

Pittsfield Redlining Primer



“Redlining is the practice of arbitrarily denying or limiting financial services to specific neighborhoods, generally because its residents are people of color or are poor.”

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INTRODUCTION

The redlining process created a dual credit system based on race; in 1863, black communities owned less than 1% of the total wealth in the United States. Today that number is only slightly higher. Housing discrimination became more pronounced after the abolition of slavery, typically as part of Jim Crow laws that enforced racial segregation. Studies are being conducted nationally, especially in urban areas where African Americans migrated during the 1920s and 1930s. The real estate market changed drastically for African Americans and other poor people in the 1930s because of the Homeowners Loan Corporation (HOLC) maps that color-coded to neighborhoods so that lending institutions would know what areas were less risky for home loans. Housing discrimination in the United States refers to the historical and current barriers, policies, and biases that prevent equitable access to housing. Richard Rothstein says the housing programs begun under the New Deal were tantamount to a "state-sponsored system of segregation. The government's efforts were "primarily designed to provide housing to white, middle-class, lower-middle-class families." African-Americans and other people of color were left out of the new suburban communities — and pushed instead into urban housing projects or communities plagued by environmental and social problems with little chance to move to other areas.

This was an excellent time to do this research with the zoning plans to happen in Pittsfield. As one city resident summed it up to the planning board: "Over the past ten months especially, on numerous occasions, many have asked this question, "where do I belong" and one like it, "who is Pittsfield for" in our virtual town square moment. It is fundamentally a question of Equity. We all seem to be drawn to it in this precipitous moment. Not least because we see in our City's history--not some far-off place like Boston, or Chicago, or Atlanta or Minneapolis--that we leave people behind when we do not lead with equity. And we have had enough of that. This zoning ordinance is a chance to plan for Pittsfield's future, hand in hand with equity, to recognize the value everyone provides to our city, and to show that in the heart of Berkshire's, everyone is welcome; and everyone has a place."

This project researched whether housing discrimination in the Berkshires matched what was happening in larger urban areas in the twentieth century. We used Pittsfield as a case study because of the high population of blacks who migrated to the area during this period and because the HOLC mapped Pittsfield at the same time, it mapped larger urban cities. We researched the manuscript census records, HOLC records, oral histories, real estate records, and secondary sources. This is a summary report of our findings and recommendations for future actions for lending institutions and municipalities in the Berkshires drawn from more comprehensive information delivered later this month.

There is a false distance between Berkshire County and the racism present throughout the country. The lack of overt Jim Crow laws enables overlooking the other ways in which it

embedded institutional and structural racial discrimination into its systems and communities, allowing racist practices to persist not only without examination but without any question or thought at all. This false distance created a culture where we rarely interrogate why so few Black families live off of Williams Street, in the Allendale neighborhood, or off upper West Street. We can describe this unwillingness to confront stark truths as oppression by omission. Designing policy from behind this veil hides the solutions so desperately needed.

This report was commissioned by Greylock Federal Credit union to answer three questions:

- Was there redlining in Berkshire County? If so, where?
- If there was, what are the ongoing effects on the Black population?
- What can be done to alleviate its effects?

In answering these questions, we will shine a light on how these practices were put into place, how they were perpetuated, and how they continue to play out to use this knowledge to take tangible steps to address the ongoing effects finally.

What is redlining?

It is important to note that redlining was a federal practice, so even states that did not have Jim Crow laws, like Massachusetts, still have discriminatory practices built into their homeownership policies. The term arises from a loan risk assessment program created as part of the New Deal in the National Housing Act of 1934. A federal department, the Homeowners Loan Corporation (HOLC,) created color-coded maps that divided neighborhoods into four categories so that lending institutions could issue mortgages based on the level of the neighborhood's creditworthiness. Areas that were deemed "hazardous" would not receive Federal Housing Authority (FHA) loan insurance and were marked in red—hence the term "redlining." The creditworthiness of a neighborhood was based to no small degree on the racial make-up of it, and Black communities were labeled red.

