



Redlining Louisville: Race, Class and Real Estate

Presented by
Jeana Dunlap - Director
Redevelopment Strategies



DEPARTMENT OF
**DEVELOP
LOUISVILLE**
LOUISVILLE FORWARD

NEW MAP OF GREATER LOUISVILLE KENTUCKY

THE GATEWAY TO THE SOUTH

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P.O. BOX 614
(PHONE WA-3753 LOUISVILLE)
LOCAL ADDRESS

Facts About Louisville

Unless otherwise specified, figures are for the city of Louisville
Business Statistics are from the U. S. Census of Business for 1933

Population of mapped area, estimate	400,000	Bank Resources	\$165,230,000
Louisville City 1935 estimate	326,687	Manufacturing Plants	519
New Albany 1930	25,825	Value of Products	\$191,096,626
Jeffersonville 1930	12,041	Wholesale establishments	482
Clarksville 1930	2,240	Sales	\$127,251,000
Land Area	37.88 sq. miles	Retail Stores	4,012
Altitude above sea level	466.42 feet	Sales	\$81,229,000
Latitude	38° 15' north	Paved Streets	327 miles
Longitude	85° 45' west	Parks & Playgrounds	2177.85 acres
Families 1930 U. S. Census	80,079	Parkways & Park Roadways	57.56 miles
Dwellings "	64,152	Schools	155
Home Ownership	41.5%	Enrollment	65,234
Assessed valuation	\$568,055,419	University of Louisville enrollment	3,644

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Prepared by:

Division of Research and Statistics
with cooperation of the
Appraisal Department.

September 22, 1937

Map Consultants:

D. H. Lyon	State Appraiser, HOLC
W. E. Gibson	Assistant State Appraiser, HOLC
C. B. Jenkins	Fee Property Appraiser, HOLC
J. Edward McDonough	With Title Ins. & Trust Co. also President Louisville Real Estate Board
T. R. Lindsey	Real Estate Appraiser
Paul F. Semonin	Realtor
John Kesselring	Realtor and City Tax Assessor
Harry Goodman	Goodman & Hambleton, Realtors
Henry Hofman	Realtor
Gustave Flexner	Secretary-Treasurer, Greater Louisville Federal Savings & Loan Assn.
Lee Curry	Secretary Avery Building Association



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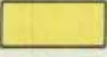



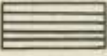
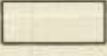
Timeline

View Neighborhoods

desirability in neighborhoods from a residential view-point.

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
 MARCH 12, 1938

AREA CHARACTERISTICS:

- a. Description of Terrain. _____ Level
- b. Favorable Influences. All city conveniences. Grade schools and Senior High School in area. Churches and business centers and small parks in area.
- c. Detrimental Influences. Old properties - some industrial plants in area. Railroad along Eastern edge. Some saloons in area. City Incinerator on South.
- d. Percentage of land improved 100 %; e. Trend of desirability next 10-15 yrs. Downward

INHABITANTS: Clerical - laborers - janitors

- a. Occupation mechanics - some prop.; b. Estimated annual family income \$600. - 3000.
Professional men and executives in large apartments
- c. Foreign-born families none%; _____ predominating; d. Negro yes; 20 %
- e. Infiltration of none; f. Relief families some
- g. Population is increasing; decreasing; static _____

BUILDINGS:

	PREDOMINATING 60 %		OTHER TYPE 30 %		OTHER TYPE 10 %	
a. Type	Single Cottages 4/6 R	2 story 6/8 R	Small Unit	Large Apartments		
b. Construction	Frame	Frame & Brick	Brick			
c. Average Age	40 Years	40 Years	20 Years			
d. Repair	Fair	Fair	Good			
e. Occupancy	90 %	90 %	90 %			
f. Home ownership	20 %	20 %	- %			
g. Constructed past yr.	None	None	None			
h. 1929 Price range	\$1500. - 3 M 100%	\$2 M - 4 M 100%	\$10 M - 250 M 100%			
i. 1936 Price range	\$ 750. - 2250. 83 %	\$2 M - 3 M 88 %	\$7500. - 200 M 78 %			
j. 1937 Price range	\$ 750. - 2250. 63 %	\$2 M - 3 M 88 %	\$7500. - 200 M 78 %			
k. Sales demand	\$ None	\$ None	\$ None			
l. Activity	None	None	None			
m. 1929 Rent range	\$15. - 50. 100%	\$20. - 55. 100%	\$35. - 100. 100%			
n. 1936 Rent range	\$10. - 25. 75 %	\$17.50 - 27.50 83 %	\$25. - 75. 75 %			
o. 1937 Rent range	\$10. - 25. 75 %	\$17.50 - 27.50 83 %	\$25. - 75. 75 %			
p. Rental demand	\$20. Good	\$25. Fair	\$50. Good			
q. Activity	Good	Fair	Good			

