



# ARCHI QUARTERLY BREAKFAST

March 7, 2018

# **WELCOME & INTRODUCTIONS**

**Dr. Elizabeth Ford**

**DeKalb County Board of Health**

# AGENDA

- **Georgia Legislature and the ARCHI Strategies**
- **Redlining in Atlanta**
- **ARCHI Updates**



# **ARCHI PRIORITIES IN THE LEGISLATURE**

## **Panelists**

**David Bayne, Georgia Department of Public Health**

**Scott Haggard, Atlanta Regional Commission**

**Matt Hicks, Grady Health System**

**Che Watkins, The Center for Working Families**

## **Moderator:**

**Karen Minyard, PhD, Georgia Health Policy Center**

# ATLANTA TRANSFORMATION SCENARIO



**FAMILY PATHWAYS**



**EXPAND INSURANCE**



**INNOVATION FUNDS**



**GLOBAL BUDGETING**



**CARE COORDINATION**



**HEALTHY LIFESTYLES**



**CAPTURE AND REINVEST**



# HANDOUT

Answer the first question on your handout:

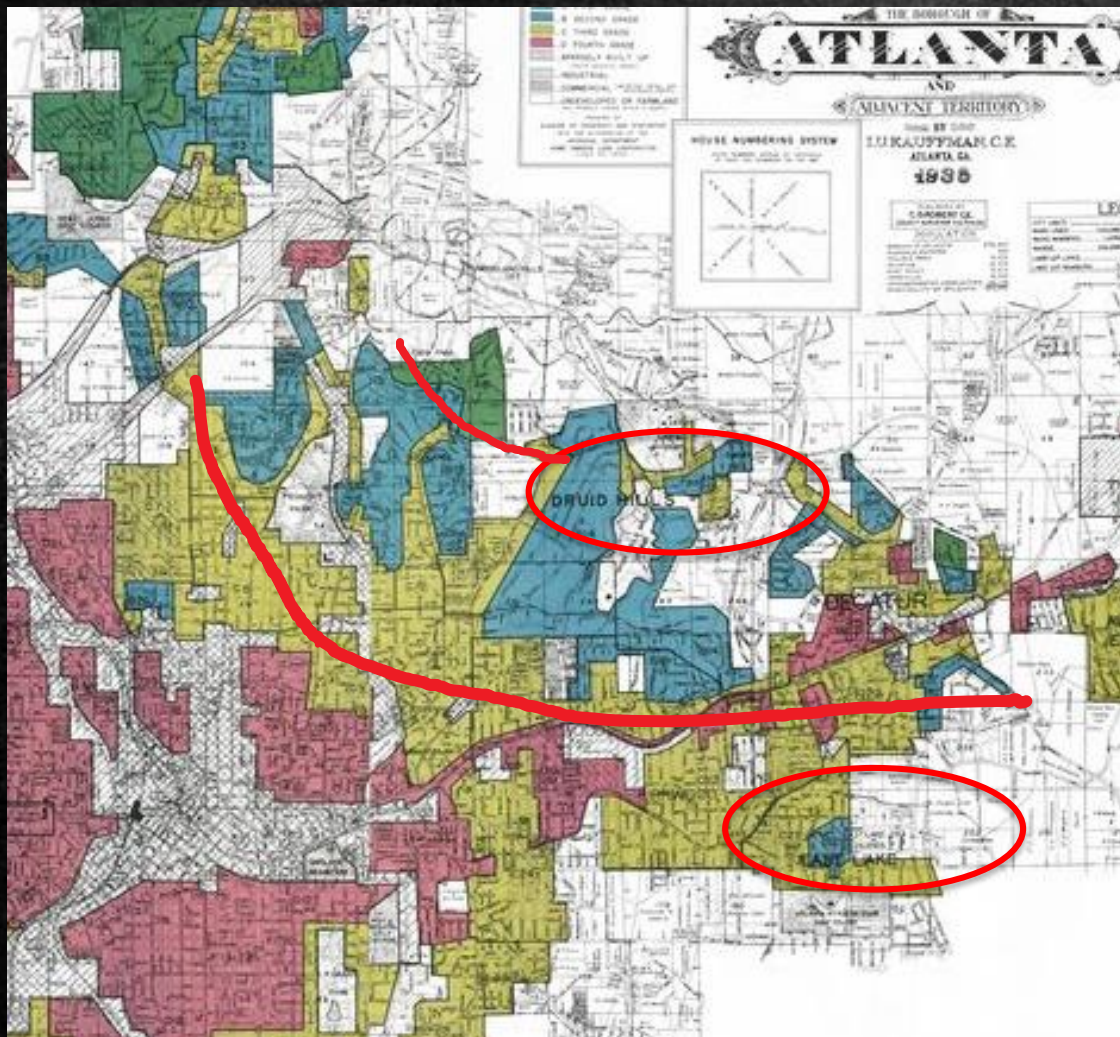
List priorities or issues that you or your organization are following at the federal, state, or local level that support the ARCHI priority areas.



