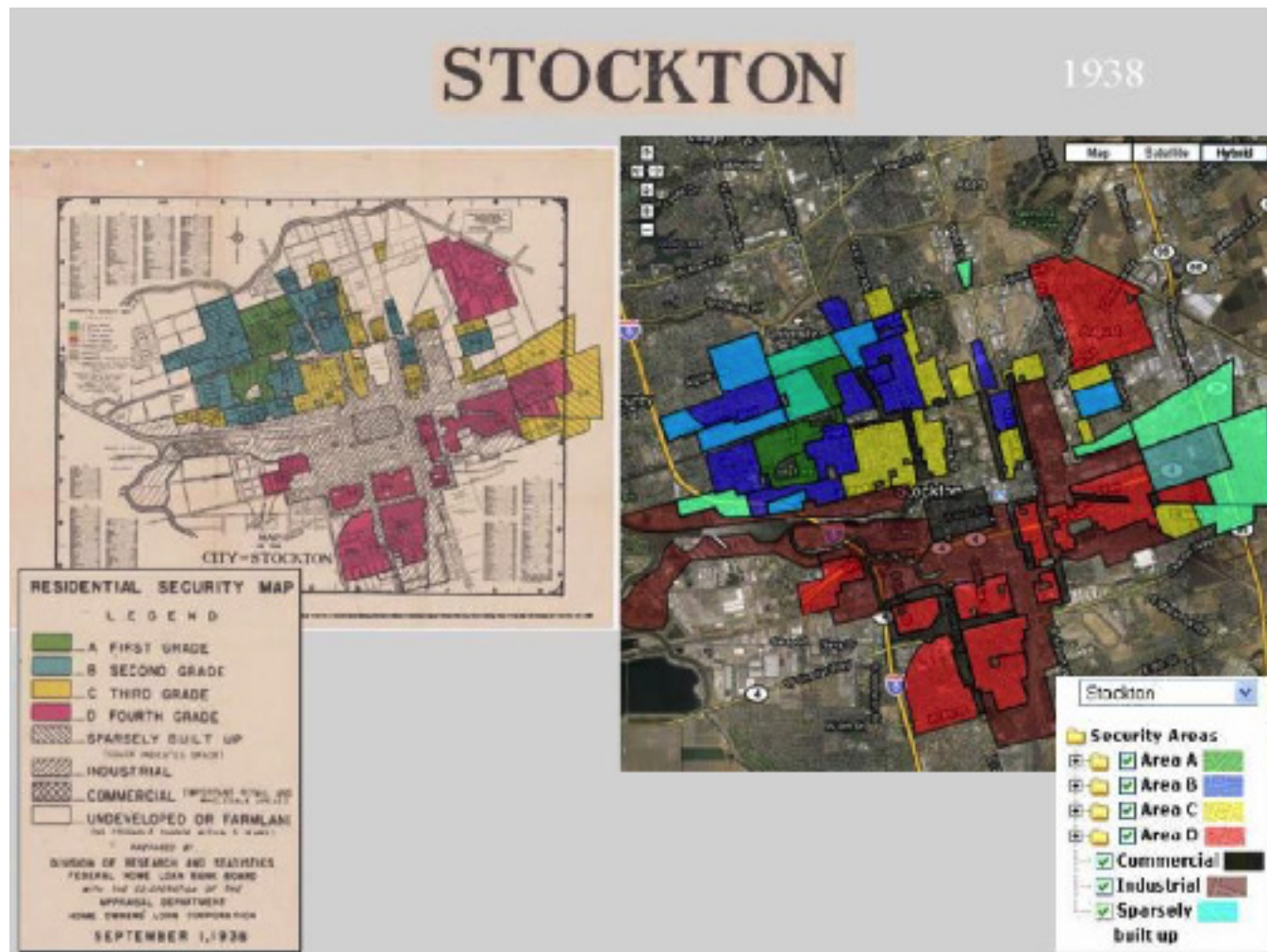
"Green areas are "hot spots"; they are not yet fully built up. In nearly all instances they are the new well planned sections of the city, and almost synonymous with the areas where good mortgage lenders with available funds are willing to make their maximum loans to be amortized over a 10-15-year period -- perhaps up to 75-80% of the appraisal. They are homogeneous; in demand as residential locations in "good time" or "bad"; hence on the up-grade."