Redlining was only one of many racist and discriminatory policies through New Deal housing initiatives. Another was "racially restrictive covenant" clauses in deeds that prevented property sale to non-white people. These applied to both developers and subsequent homeowners and were touted to guarantee property value. During the period, racially restrictive covenants were law the FHA often refused to insure developments without them.

Redlining and racial covenants existed for a short time (they were declared unenforceable in 1948 and were outlawed in 1968), but their effects are ongoing. The combination of overt exclusion of Blacks from owning property in new white suburbs and the inability to secure mortgages in Black neighborhoods created segregation even in places, like the Berkshires, that did not have explicit racial segregation on the books. Redlining also created the incredible wealth

gap we see nationally because property ownership is the key to garnering and maintaining wealth in the United States. As of 2017, the average Black citizen earned about 60% of the income of the average white citizen, but Black wealth was 5% of the total of white wealth. In 1863, Black communities owned less than 1% of the total wealth in the United States. Today that number is only slightly higher.

There are statistically significant associations between greater redlining and general indicators of health. On average, life expectancy is lower by 3.6 years in redlined communities compared to the communities that existed simultaneously but were high-graded by the HOLC. Where there was more redlining, there was an increased prevalence of poor mental health and lower life expectancy at birth. Greater redlining also has higher co-morbidity in COVID-19 patients like asthma, COPD, diabetes, hypertension, high cholesterol, kidney disease, obesity, and stroke.¹

These are the exact outcomes that redlining has come to be associated with throughout the country. Flagrant abuses, such as the lead crisis in Flint, Michigan, or New Orleans public housing projects, or locating oil refineries near the majority of color neighborhoods, can at times distract from the insidious and intertwined everyday decisions reinforcing systematic segregation. But the absence of such neon warning lights does not mean that this system was not at work in Pittsfield.

Was there redlining in Pittsfield?

The answer is undeniably yes. Redlining was a federal policy. It happened everywhere.

As far as redlining in its most literal sense, we are still waiting on the official map from the National Archives (which have been closed due to the pandemic), but we know the HOLC had offices in Pittsfield in (year), and one would wonder why they'd have an office here if not to create a map. We also know Berkshire subdivisions with racially restrictive covenants in Becket and Williamstown. The Mountain Grove on Shaw Lake subdivision in Beckett had an explicit racial covenant that read: "no part of the land at this moment conveyed, or the improvements thereon, shall ever be sold, leased, traded, rented or donated to anyone other than of the Caucasian race²" In 1934 the Mountain Grove developer told the *Berkshire Eagle*, "We restrict the property to certain types of people. We work similar to a country club, looking up persons to see what they do and what color they are." (When this developer faced a challenge from a

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² Rothstein seems to imply that this specific language was required to be inserted by developers receiving financing from the Federal Housing Administration ("The Color of Law" p. 84/5).

Springfield realtors board, the executive vice president of the Pittsfield Chamber of Commerce weighed in, saying that after investigating the allegations, the complaints had ceased and that Mr. Kroker (who was a member of the Pittsfield CoC) had provided a suitable explanation. So it would appear that the Pittsfield Chamber of Commerce was entirely comfortable with vigorously racist and segregationist real estate practices.

But we do not need the official policies to confirm the presence of redlining. In *The Color of Law: A Forgotten History of How Our Government Segregated America*, Richard Rothstein asks a series of questions to assess the presence and ongoing effects of redlining. He points to segregation, lower life expectancy, low rates of Black homeownership, and a wealth gap—all conditions we see on the Westside.

The 2020 census data for Pittsfield reveals our unspoken truth of segregation in Berkshire County. 52.2% of all people in Pittsfield who identified as African American, alone or in combination, live in three census tracts in Pittsfield; 9001, roughly Downtown, 9002 approximately Morningside, and 9006 our reference used for the Westside. 34.8% of all Berkshires County citizens who identified as African American, alone or in combination, live in those same three census tracts in Pittsfield³.