# **REDLINING IN ATLANTA: THE PAST AND THE PRESENT**

**Michael Lucas, Esq, Atlanta Volunteer Lawyers  
Foundation**

**Dan Immergluck, PhD, Georgia State University**

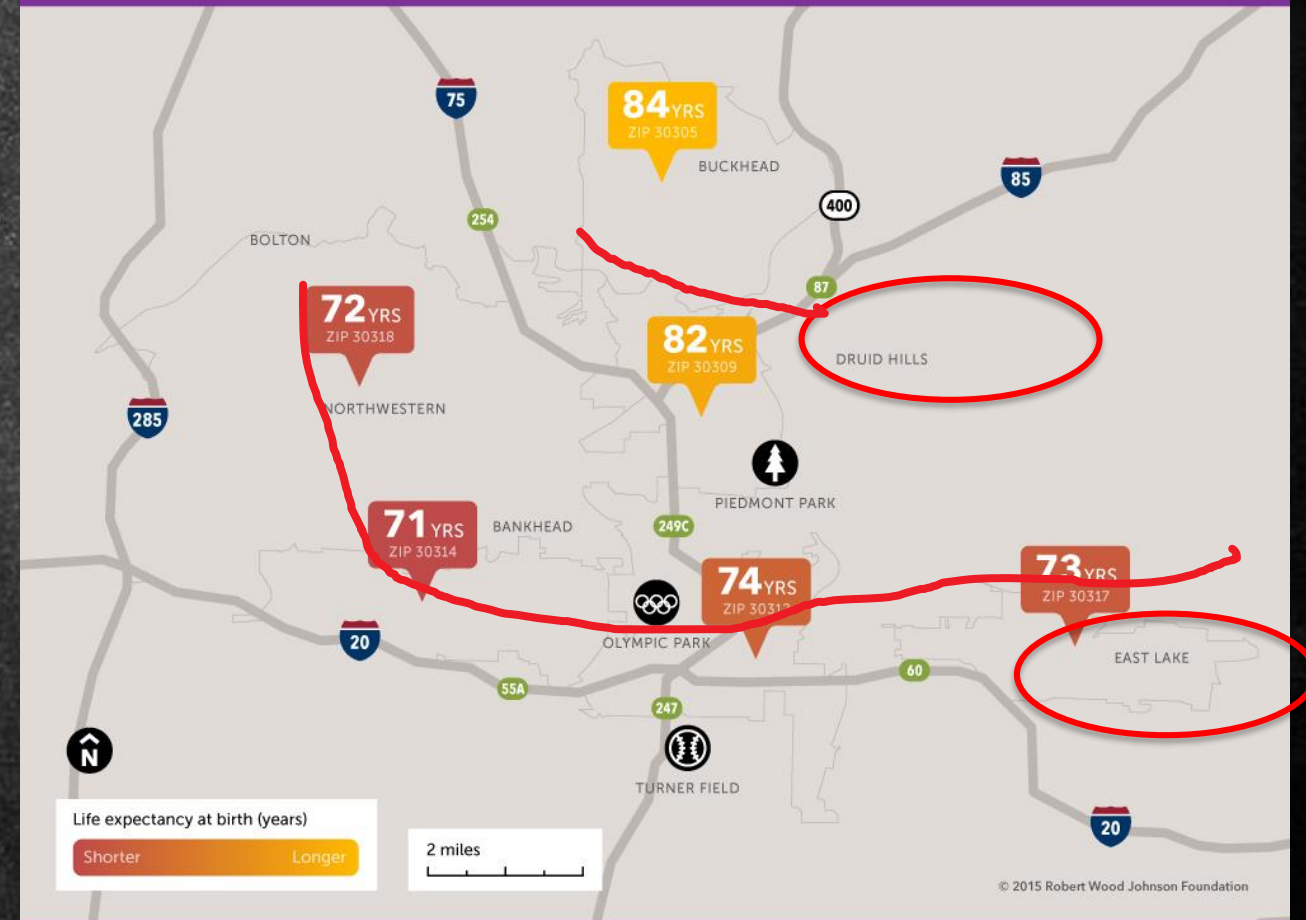


ATLANTA, GEORGIA

## Short Distances to Large Gaps in Health

Follow the discussion

#CloseHealthGaps





# Housing and Mortgage Lending Discrimination in the U.S. and Atlanta

ARCHI

March 7, 2018

Dan Immergluck

Professor

Urban Studies Institute

Georgia State University

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Twitter: @DanImmergluck



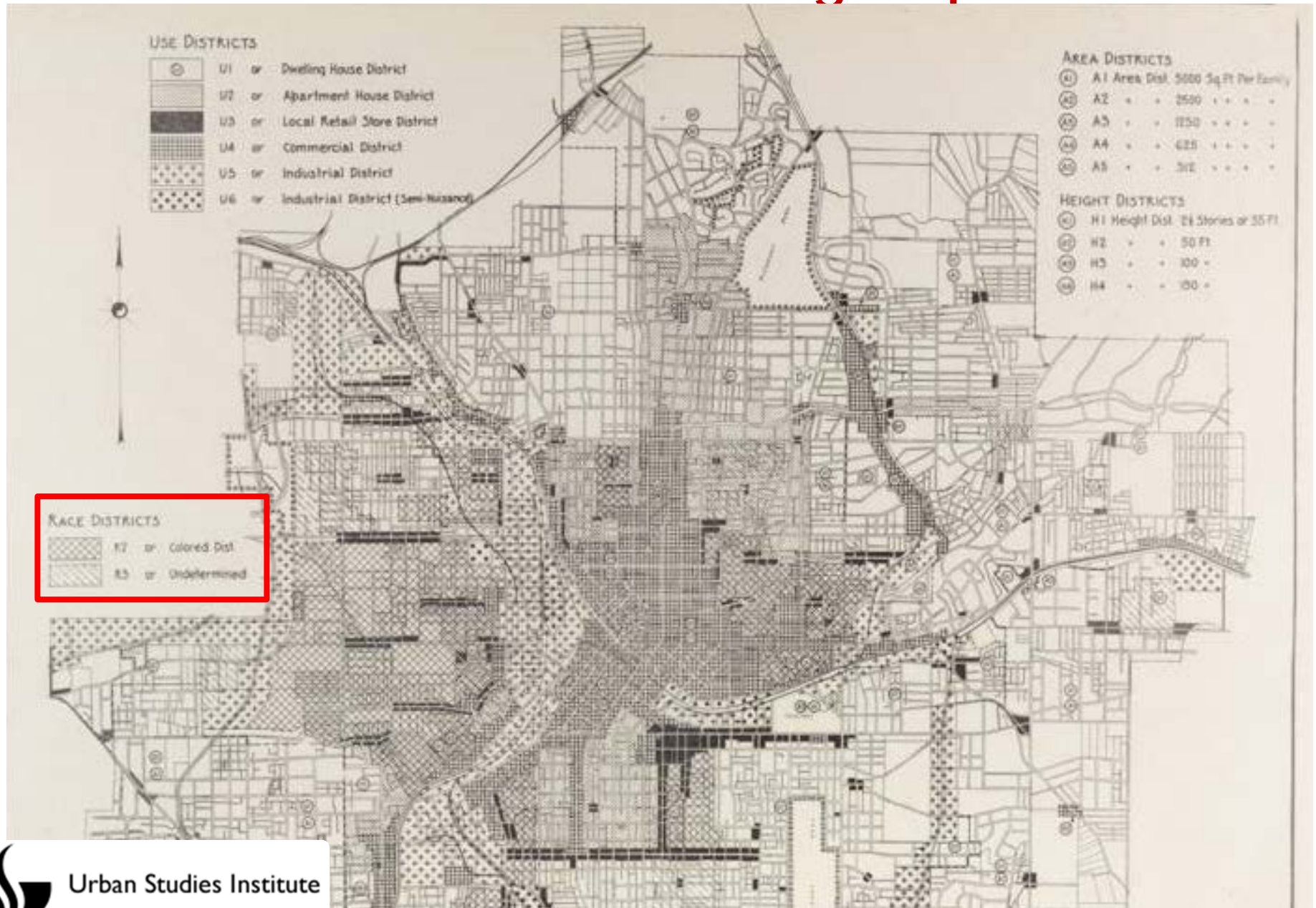
Urban Studies Institute

# Racial Zoning and then Racialized Zoning

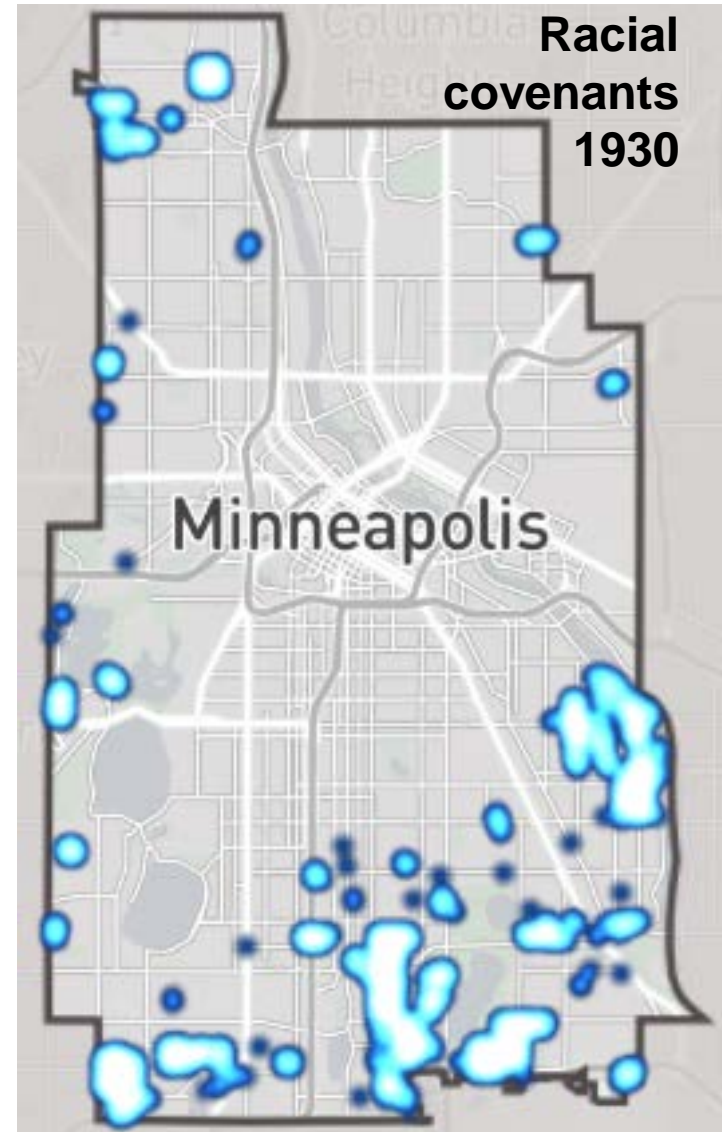
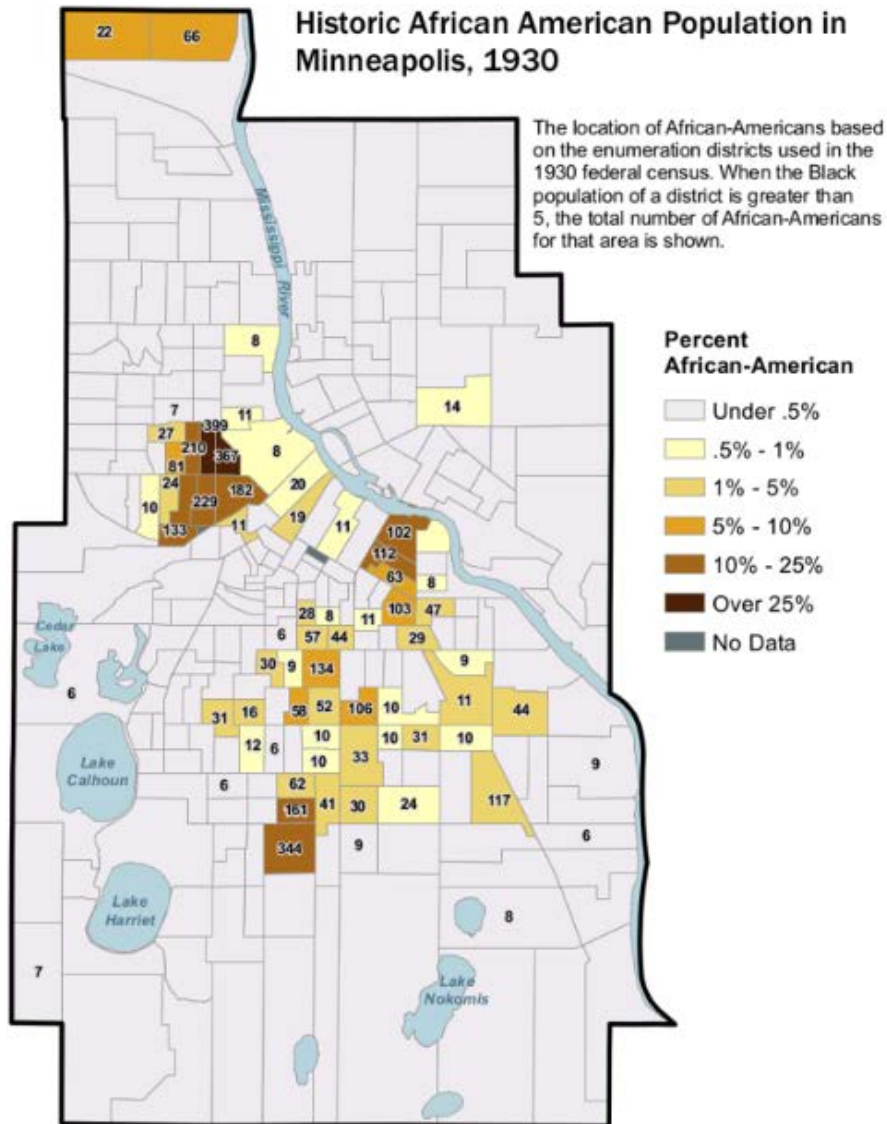
- Pre-1910 Racially restrictive covenants used to enforce segregation
- 1908: Los Angeles first citywide zoning ordinance
- 1910: Baltimore adopts first explicit racial zoning ordinance
- 1913: Atlanta adopts racial zoning ordinance
- 1917: Louisville racial zoning ordinance ruled unconstitutional by US Supreme Court (Buchanan v. Warley)
- 1922: Atlanta ordinance designed to survive court challenge
  - R2-colored district; city argues ordinance would instill "a more intelligent and responsible citizenship" in Blacks and that racially homogeneous neighborhoods promote "social stability"
- Post-1922: 1922 ordinance falls court challenge; city continues to use philosophies of "controlled segregation" and "expulsive zoning"
- Restrictive covenants continue legally until 1948 (Shelley v. Kramer), but still recognized by FHA, others



