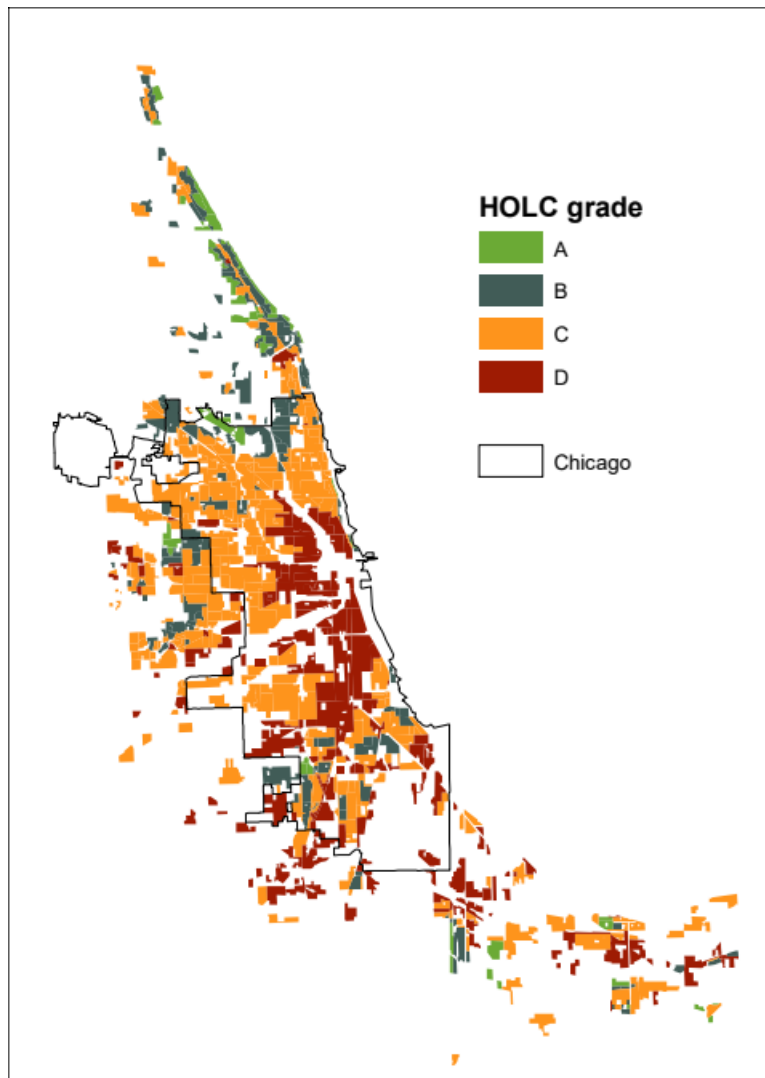


In 1934, the federal government set up the National Housing Act. The program provided low-cost loans that encouraged home ownership during the great depression. The Home Owner's Loan Corporation (HOLC) was tasked with rating the risk associated with the loans. They divided neighborhoods into four categories, and race was explicitly used for the rankings:

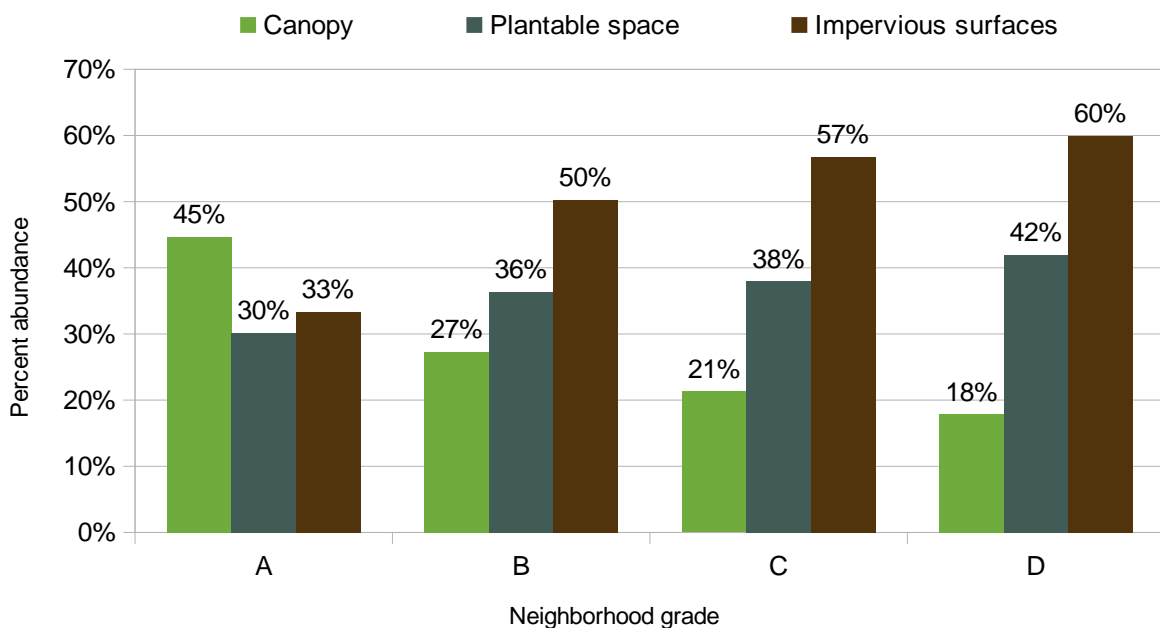
- A: Safest, predominately white and US born with the newest structures,
- B: Still desirable, slightly older buildings, predominately white,
- C: Declining, some foreign born people, older buildings,
- D: Hazardous, mostly black and foreign people, oldest housing stock.

The D rated neighborhoods were colored red on these maps, giving rise to the term "redlining." These neighborhoods did not receive loans, and even though the practice was ended in the 1960's by the Fair Housing Act, the impacts can still be seen today. Nation-wide, formerly redlined neighborhoods have lower home values, higher temperatures, and half as many trees as affluent neighborhoods. In Chicago, there were very few grade A neighborhoods, but they look very different from the D ranked areas. On average, they have 27% more canopy and far less impervious surface. On a more positive note, formerly redlined neighborhoods have the most space to expand the canopy (plantable space), meaning there is an opportunity to amend these historic wrongs.

For more information on the subject, check out this [NPR article and video](#) on redlining. It has some great links to current research and further delineates redlining's current impacts on cities.



**Figure 1:** HOLC grading of Chicago neighborhoods. The majority of the city was considered to be hazardous or declining, with some higher ranked neighborhoods along the north branch of the Chicago River and near Beverly. Many of the lake-side neighborhoods to the north of the city were also ranked A.



**Figure 2:** Lower ranked neighborhoods have less canopy, more impervious surfaces, but more room to

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