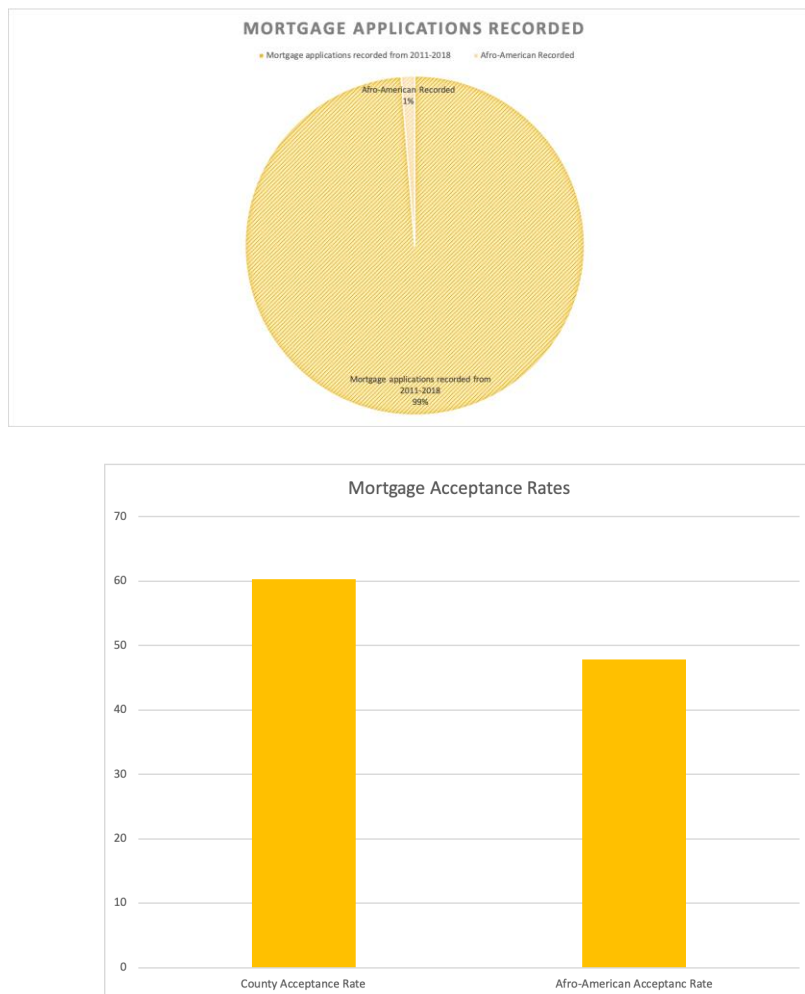
Next, lower life expectancy. A review of existing health studies conducted by the Grey to Green initiative of BRPC found that average lifespans in the Westside Neighborhood were 9.5 years shorter than those in a more affluent section of the city, such as the Southeast neighborhood. Notably, this goes against the countervailing common sense that identifies communities associated with PCB pollution as suffering the worst off, health-wise. The decade-sized gap in lifespan is not explained entirely by the nationwide trend linking income and lifespan. This is also significantly larger than the expected 3.6-year gap in redlined areas.

There is also an income gap in Pittsfield by race and location. The median income for Pittsfield for 2019, using ACS 5 year estimates, is 52,223. For Black Households in Pittsfield, the median income is drastically lower, \$27,163. Median income continues to decline when focusing on the census tract 9006, which we use to approximate the Westside, 26,896. And for Black households in that census tract, median income falls further to 20,477.

³ To exemplify precisely what these numbers mean, imagine a Morningside, Westside, and Downtown in Pittsfield with double to quadruple the population. A Pittsfield with an additional ten-to-twenty thousand people. A Pittsfield with as many people as the proverbial “G.E. golden age.”

According to the American Community Survey 5-year estimate, the rate of homeownership in 2019 for Pittsfield is 62.8 percent. For Black citizens of Pittsfield, it is 25.5 percent. The current rate of homeownership for Blacks in Pittsfield is 7.6 percentage points *lower* than in 1950, according to the 1950 federal census of housing. The homeownership rate for whites in Pittsfield is 13 percentage points higher today than in 1950⁴.