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

CLARIFYING REMARKS: On Second St., one block south from Broadway, is located two large apartment houses. Smaller ones are scattered throughout area. St. Catherine, Oak and Ormsby about best streets for cottages. 1st and 2nd best streets for two story houses. First Street and Breckenridge both boulevards.

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View Neighborhoods

1931 - Comprehensive Plan

After the U.S. Supreme Court abolished Louisville's racial zoning ordinance in 1917, real-estate interests and city planners employed new strategies and a new language to enforce segregation in the form of zoning and comprehensive planning.



1860 - Louisville Slave Pens

The historical marker at the corner of 2nd Street and Main Street in downtown Louisville denotes the site of one of Louisville's largest slave markets. Slaves were shackled together in pens when not being displayed to buyers. Louisville's role in the slave trade

14. **RACIAL RESTRICTIONS.**...No property in said addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucasian race where the latter is an occupant of such property.

15. **ANIMALS.** No hogs, cattle, horses, sheep, goats, or or similar livestock shall be permitted or maintained on said property at any time. Chicken hens, pigeons, rabbits and other similar small livestock, not exceeding a total of twenty-five in number, shall be permitted but must be kept on the premises of the owner. Not more than one dog and cat may be kept for each building site. No pen, yard, run, hutch, coop or other structure or area for the housing and keeping of the above described poultry or animals shall be built or maintained closer