# 1922 Atlanta Zoning Map



# Racially Restrictive Deed Covenants in 1930 Minneapolis



From: K. Ehrman. 2017. Mapping Prejudice. <https://www.mappingprejudice.org/>

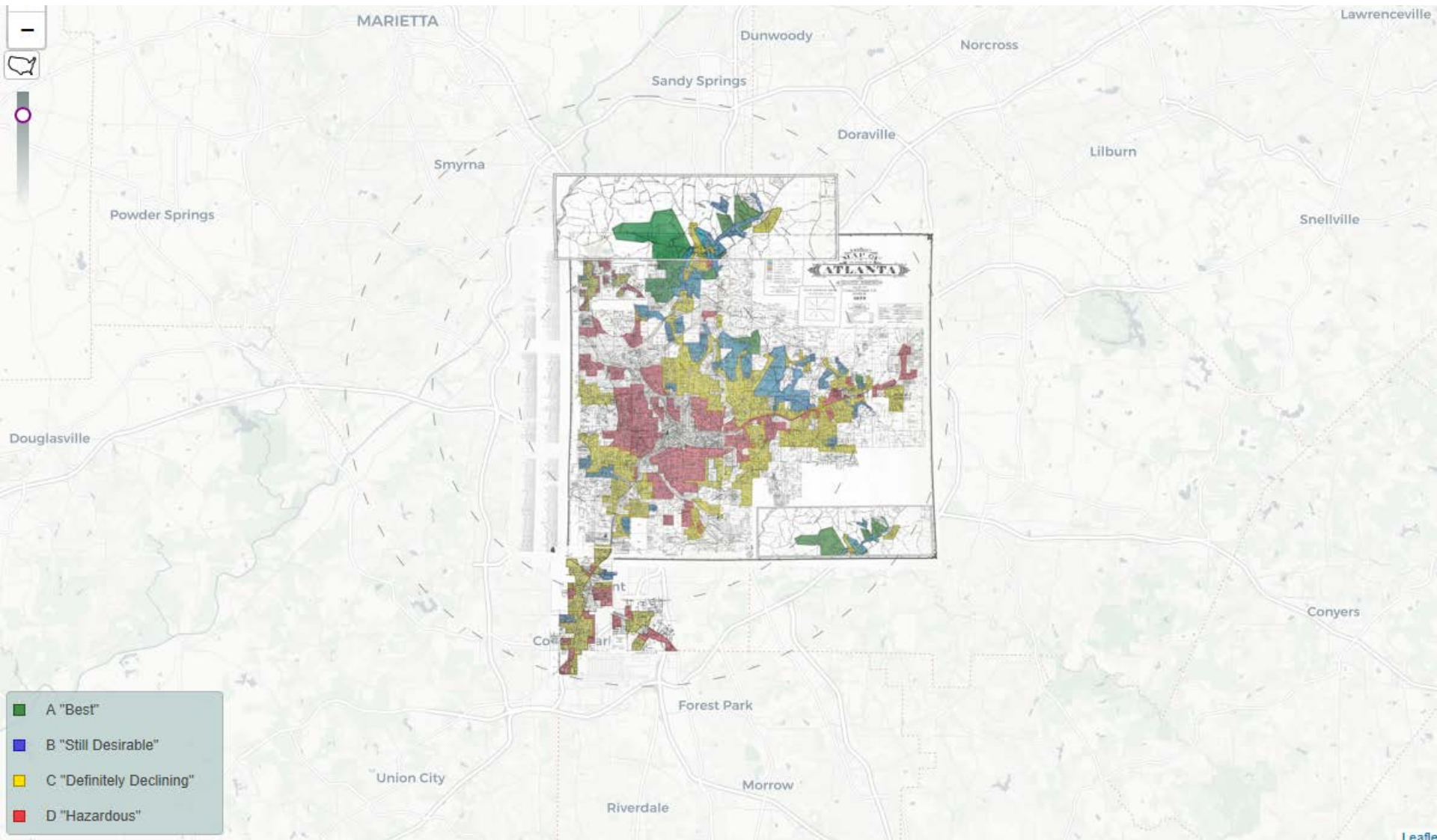
## From *The Cleveland Advocate*, 1917

“Chicago banks and capitalists thought they could prevent us buying property by refusing to lend us money, or to renew mortgages on property we have purchased.”



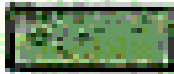




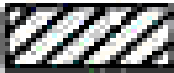




# The Federal Government's Role in Sanctioning and Practicing Redlining: the HOLC and the FHA



# RESIDENTIAL SECURITY MAP

## LEGEND

- ...A FIRST GRADE
- ...B SECOND GRADE
- ...C THIRD GRADE
- ...D FOURTH GRADE
- ...SPARSELY BUILT UP  
(COLOR INDICATES GRADE)
- ...INDUSTRIAL
- ...COMMERCIAL (IMPORTANT RETAIL AND WHOLESALE AREAS)
- ...UNDEVELOPED OR FARMLAND  
(NO PROBABLE CHANGE WITHIN 5 YEARS)

PREPARED BY  
DIVISION OF RESEARCH AND STATISTICS  
WITH THE CO-OPERATION OF THE  
APPRAISAL DEPARTMENT  
HOME OWNERS LOAN CORPORATION  
DECEMBER 6, 1937