There appear to be ongoing racial discrepancies on mortgages, as well. African Americans' share of mortgage applications is significantly incongruous with their share of the population of Berkshire County.



⁴ The 1950 census reported statistics using, white, negro, and other races categories. Additionally contemporary tenure status data for the census tract corroborating with the Westside disaggregated by race have large margins for error. The 1960 census of housing reports statistics for Pittsfield using only “white” and “nonwhite” categories.

The above graphs represent the period from 2011-to 2018. For 2020, fifty-one mortgage loans originated for African Americans in the entirety of Berkshire County, and twenty-five applications were denied. Compared to 3,558 loans originated and 662 applications denied for whites.

What are the ongoing effects of redlining?

For this study, we focused on the historical and current conditions in the Westside. Though the geographical definition has changed over time, the Westside is roughly understood to be bounded to the east by U.S. Route 7, the north by the Pittsfield Cemetery, and the south by the former Boston and Albany Railroad and to the west by Onota Street. The Deering, Mill, and Satinet Streets (DMS) neighborhood is not geographically considered the Westside, but many folks who say they are Westsiders have lived in this neighborhood. It is city wards 5, 6, and 7, the area that is home to 52% of Black Pittsfield residents.

Our full-length study goes into deep historical analysis. The numbers in the previous section of clear evidence of the presence and ongoing effects of segregation and redlining in terms of economics and public health, so for this abbreviated report, we will focus on how redlining created a cascading series of interlinked issues at the heart of which is loss of political voice and historical continuity. In a society that gives priority and power to property owners—an organization created in no small part by the same New Deal policies and programs that also created redlining—what happens to people who have explicitly been prevented?

The housing conditions on the Westside have been notoriously poor since the early 1900s. A 1940 petition by residents of the Deering-Mill-Satinet neighborhood called the conditions they were enduring "unsanitary" "a menace to life," and a "slum." The housing stock in those neighborhoods was nearly seventy years old in the 1940s. Also, the area had long been the home of newly arrived European immigrants and people of color, who were more likely to be poor and less likely to own their homes. In 1946, the city commissioned a housing study that made the same observations about housing conditions. Ten years later, in 1956, executive assistant to the Planning Board, Phillip Ahern, responded to an *Eagle* picture report by referencing the study and noting: "We have both blighted housing and segregation in this city... For the most part, our poorest housing provides domiciles for our minorities, and few of our minority families reside in areas which have not been established as blighted areas." ("Minorities and Bad Housing" p. 6.) There are countless other similar remarks, including a 1970 housing report commissioned by the City that noted that nothing had changed since the 1946 study. Low-income people were still forced to live in "deteriorating and dilapidated housing." It is worth noting that many of the sources specifically note the presence of segregation.

The situation remains unimproved given the present city ordinance that demands back payment of taxes, liens, and mortgage fees as a part of the package to buy abandoned properties. This is

partly due to several factors driven by the economic depression that scholarship has associated with an ongoing redlining effect. The feedback loop of disillusionment with local government; the curious dynamic of a lack of resident management of neighborhood-serving human service agencies⁵; a lack of current information and data regarding numerous programs ostensibly operating to serve current Westsiders; a lack of data into a variety of socioeconomic information which can occlude our insight into outcomes associated with housing (such as evictions, housing burden, homelessness) limiting our ability to address racialized disparities directly; and essential tenants rights protection entirely reliant on tenant-reporting, ignoring the imbalanced power dynamic between tenants and landlords. All combine to produce and reproduce the marginalization of non-homeowning Westsiders. All are built on the historical political, and social factors we detail in our full-length study.