## Redlining Map

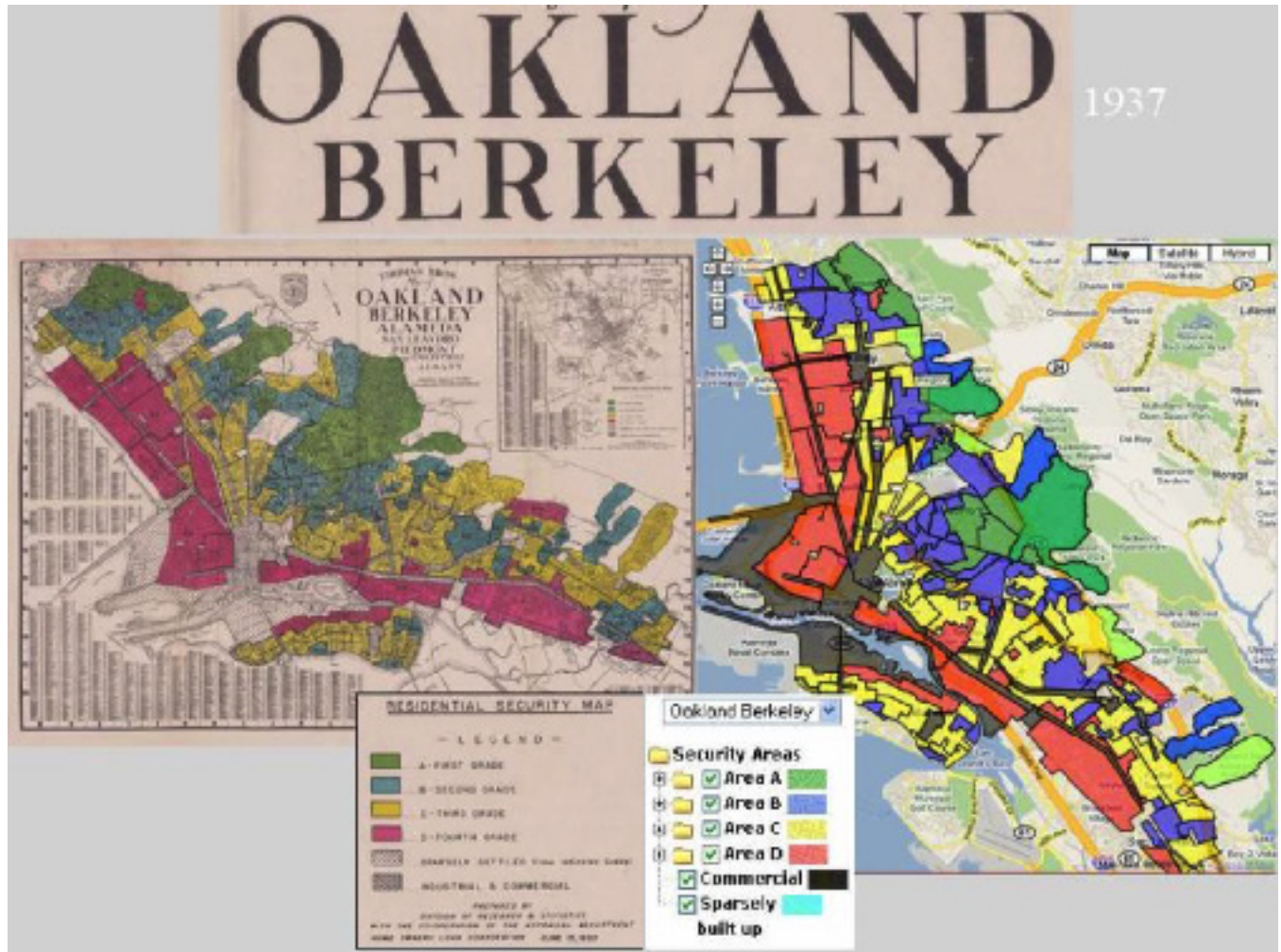




## Redlining Map



## Redlining Map





## I.2.B Unincorporated Areas Scenario

### Directions:

1. As a group, take 5 minutes to read over the scenerio description below.
2. After reading the description, take 10 minutes to come up with a 3-minute skit. Make sure that you show how maps were used in your skit!