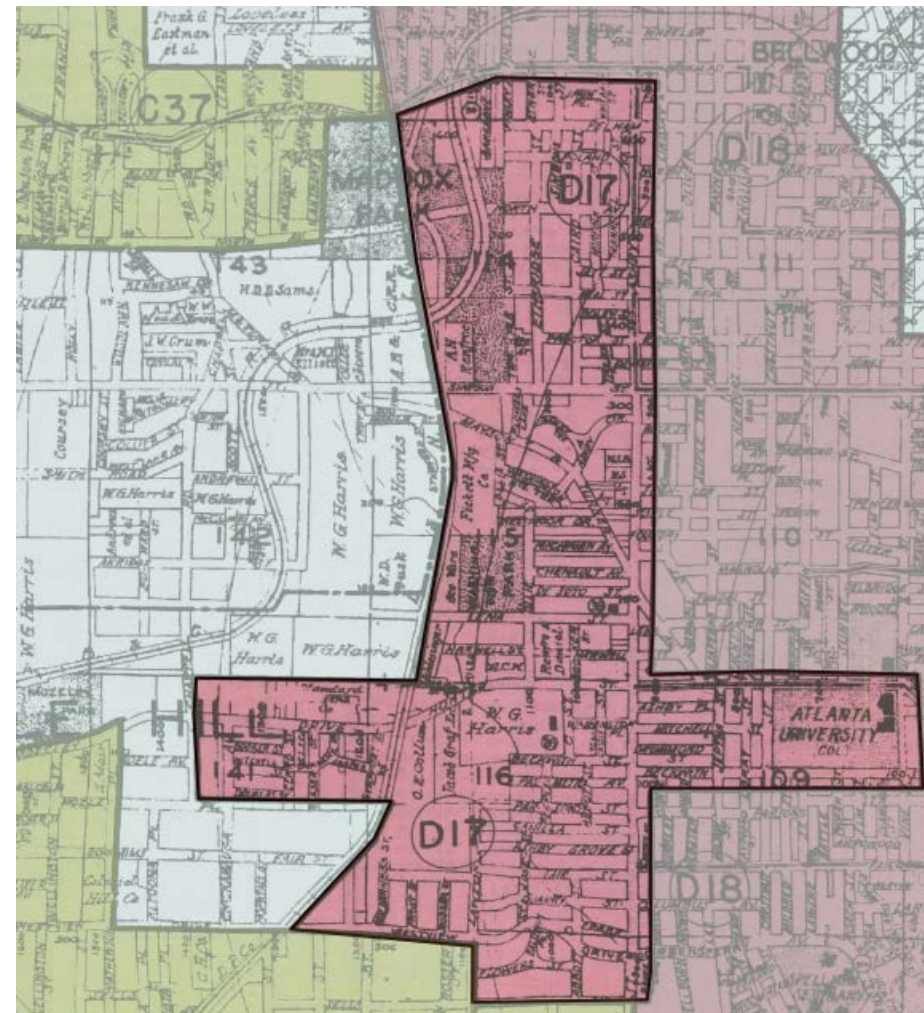








# The "Best Negro Section in Atlanta" is rated "D"



FORM 8  
10-1-37

## AREA DESCRIPTION - SECURITY MAP OF Atlanta, Georgia

### 1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling

b. Favorable Influences.

Negro schools, parks, Atlanta University (negro). community business centers and churches in area. Street car transportation to southern portion on Fair Street, south-central portion on Hunter Street, and along Ashby and Bankhead Avenue in northern portion. Majority of streets paved.

c. Detrimental Influences.

Heavy vehicular traffic along Ashby, Hunter, and Simpson Streets.

d. Percentage of land improved 80 %; e. Trend of desirability next 10-15 yrs. Up for negroes

### 2. INHABITANTS: Negro business and professional

a. Occupation men; clerical workers b. Estimated annual family income \$1.2 - 3.0 M

c. Foreign-born families 0 %; None predominating; d. Negro Yes ;100 %

e. Infiltration of None ; f. Relief families few

g. Population is increasing slowly; ~~xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx~~

m. 1929 Rent range \$ 20 - 35 100% \$ No rentals 100% \$ No rentals 100%

n. 1936 Rent range \$ 15 - 25 74 % \$ " " % \$ " " %

o. 1938 Rent range \$ 15 - 25 74 % \$ " " % \$ " " %

p. Rental demand \$ Good \$ " " \$ " "

q. Activity Fair " "

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

5. CLARIFYING REMARKS: Property if acquired in this area, should be held for fair value.

This is known as best negro area in Atlanta and contains best type of negro residents and highest percentage of negro home ownership.

Best negro section in

Atlanta

6. NAME AND LOCATION Atlanta SECURITY GRADE D AREA NO. 17

# From the Market to the HOLC to the FHA to the Market...

"Most of the variations and differences between people are slight and value declines are, as a result, gradual. But there is one difference in people, namely, race, which can result in a very rapid decline."

--*The Valuation of Real Estate*, Frederick Babcock, 1932

"The Valuator should investigate areas surrounding the location to determine whether or not incompatible racial and social groups are present, to the end that an intelligent prediction may be made regarding the possibility or probability of the location being invaded by such groups...The protection offered against adverse changes should be found adequate before a high rating is given to the future."

--From the FHA's *Underwriting Manual*, 1936 (Chief author: Frederick Babcock)



# Early Predatory Lending

“...mortgage loans (in New York City’s Negro areas) are now made predominantly by individuals, with bonuses ranging up to 25 percent of the mortgage principal.”

--Charles Abrams, *Forbidden Neighbors*, 1955

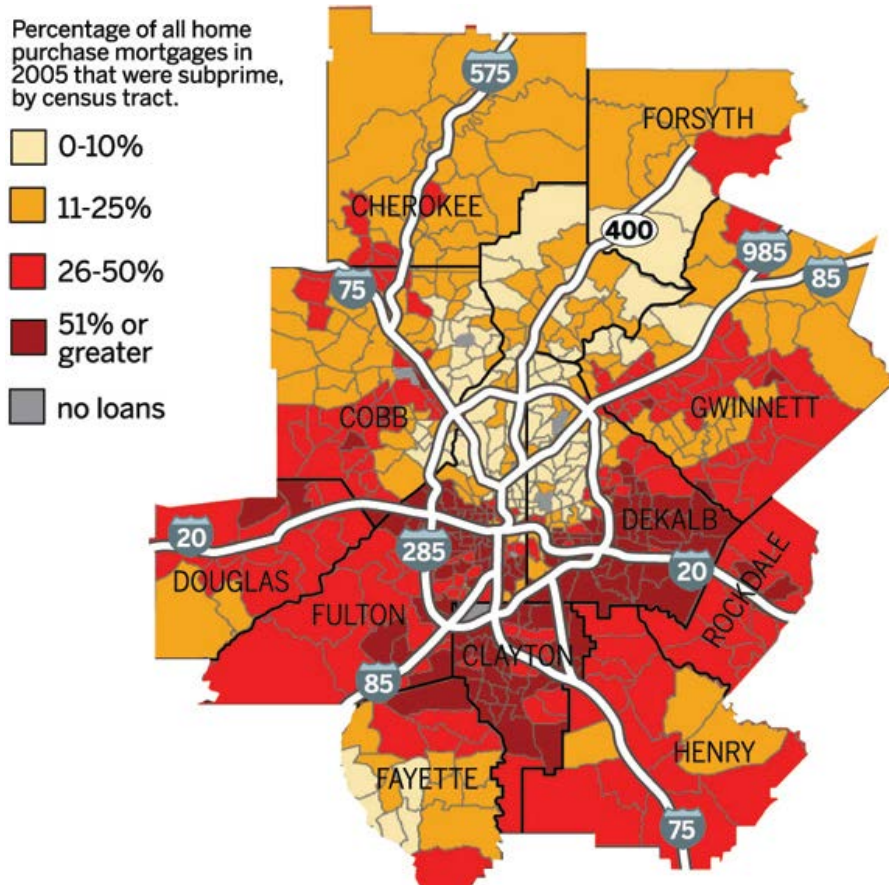
# Federal Policy Responses to Lending & Housing Discrimination, Redlining, and Predatory Lending

- 1968 Fair Housing Act
- 1975 Home Mortgage Disclosure Act (HMDA)
- 1977 Community Reinvestment Act (CRA)
- 1988 Amendments to the Fair Housing Act
- 2010 Dodd-Frank Act & the Consumer Financial Protection Bureau