Along with the unaddressed housing, conditions were environmental concerns. The river and railroad tracks are dangerous boundaries, and many stories of injuries and deaths have gone unaddressed. A notorious dump on King Street (which once held a high concentration of Black homeowners) is a constant source of pollution, unmediated today. The Dorothy Amos Park was built atop a junkyard and required multiple remediation efforts. And for the newest park in the city, the Westside Riverway Park, the environmental study found that without remediation, exposure to the grass and soil would significantly increase the chances of developing cancer; the remediation strategy for this stretch of property located at the bottom of a hill and directly adjacent to the West Branch of the Housatonic River was to cap this polluted soil with six-inches of clean fill. The plots of land developed into the Westside Riverway Park are not extraordinary or unique. Also notable, and what we identify as an initial incident of political marginalization, is the tragic death of Charles Williamson. In 1940, the five-year-old fell into the river and drowned. The community, residents of Deering, Mill, and Satinet streets, with the support of the Pittsfield Civic League, raised a petition to address the hazards near the river that led to his death. Still, the movement was set aside to address the concerns of property owners along the river.

The presence of blight eventually led to areas of the Westside being labeled as slums and being marked for slum clearance and urban renewal. The initial intent was to reinvigorate that swath of the Westside extending from Park Square to the West Street Bridge, and east up Jubilee Hill, by incentivizing private development. This area was called the Jubilee Hill Urban Renewal Project, later expanded to include the intersection of Columbus and Francis Avenues in a

⁵ This is not to say that leadership at these agencies is not compassionate, engaged, and respectful. It is to demonstrate a lack of involvement with management of these organizations from current Westsiders. A distinct development when compared to 1960s and 1970s anti-poverty, resident led initiatives, agencies, and political organizing.

different urban renewal plan⁶. A combination of political and social factors resulted in Pittsfield's implementation of these programs producing current market conditions that are recognized as causing disinvestment and creating blighted conditions. Mainly the concentrating of low-income public and private housing projects in the Westside, streets that act as physical barriers disconnecting the Westside and Downtown, and the destruction of both the symbolic and tangible residential, commercial and environmental landscapes of the Westside—perhaps best exemplified by the demolition of the Wendell Sheraton Hotel and the Union Train Station, both intimately intertwined with the Black Community of Pittsfield.

As of June 2021, there were 35 properties with condemnation and demolition orders issued against them in the Westside. If and when these buildings are demolished, they will be further burdened by a lien charging the cost of demolition against the property owner, likely already in tax arrearages. Some of the vacant lots that have already gone through this process have liens over \$80,000—preventing community members from purchasing and returning these properties to productive uses. The demolition of these buildings is funded via CDBG block grant monies issued by the U.S. Department of Housing and Urban Development. Pittsfield's latest housing need assessment promotes a strategy of amassing these vacant lots in the Westside and offering them to a private developer, mirroring the Jubilee Hill Urban Renewal Project of the 1960s, 70s, and 80s.

The thing is, at every turn in this story, some voices and studies pointed a way out of the situation, and at almost every turn, those solutions were ignored or, in many cases, actively blocked. The 1946 and 1970 city-commissioned reports concluded that constructing public housing and rezoning for higher population density would help improve life quality for those affected by segregation policies. Subsequent studies all over the country continue to come to the same conclusion.

But, Pittsfield has a long history of preventing those measures. In the 1940s, the City Council stopped public housing building because it was socialist. Single-family homeowners throughout the city grew familiar and comfortable opposing particular reclassifications and land uses that they saw as deleterious to their home values, neighborhoods, and quality of life, which also kept the communities they lived in white. In 1947 the *Berkshire Eagle* reported that Hull Street residents, frustrated by dozens of unsuccessful attempts to convert their two-family homes into multi-family units, sought, under the recommendation of the zoning board of appeals, a rezoning

⁶City hall, at the time, communicated their understanding that connected to the Jubilee Urban Renewal Project.

of the entire street⁷.

In another example, residents of Gamwell Avenue successfully blocked the building of five apartment buildings. Perhaps the most dramatic example of a neighborhood organizing to defeat an increase in the supply of housing was in 1971 when the “Southeast Homeowners Association” sued the city of Pittsfield for illegal spot zoning, preserving what today is Kirvin Park as open space instead of the proposed 100 Pittsfield Housing Authority rental units and a satellite hospital for Berkshire Medical Center. A branch of the SHA even submitted a petition with almost 2,000 signatures seeking to limit the amount of affordable housing in Pittsfield to less than the state-recommended percentage.