1938 - Louisville: An American Museum Piece



1957 - Comprehensive Plan



1956 - Interstate Highway Act



1959 - Ninth Street / Roy Wilkins Blvd



1967 - Open Housing Movement



1970 - Urban Renewal



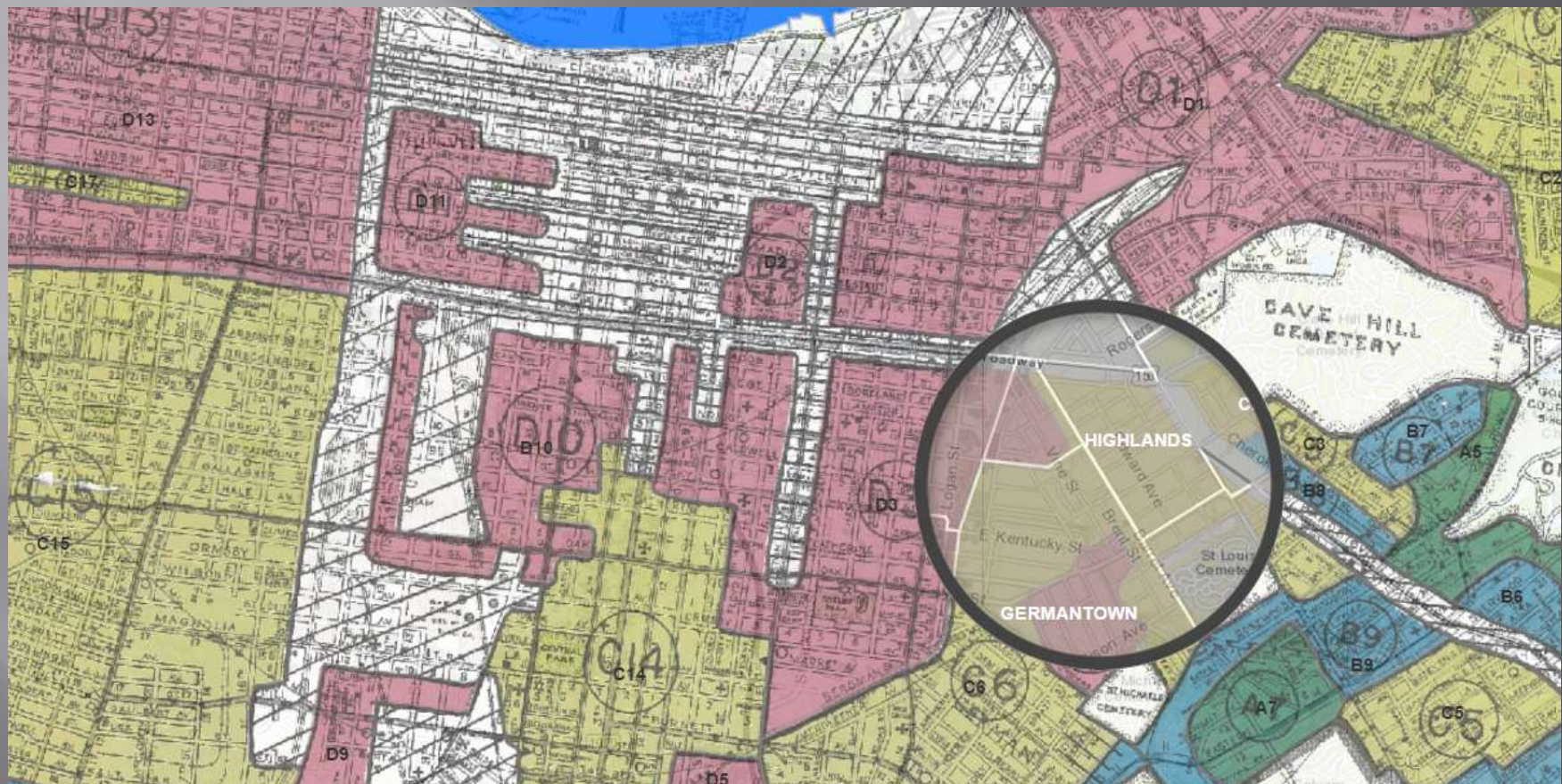
1975 - Busing

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desirability in neighborhoods from a residential view-point.



It Takes a Village...

The Public Sector, the Non-Profit Sector and the For-Profit Sector each have a unique role in responsible revitalization.

Current Data Overlays....

- Mortgage Denials
- Homeownership
- Current Zoning Patterns
- Residential Property Values
- Vacant & Abandoned Properties
- Population in Poverty
- Development Trend
- African-American Population

Additional Data to Explore....

- Access to Property Insurance
- Public Health & Public Safety

Redlining Louisville: The History of Race, Class, and Real Estate

OBJECTIVES IN YEAR ONE:

1. To educate the community at large on the concept of “Redlining” and to raise awareness among stakeholders on recognizing current forms of Redlining in practice.
2. To acknowledge the adverse impacts of historical and systematic Redlining on certain areas located within the Urban Service District.
3. To open a public-private dialogue on implementing counter-measures and best practices to overcome historical and present day forms of redlining.



DEPARTMENT OF
DEVELOP
LOUISVILLE
LOUISVILLE FORWARD

REDLINING LOUISVILLE

The History of Race, Class & Real Estate:

A data-driven interactive story map examining the historical impacts of redline policies and recent trends in segregation, wealth creation, property abandonment and development.

Join us for a series of Community Dialogues

February 23, 2017 - Louisville Urban League, 1535 W Broadway - 5:30p to 7:00p

March 28, 2017 - New Directions Housing Corporation, 1000 E Liberty Street - 5:30p to 7:00p

April 26, 2017 – YouthBuild Louisville, 800 S Preston Street - 5:30p to 7:00p

Endorse the Joint Statement of Purpose:

We acknowledge the intentional impact of historical and systematic redlining, beneficial for some and adverse for many. We strive to identify policies and implement programs that protect and enable our collective ability to attain economic equity for everyone.

#erasethelines



REDLINING LOUISVILLE

Race, Class & Real Estate

redline:

or **red-line**, **redlined**, **redlining**. [*verb red-lahyn; noun red-lahyn*]

1. to refuse a loan because of the presumed risks involved.
2. to treat by redlining (an area or neighborhood).
3. to restrict people's access to goods or services on the basis of the area in which they live.
4. to engage in redlining.

Become an Ambassador

- Explore the story map for its relevance to residents and professionals;
- Gain a working knowledge of the story map's interactive features;
- Seek out live demonstration opportunities throughout our community; and
- Invite organizations and individuals to endorse our Joint Statement of Purpose!

#erasethelines



HOW TO EXPLORE THE MAP

.....

> Home Page

Click on the survey areas to open the area-wide assessments from 1937.

> About

Learn about the origins of redline policies.

> Timeline

Revisit public policies that have impacted quality of life and quality of place over the years.

> Neighborhoods

Compare current neighborhood boundaries to the original survey areas.

> Current Trends

Compare recent data on people, places and development trends.

Visit us online at the [Office of Redevelopment Strategies](#)