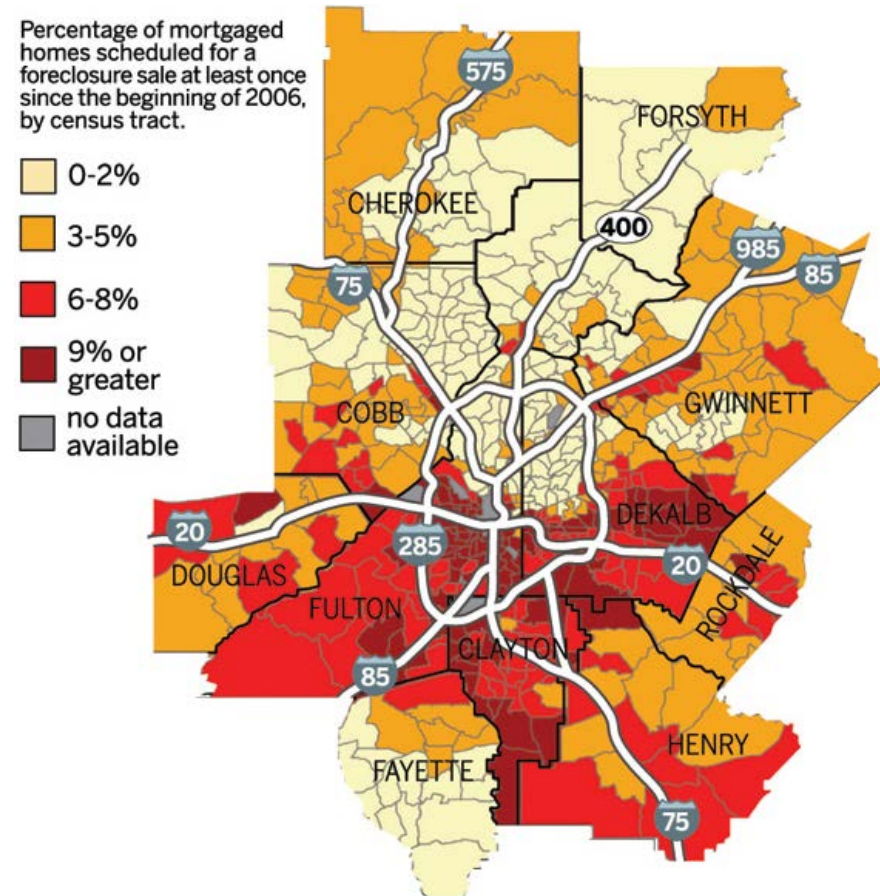


# "Reverse" Redlining: Subprime and Predatory Lending in the late 1990s and early 2000s

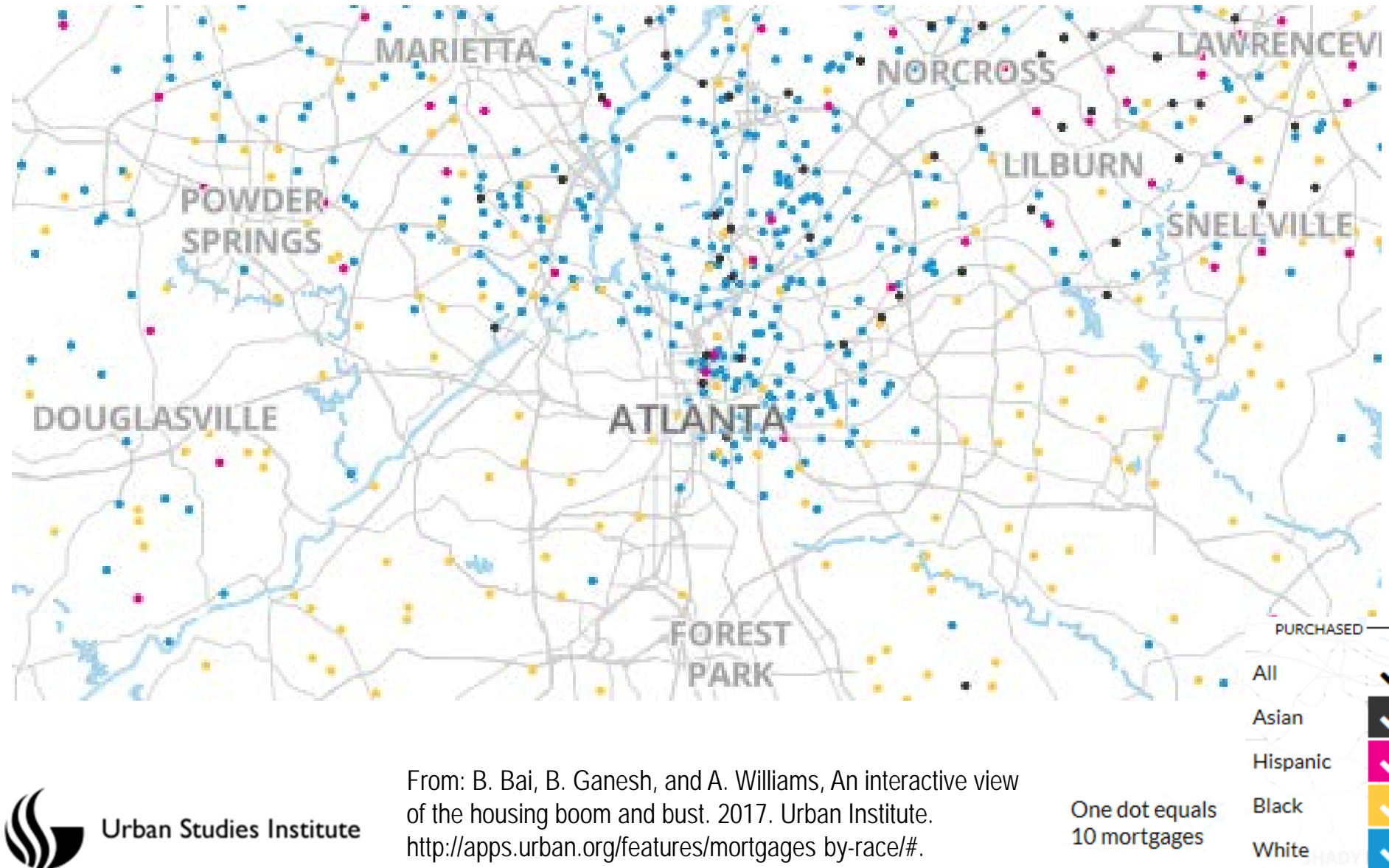
% Subprime Loans in 2005

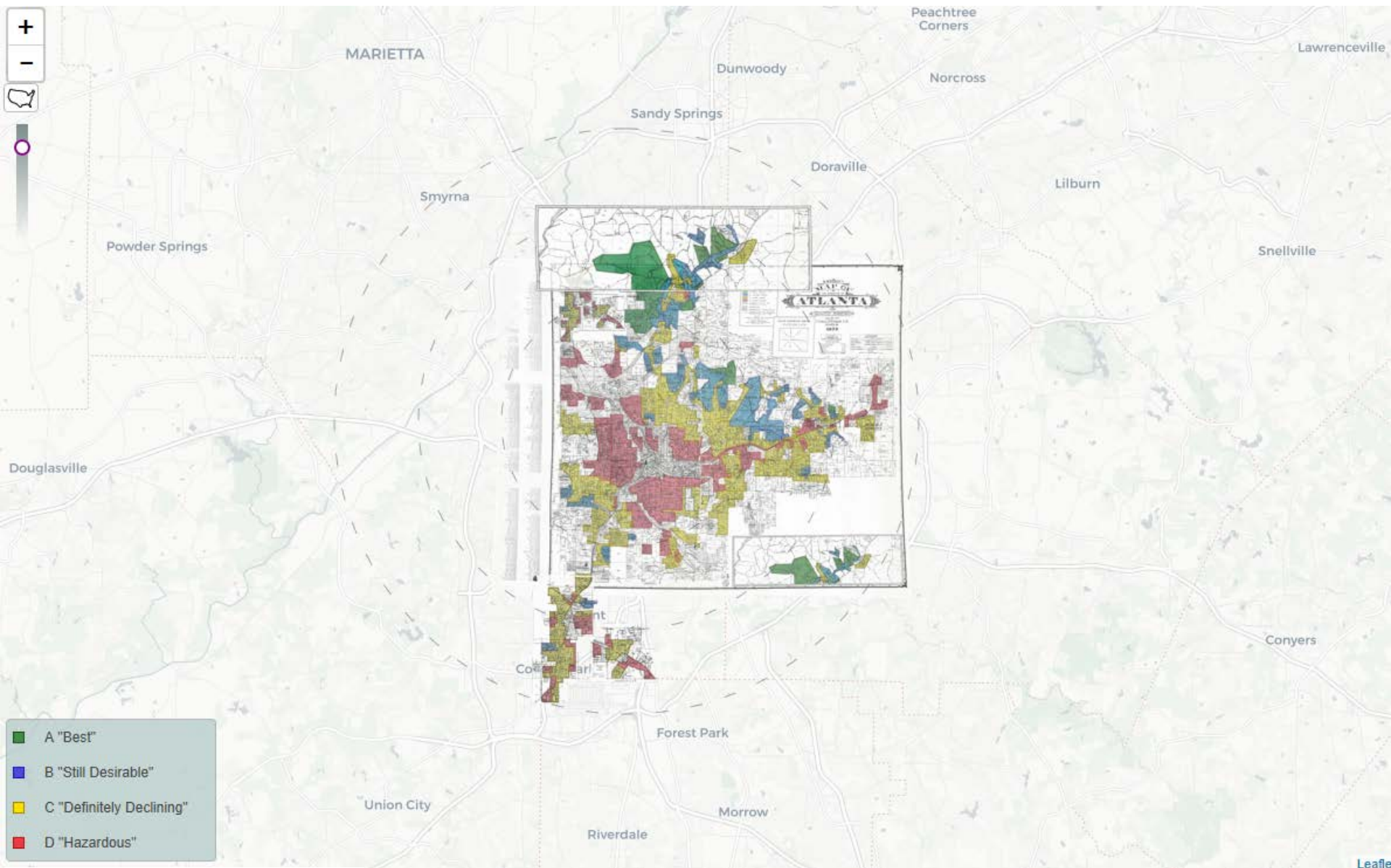


% of Mortgaged Homes in Foreclosure 2006

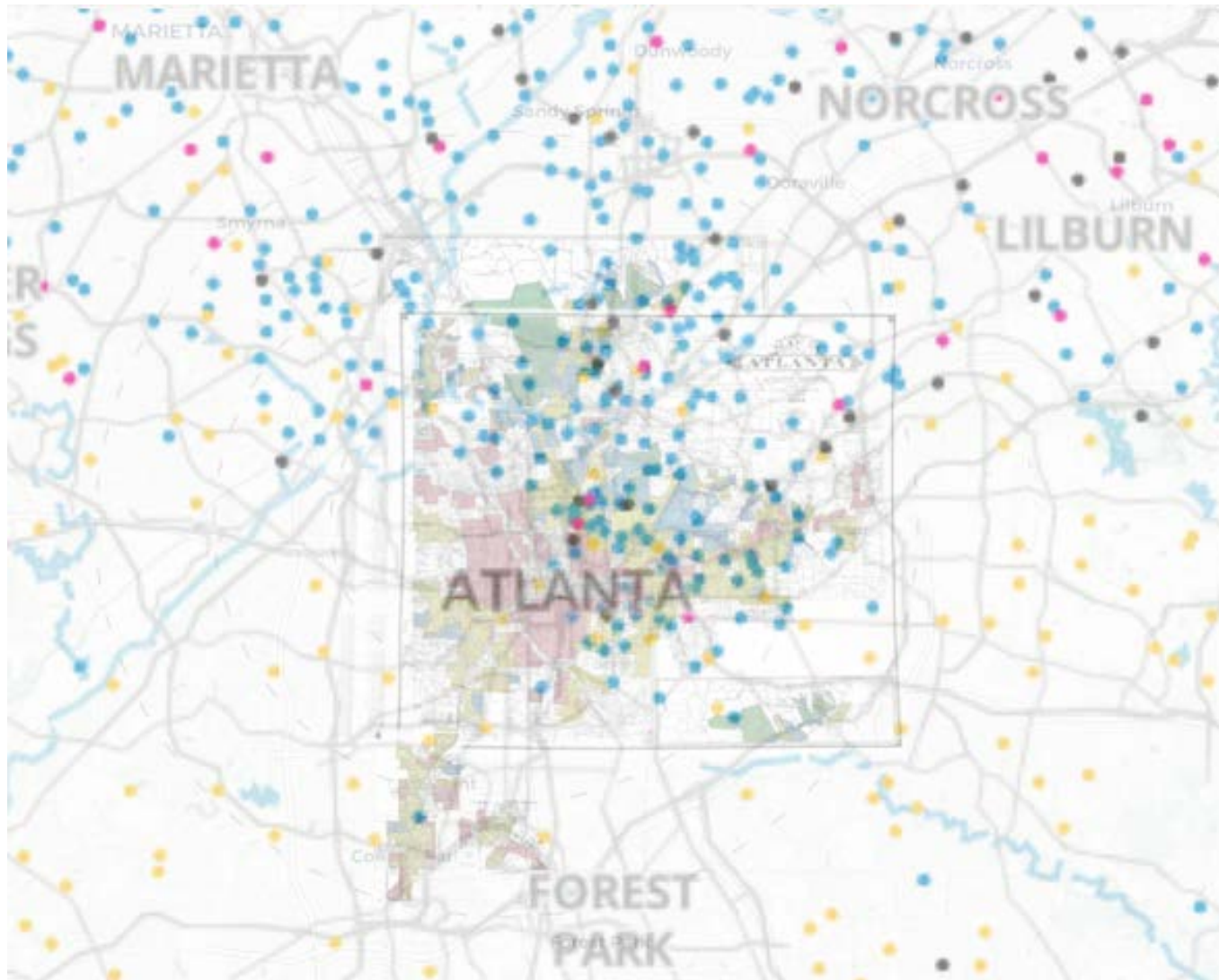


# Home Purchase Loans in Metro Atlanta, 2014



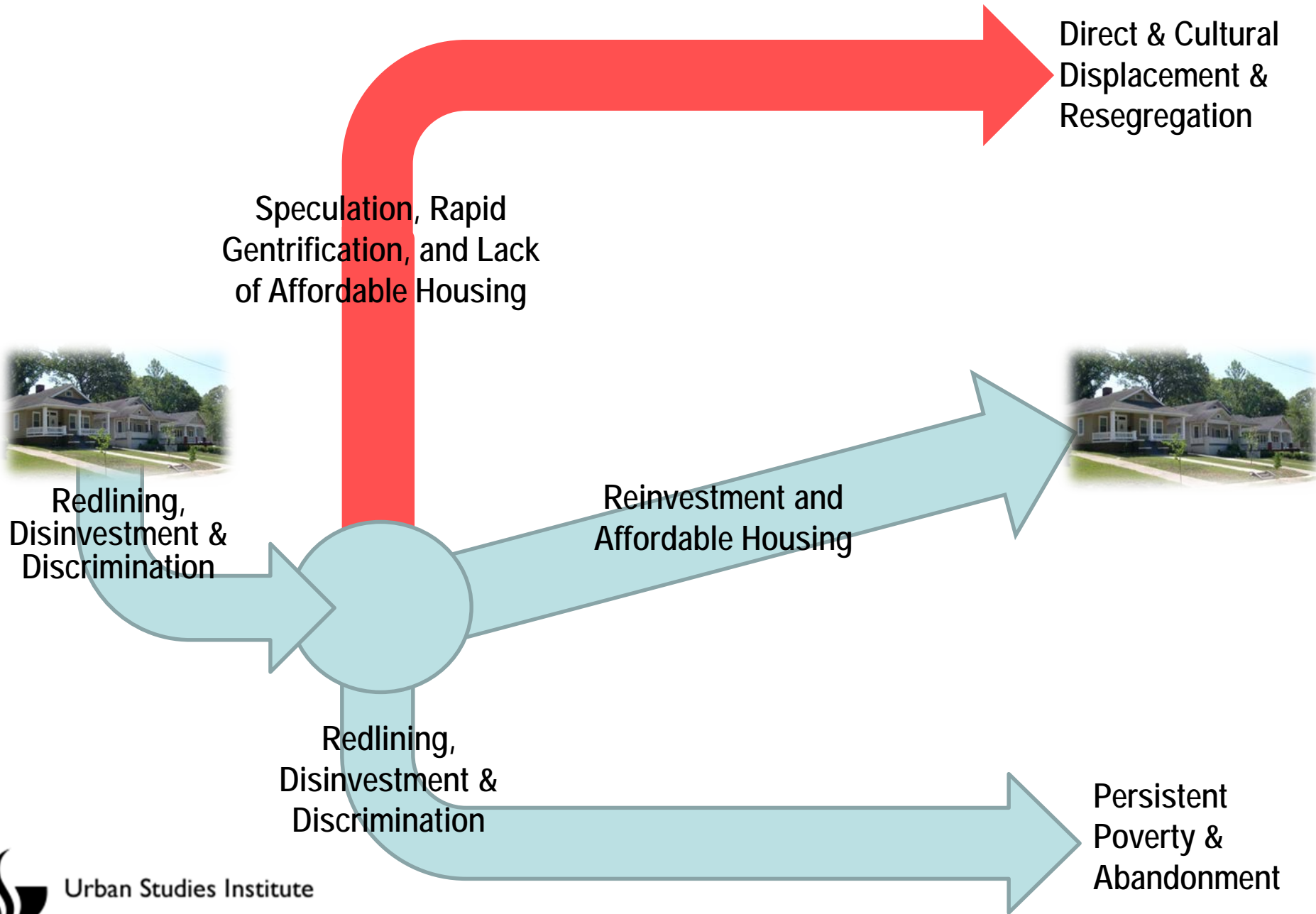




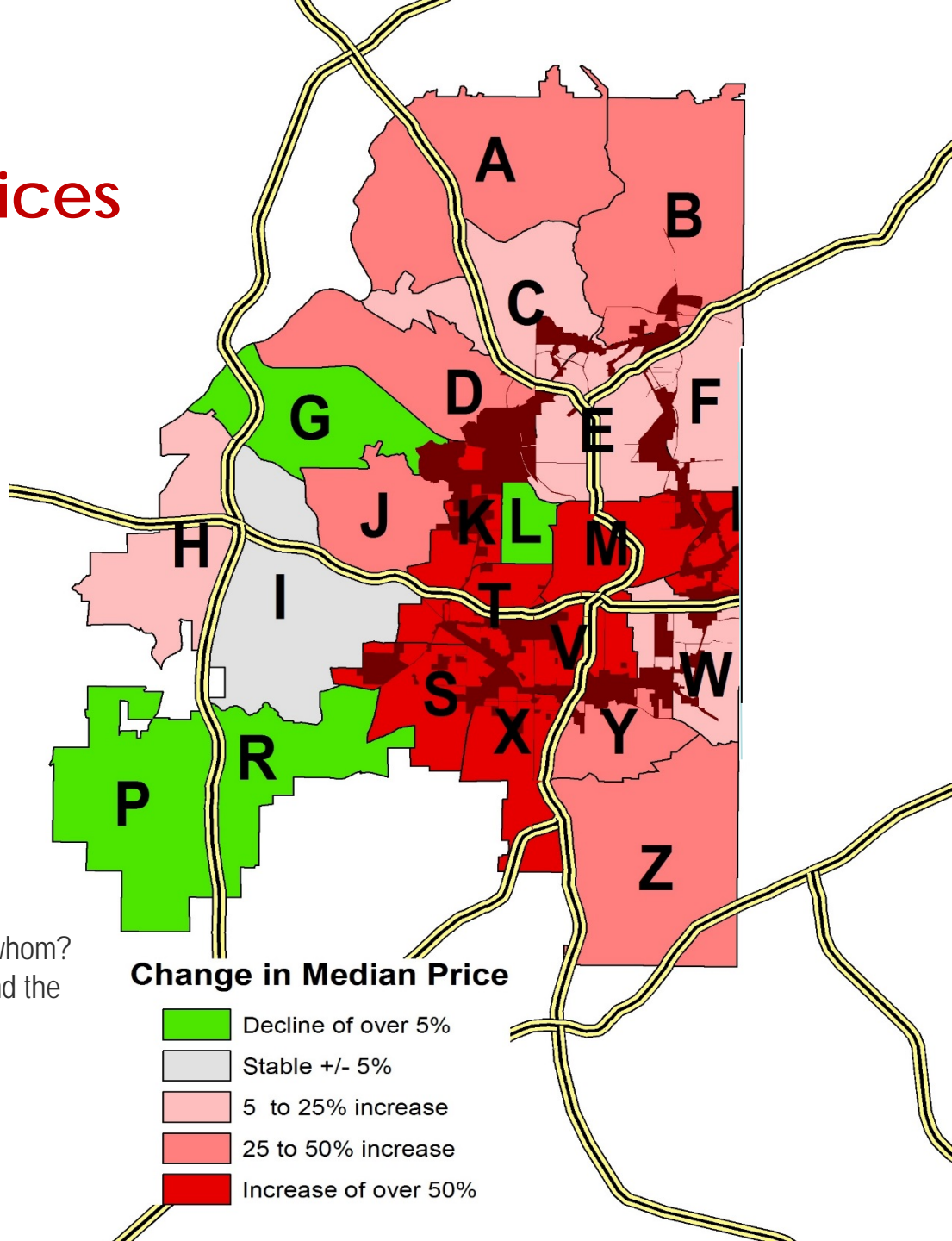


From: From: B. Bai, B. Ganesh, and A. Williams, An interactive view of the housing boom and bust. 2017. Urban Institute. <http://apps.urban.org/features/mortgages-by-race/#>. and R. Nelson, L. Winling, R. Marciano, N. Connolly, et al. 2018. "Mapping