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
- Global Budgeting
- Care Coordination
- Healthy Lifestyles
- Innovation Funds
- 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
Short Distances to Large Gaps in Health

ATLANTA, GEORGIA

Life expectancy at birth (years)

Shorter Longer

2 miles

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Natalie S. Burke

@natalie4health
Housing and Mortgage Lending Discrimination in the U.S. and Atlanta

ARCHI
March 7, 2018

Dan Immergluck
Professor
Urban Studies Institute
Georgia State University
dimmergluck@gsu.edu
Twitter: @DanImmergluck
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
Racially Restrictive Deed Covenants in 1930 Minneapolis

Historic African American Population in Minneapolis, 1930

The location of African-Americans based on the enumeration districts used in the 1930 federal census. When the Black population of a district is greater than 5, the total number of African-Americans for that area is shown.

“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

https://dsl.richmond.edu/panorama/redlining
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
(LITTLE 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
https://dsl.richmond.edu/panorama/redlining
The "Best Negro Section in Atlanta" is rated "D"
“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)
“…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.”

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

Redlining, Disinvestment & Discrimination
Speculation, Rapid Gentrification, and Lack of Affordable Housing
Reinvestment and Affordable Housing
Direct & Cultural Displacement & Resegregation
 Persistent Poverty & Abandonment
Change in Median Home Sale Prices 2011 to 2015

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

- **NW Segment**
  - 2011: -10%
  - 2012: 0%
  - 2013: 10%
  - 2014: 32.2%
  - 2015: 53.7%

- **NE Segment**
  - 2011: -10%
  - 2012: 0%
  - 2013: 10%
  - 2014: 32.2%
  - 2015: 50.1%

- **SW Segment**
  - 2011: -10%
  - 2012: 0%
  - 2013: 10%
  - 2014: 32.2%
  - 2015: 58.8%

- **SE Segment**
  - 2011: -10%
  - 2012: 0%
  - 2013: 10%
  - 2014: 32.2%
  - 2015: 51.5%
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?
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