

Scholars have characterized the Homeowners' Loan Corporations (HOLC) property assessment and risk management practices, as well as those of the Federal Housing Administration, Veterans Administration, and US. Housing Authority, as some of the most important factors in preserving racial segregation, intergenerational poverty, and the continued wealth gap between white Americans and most other groups in the U.S.

Below are links to the original 1930's maps, articles, and videos that go into greater detail about redlining practices from eight decades ago that had long-term effects in creating wealth inequalities in the African American community that we still see today.

Articles:

- Interactive Redlining Map (NPR/WBEZ)
<https://www.npr.org/sections/thetwo-way/2016/10/19/498536077/interactive-redlining-map-zooms-in-on-americas-history-of-discrimination>
- Mapping Inequality: Redlining in New Deal America (*Mapping Inequality* was created through the collaboration of three teams at four universities: University of Richmond's Digital Scholarship Lab, Virginia Tech, University of Maryland, and Johns Hopkins University)
<https://dsl.richmond.edu/panorama/redlining/#loc=13/41.907/-87.714&city=chicago-il&area=A2&adview=full&text=intro>
- Contract Buying
<https://chicagoagentmagazine.com/2016/03/21/black-white-city/4/>

With no promise of eventual ownership, many in minority neighborhoods opted instead to partake in “contract buying,” meaning they purchased contracts with independent home sellers who set both the terms and price. In his reporting on the topic, journalist Ta-Nehisi Coates described contract lending in Chicago as “a predatory agreement that combined all the responsibilities of homeownership with all the disadvantages of renting – while offering the benefits of neither.”

- Equal Justice Initiative
<https://eji.org/news/history-racial-injustice-redlining/>
- A “Forgotten” History of How the Government Segregated America (Terry Gross 35 min. audio)
<https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

The vacancies in the white projects were created primarily by the Federal Housing Administration program to suburbanize America, and the Federal Housing Administration subsidized mass production builders to create subdivisions that were "white-only" and they subsidized the families who were living in the white housing projects as well as whites who were living elsewhere in the central city to move out of the central cities and into these white-only suburbs. So it was the Federal Housing Administration that depopulated public housing of white families, while the public housing authorities were charged with the responsibility of housing African-Americans who were increasingly too poor to pay the full cost of their rent.

Videos:

- East Lake Meadows: Redlining (from Ken Burns: In the Classroom 5:53)
<https://illinois.pbslearningmedia.org/resource/east-lake-meadows-redlining/east-lake-meadows-a-public-housing-story-video/>
- Redlined, A legacy of Housing Discrimination (From The Two Hundred www.thetwohundred.org 15:08)
https://www.youtube.com/watch?v=I_sCS2E8k5g&has_verified=1