Inequality," *American Panorama*, ed. R. Nelson and E. Ayers, accessed February 22. <https://dsl.richmond.edu/panorama/redlining>



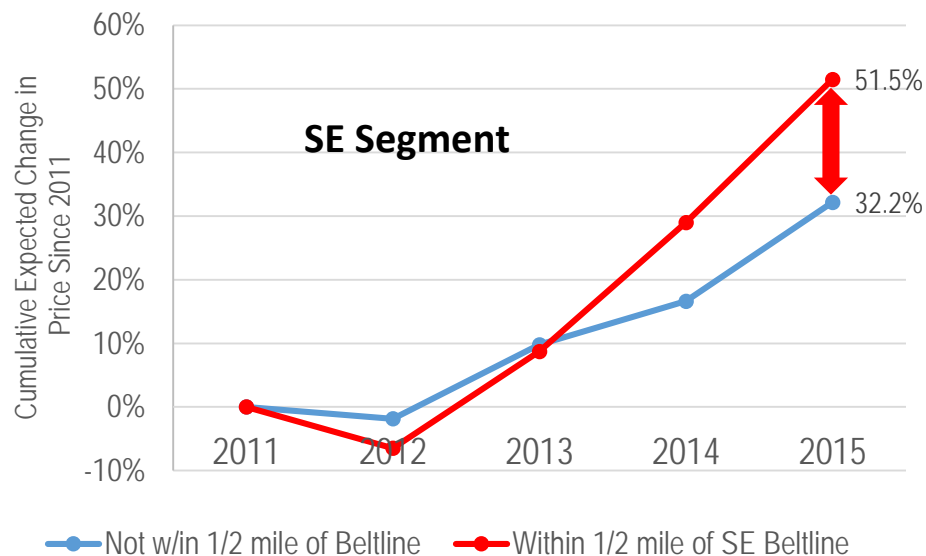
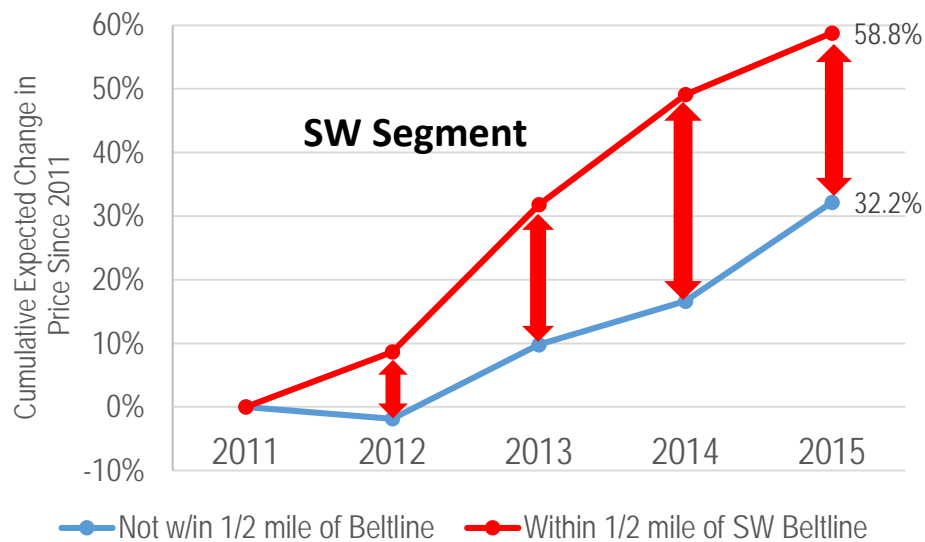
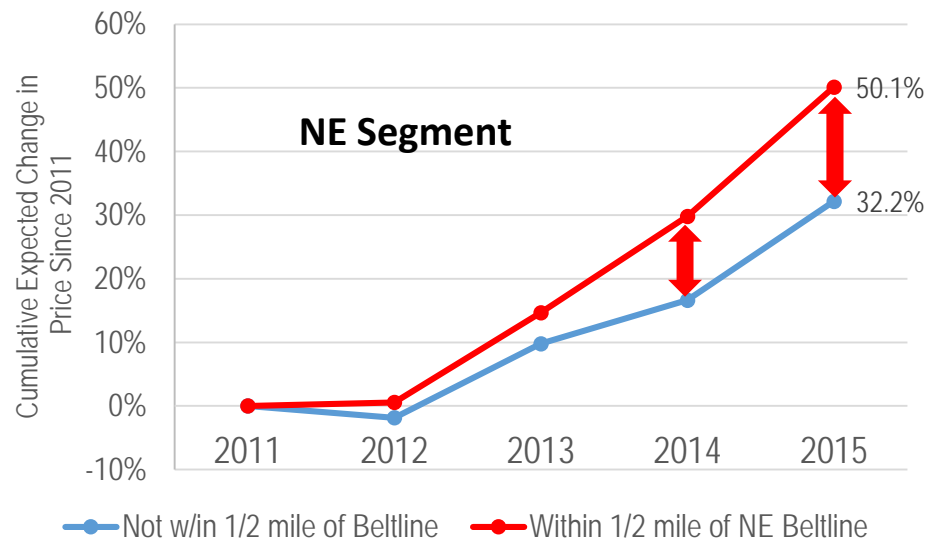
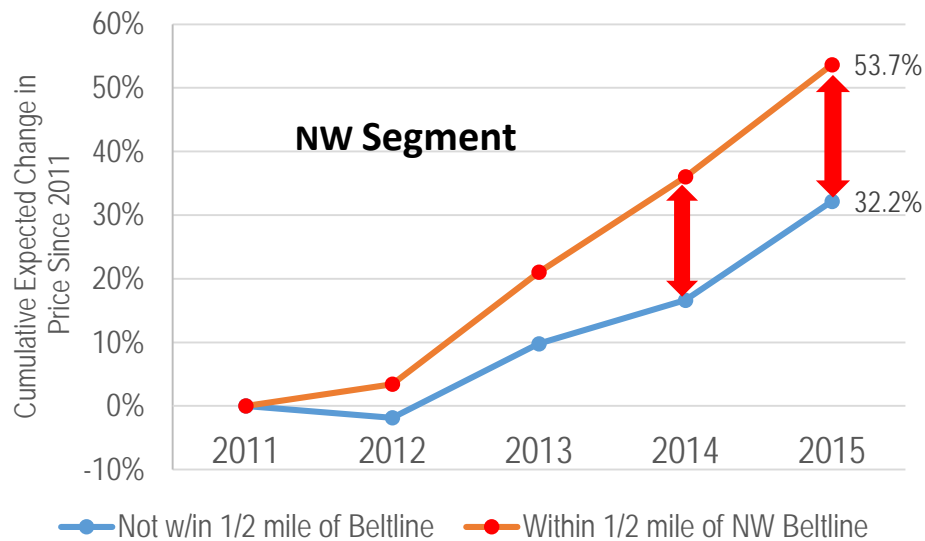


# Change in Median Home Sale Prices 2011 to 2015



From: D. Immergluck and T. Balan, 2017. Sustainable for whom? Green urban development, environmental gentrification, and the Atlanta Beltline. *Urban Geography*.  
<https://doi.org/10.1080/02723638.2017.1360041/>

# Cumulative Expected Change in Home Value due to being within Half-Mile of Beltline Segments, 2011 to 2015



# Some Policy Recommendations

- Reduce exclusionary zoning & housing ordinances, esp. in suburbs
- Provide long-term affordable rental in areas threatened with gentrification
- Acquire abandoned properties and redevelop for affordable housing or community development
- Strengthen Fair Housing Act & Community Reinvestment Act & enforcement
- Preserve Dodd-Frank Act and Consumer Financial Protection Bureau
- Keep Federal Housing Administration strong; turn Fannie Mae and Freddie Mac into government-owned corporation
- Provide down-payment assistance and affordable financing to homebuyers
- Support comprehensive community development efforts

# TABLE DISCUSSION

At your tables please discuss the following:

What did you hear that was new for you?