These examples show that single-family homeowners and realtors did not leave the city’s development to opposition to particular projects. They organized, raised money, hired legal counsel, drafted petitions attempting to limit through ordinance the amount of affordable housing in the city, and when the time called for it, sued. Attempts by city officials to quell the unfounded concerns of non-Westside homeowners and assure them that public housing would not decrease home values failed as public sentiment was too strongly firmly solidified to overcome. We also see that those who opposed public housing—notably the executive director and executive secretary of the Pittsfield Tax Association—were the city board in charge of recommending land-use changes. Here we see what comes with the loss of political voice.

The strong pushback against rezoning and the low ownership rates create a new problem— a distinct lack of opportunity. In 2015, according to the BRPC conducted “City of Pittsfield-Westside Neighborhood Land Use and Zoning Analysis,” only about 10% of the acreage in the Westside was zoned commercially. A comparison between the 1952 zoning map compiled by the Planning Board and the most recent version shows a significant contraction of “commercial” zoning for this area and throughout the Westside. In 1955, 24 parcels had businesses operating on them, bordered by John Street to the west, Dewey Street to the east, Linden Street to the north, and Columbus Avenue to the south. Today there are only three. Additionally, business corridors along West Street and Columbus Avenue that once were home to multi-use, mixed-income buildings and, crucially, Black-owned businesses were replaced through Urban Renewal. Today’s zoning ordinance, outside of a small section of the Westside, the lack of “neighborhood business” zoning designation severely limits the ability of all Westside residents to establish

⁷This same year, executive director of the Pittsfield Tax Association, F. Myers, proposed this exact strategy—converting single family and two family houses into multi-unit houses. The Planning Board passed an ordinance that after 8 weeks was found not to have been used a single time. The Pittsfield Tax Association was strictly against “government housing”, their proposed solutions objectively failed.

small businesses.

We can see these factors play out in poverty indicators. For this, we turn to “Morningside and Westside in Pittsfield, Ma: A Historical Perspective,” an effort to track neighborhood changes from 1990 through 2020 based on census data and housing analyses from the Berkshire Regional Planning Commission (BRPC). According to the report, the percentages of families living below the poverty line in the Westside have quadrupled from below 10% to above 40% over the timeframe studied, and the unemployment rate in 2019 was triple that of the rest of the City. According to the mapping done by the Opportunity Atlas, a collaboration between the U.S. census bureau, Harvard University, and Brown University, the Westside Neighborhood has one of the lowest median incomes in the city. At the age of 35, Black children raised in the neighborhood are expected to have a median income of only \$20,000. This disparity is reflected in the housing conditions. Nearly 70% of the houses in the Westside in 2019 were built before 1939. Unsurprisingly, the vacancy rate is 21.5% (categorized as “hyper-vacancy”).

And so we hear of, anecdotally, a brain drain. People who grow up in the Westside must leave to pursue opportunity, and they don’t come back. In a 1980 oral history project interview with Westsider Florence Edmunds, she notes that almost all her children moved out of Pittsfield to find success in places as disparate as Germany, Washington State, Yale, Chicago, and Harvard, “Cause when they finished college there would be really nothing here for them, and they’ve all gone elsewhere and made their names elsewhere.” Ruth—her daughter who conducted the interview—agreed: “That’s what we had to do.”

The ongoing effects of redlining then are present in concrete data—housing conditions and income gaps—and very real but harder to measure—the loss of community and the absence of political power. But they are all devastating and have gone unaddressed for too long.

How can we alleviate the ongoing effects?

The answer to repairing our broken bonds will not be found in one list of recommendations. The work of repair is a process that requires dedicated resources over time that is steadfast across changes to leadership, and that centers on those who have been harmed. It may also ask us to reconsider some basic assumptions. Is all economic growth good? What does it mean to be wealthy? What kinds of opportunities are offered, and who defined those as opportunities?

Viewing potential recommendations through that lens of repair, it is essential first to understand broadly what that may mean: 1) Restitution(s); 2) Compensation; 3) Rehabilitation; 4) Satisfaction and 5) Guarantees of non-repetition

How can we repair the broken bonds of the human covenant between Black Westsiders and local government, financial institutions, and other city residents caused by segregation, housing discrimination, and disinvestment?