### Introduction

City governments are in charge of most of our everyday infrastructure including sidewalks, sewers, street-lights, libraries and clean water. But what if you live in an area with no city government? Unincorporated areas are places that sit outside of municipal boundaries, and 1.8 million people in California live in unincorporated areas. While some of these areas are wealthy suburbs where residents might be able to pay for their own services, most are home to families with low incomes. In the San Joaquin Valley, 300,000 people live in low-income or disadvantaged unincorporated areas. These areas are also more likely to have Latino and African American residents.

Lines on the map become invisible fences that divide unincorporated areas from cities. These fences are built by politicians who can annex an unincorporated area or can use Extraterritorial Jurisdiction (ETJ) to make changes in areas within their sphere of influence. When a city annexes an area it makes it part of the city. The city then has to provide services to residents, and those residents can vote in local elections. Spheres of influence are usually a ring around a city where municipal politicians can use their ETJ to create new zoning maps and plans for the way an area can be used and developed without any of the responsibilities, like providing sewage or trash pick up.

A city might use maps to find new wealthy suburbs that it would then annex in order to increase its property tax revenue – the money cities collect from homeowners. Politicians (for example, a city council) might also use ETJ to change the zoning in a disadvantaged unincorporated area for uses they don't want in their own city. These uses could be anything from waste disposal to golf courses.

Maps can also be used for education and organizing to show that communities of color are being excluded from municipal services, and to show the conditions in unincorporated areas.

### Clarifying Questions:

- What does it mean to annex?
- What is a sphere of influence?
- What are some reasons a city wouldn't annex a community in their sphere of influence?

**Skit Roles:** Take 10 minutes to create a 3-minute skit. Use the roles below to create your skit.

**Scenario:** Welcome to \_\_\_\_\_. You are a small but growing community in the Central Valley. Your community is mainly agricultural but has seen growth in the past few years. Because of the recent drought many farmers have been working with developers to get their land annexed and developed. The areas to the north and northeast of the city are a big point of discussion. The developers are working with the land owners and want to have the unincorporated community to the north of the city annexed and the northeast area rezoned.

**City Council Member 1:** You are in favor of annexing the unincorporated community north of the city limits. You know that this community has a very high tax base that will help the city, and will also help pay for many of the existing infrastructures needed. While you support annexing this community you are not in favor of annexing the neighboring community to the east. This is currently a place with multiple mobile home parks, and home to some prime land that is close to the freeway and that has the potential for very profitable development. You would like to see this community rezoned for commercial use and a possible golf course, using your ETJ.

**City Council Member 2:** You are also in favor of annexing the community to the north as well as annexing the unincorporated area to the east of it. You fear that using the ETJ on the unincorporated area to the northeast will displace many people, and would like to annex both areas to utilize the peoples' ability to vote and to work with them to develop the area to match the needs of that community.

**Developer:** You have plans to build a new housing development and a high-end shopping center in the unincorporated area to the north of the city. You have been working with City Council Member 1 to annex this area. You are also trying to have the council use their Extraterritorial jurisdiction (ETJ) to rezone the unincorporated area to the northeast. You have plans to build a golf course there.

**Community Members:** You are a coalition of Environmental Justice advocates, city residents, and residents of the unincorporated area to the northeast. You are fighting to stop the council from using the ETJ to rezone the area. You would like to have the community have a say on what happens to the land and are concerned that rezoning the area that has a number of mobile home parks on it will push people out of their homes and will leave them with no affordable housing options.