In what ways does this history impact the health of individuals in our communities?



# HANDOUT

Answer the second question on your handout:

What issues or topics would you like to explore further in upcoming breakfasts?



# **ARCHI UPDATES**

**Kathryn Lawler**

**ARCHI**

# ATLANTA TRANSFORMATION SCENARIO



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# SHIFTING THE NARRATIVE: HEALTH EQUITY IN ATLANTA

**April 25, 2018**

**Georgia State University Law School**





# *Learning Literacy for Life: Creating a System for Success*

Caitlin McMunn Dooley, Ph.D.

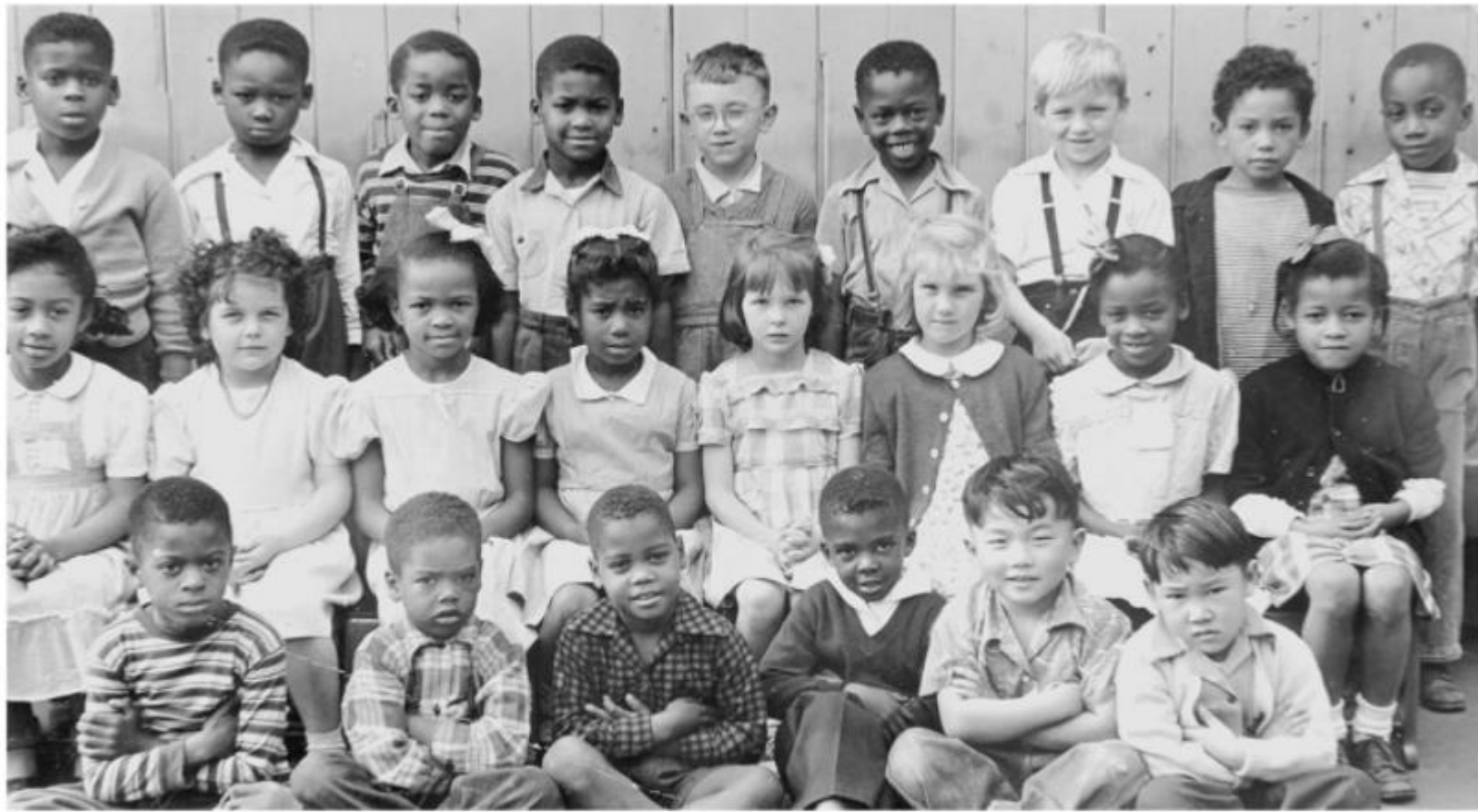
**Thursday, April 12, 2018**

**7 p.m.**

**The Atlanta Speech School**

**Love Auditorium**





# Health Is A Human Right: Race And Place In America

*Georgia State University Law School until April 2018*





## Mike and Terry Metzler Distinguished Lecture

*Hosted by Georgia State University's Department of Kinesiology and Health*

**Tuesday, April 10 | 2 p.m. | House Salon, Student Center East  
55 Gilmer St. S.E., Atlanta, GA 30303**



### **A Vision for Active Cities: Fueled by Interdisciplinary Research**

#### **FEATURED SPEAKER: James F. Sallis**

*Distinguished Professor, Family Medicine and Public Health  
University of California, San Diego*

This talk will present a vision of active cities that demonstrates how many disciplines can contribute to healthier people in cities, including city planning, transportation, education, parks, and economic development, in addition to public health. Lessons from over 15 years of interdisciplinary research will be presented, along with evidence of how the evidence is helping change policy and practice in many fields. The talk will end with a consideration of the Atlanta Beltline in the promotion of physical activity, leading into a general discussion.

James Sallis is the director of Active Living Research, a program of the Robert Wood Johnson Foundation. His primary research interests are promoting physical activity and understanding policy and environmental influences on physical activity, nutrition and obesity. He is the author of more than 500 scientific publications, on the editorial boards of several journals, and one of the world's most cited authors in the social sciences.





# ARCHI PARTNERS

Alliant GMCF  
American Cancer Society  
American Diabetes Association  
Arthur M. Blank Family Foundation  
Atlanta Community Food Bank  
Atlanta Community Health Interfaith Partners  
Atlanta Housing Authority  
Atlanta Neighborhood Development Partnership (ANDP)  
Atlanta Regional Commission  
Atlanta Volunteer Lawyers Foundation  
BlueFlowers.org  
Carter Center  
Charitable Connections  
ChildKind  
CHRIS Kids, Inc.  
Clayton State University, School of Nursing  
Club E. Atlanta  
Common Market Georgia  
Community Foundation for Greater Atlanta, Inc.  
Community Health interfaith Partners  
Community of College Park  
Concerned Black Clergy  
DeKalb County Board of Health  
DeKalb County Government  
Diabetes Community Action Coalition, Inc.  
Emory Fuqua Center for Late Life Depression  
Emory Healthcare

Emory University – Urban Health Program  
Enterprise Community Partners  
Families First, Inc.  
Friends of Refugees  
Fulton County Government  
Georgia Alliance for Health Literacy  
Georgia Center for Nonprofits  
Georgia Department of Public Health  
Georgia Global Health Alliance  
Georgia Health Policy Center  
Georgia Institute of Technology  
Georgia Primary Care Association  
Georgia State University  
Get Georgia Reading  
Global Dialogues  
Grady Health System  
Health Equity Advocacy & Resource Center  
Health Promotion Action Coalition, Inc  
Hillside  
Historic Westside Gardens Atl, Inc  
I Can Be The Change  
Insure Georgia  
Jesus Set the Captive Free  
Kaiser Permanente of Georgia  
Legacy Community Housing Corporation  
Live Living International Foundation  
Marcus Autism Center

Metro Atlanta Urban Farm  
Metropolitan Counseling  
Muni Cares, Inc.  
Oakhurst Medical Centers  
Odyssey Family Counseling Center  
One Talent Inc.  
Open Hand Atlanta  
Partnership for Southern Equity  
Perkins & Will  
Piedmont Healthcare  
Resurgia Health Solutions  
Rimidi, Inc  
RiteAid Pharmacy  
Saint Joseph's Health System/Mercy Care  
Saving Our Sons & Sisters International  
Shepherd Center, Inc.  
South Fulton Human Services Coalition  
Southside Medical Center  
TechBridge  
TQIntelligence, Inc.  
Truly Living Well  
United Way of Greater Atlanta  
Veterans Empowerment Organization  
Visiting Nurse Health System  
Voices of Georgia's Children  
Wellcare  
Wellstar  
West End Medical Center Inc.





# NEXT QUARTERLY MEETING

**June 6, 2018**