The Westside has been the home to many Black Pittsfield families for generations. Returning those families to our original homelands is outlandish (restitution). Just as incredible is rebuilding in its entirety the Deering-Mill-Satinet neighborhood and restoring the West Street and Columbus Avenue businesses that were demolished through Urban Renewal (restitution). Likewise, recommending a dollar figure sufficient to cover the opportunity cost and emotional harm caused by segregation and Urban Renewal entirely ignores the rehabilitation of those who oversaw, implemented, enforced, and profited from both. Satisfaction and guarantee to not re-offend are both built on trust and law (compensation). The following recommendations are the beginning of a process.

- The City of Pittsfield formally recognizes the detrimental impacts that redlining, segregation, and Urban Renewal projects have had on Black residents of the Westside by establishing a *Truth and Reconciliation Commission*.
- Study the history of the city
- Make a solid commitment to equity
- Revise policies that are inherently racist.
- Incentivize investment in economically deprived areas
- Give loans to people who want to remodeler refurbish their homes
- Encourage bankers of color to become homeowners
- Make collateral investments in schools and cultural institutions
- Create opportunity zones
- Design and implement equity policies and practices
- Assist in zoning changes
- Intensive training to learn how to use and align an equity lens and practices
- Identify racist barriers that can be removed from city regulations
- Assist, partner with, and support the organization of a Westside Community Land Trust (501(c)2)
- Sustainable funding for a Westside Community Development Organization (or a similar 501(c)3), and for a Co-Operative Housing Development (potentially an LLC) company that can tackle both large-scale economic and housing developments, but also neighborhood appropriate scale projects. They are offering the opportunity to tap multiple sources of capital. Most importantly, offering current residents of the Westside and those who endure and their children, the chance of direct financial benefit from development and the concurrent social benefits.
- Update the current ordinances restricting development on the Westside in partnership with Westside CLT and CDC boards. Do so in socially responsible ways that recognize the history of the Westside. A starting point can be had with Boston's AFFH zoning ordinance.

- Organize to influence state legislation that will increase funding for affordable residential development, strengthen tenant rights, and stabilize neighborhoods for those who currently live in them. (Mass Housings various programs, Tenants Opportunity to Purchase Act, a variety of Transfer Fees, Fair Share Amendment, HOMES Act, et al.).
- Increase meaningful Diversity across city boards and committees, nonprofits, and financial institutions
- Finance the creation of a Black History Guild that can tell a fuller story of our city's history employing interactive exhibits to stimulate intergenerational storytelling and steward space for history to live.
- Increase opportunity for black homeownership
- Invest in distressed, racially segregated communities (Westside of Pittsfield)
- Strengthen multi-sector partnerships
- Engage in the strategic use and analysis of data
- Developing community voice through authentic civic engagement

Recommended Reading:

Richard Rothstein, The Color of Law: A Forgotten History of How Our Government Segregated America.

Douglass Massey and Nancy A. Denton. American Apartheid: Segregation and the Making of the Underclass.

Isabella Wilkerson. The Warmth of Other Suns.

Eva Rosen. The Voucher Promise.

Matthew Desmond. Evicted.

Beryl Satter. Family Properties.

Keeanga-Yamahtta Taylor. Race for Profit.

Heather McGhee. The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together.

Redlining in Boston: How the Architects of the Past Have Shaped Boston's Future
<https://www.bostonpoliticalreview.org/post/redlining-in-boston-how-the-architects-of-the-past-have-shaped-boston-s-future>

The Persistent Effects of Redlining in Baltimore
<https://storymaps.arcgis.com/stories/a2d055fecc4c4b259f10f19dd375e546>

Redlining
Evanston
<https://www.cityofevanston.org/home/showpublisheddocument/59761/637382889725430000>

How Redlining Segregated Chicago, and America (<https://www.chicagomag.com/city-life/august-2017/how-redlining-segregated-chicago-and-america>)

