

OUT OF SIGHT OUT OF LINE

As housing initiatives take shape to mitigate the effects of redlining, we must look at its century-old history.

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Piles of old cans, water bottles and food wrappers littered the floor. Black mold grew throughout the air vents and remnants of cigarette smoke caked the walls. These conditions are a grim reality for the residents of Dosker Manor, a public housing unit in downtown Louisville.

Dosker Manor is one of many units across the city that is impacted by Louisville's history of racial division. Today, residents see those effects firsthand to such a high degree that the Louisville Metro Housing Authority is planning to demolish Dosker Manor entirely in 2026. As a result,

the unit's residents are slowly being relocated.

This relocation is occurring right now, and Dosker Manor is just one example of how methods of segregation, including redlining, have plagued both our nation and our city.

When I first learned the definition of redlining, the complex explanations made it difficult for me to fully understand — and I wasn't the only one.

According to a Louisville-based survey of 44 students, 41% didn't or only sort of knew what redlining was.

"It's not really a commonly discussed topic," said Wesley Buchanan, 16, a junior at Atherton High School. "I think it's kind of in the background and it's not reported on as much as it should be."

I had multiple discussions with other local teens surrounding this topic, and when I asked where they first heard of it, they usually gave the same response: AP Human Geography.

I took the class freshman year, and though I was introduced to the idea of redlining, it was only through its basic definition and a few examples. But what

exactly does redlining do, and how did it start?

Looking Back

Redlining refers to the practice of restricting and denying homeownership loans in certain neighborhoods due to racial and socioeconomic factors.

Though redlining dates back to the 1930s, a U.S. Supreme Court case set an important precedent 20 years prior.

In 1917, the U.S. Supreme Court ruled on Louisville's *Buchanan v. Warley* case. Charles Buchanan, a white real estate broker, sold a home to William Warley, a Black attorney. At the time, Louisville had an ordinance that prohibited Black residents from living in a neighborhood with majority white homeowners. The National Association for the Advancement of Colored People staged the *Buchanan v. Warley* case to challenge this ordinance. Because

Warley's new property was located in a predominantly white area, he would not be able to live in the home, which Buchanan claimed was a violation of the due process clause. Buchanan's claim led to the eventual overturn of the ordinance by the U.S. Supreme Court.

However, discriminatory practices still occurred both federally and locally, producing a new era of housing discrimination: redlining.

This process of working around equitable policies began with racial covenants in 1920. Racial covenants were clauses within housing deeds that prohibited the sale and occupation of certain properties to certain groups — especially people of color. Racial covenants were legally enforceable, allowing for the restriction of Black individuals from moving into predominantly white neighborhoods in a new way.

In 1933, President Roosevelt enacted the New Deal, which included a series of federal zoning laws aiming to protect homeowners whose property was at risk of closure. As part of the national policy, the Home Owners Loan Corporation (HOLC) supplied over one million mortgages between 1933 and 1935.

The HOLC also added a systematic neighborhood rating system, which grouped different neighborhoods into four categories: green (A), blue (B), yellow (C) and red (D). The system graded neighborhoods based on their "livability."

Neighborhoods zoned as green were typically described as "new" and "in-demand" residential neighborhoods. They were also primarily white or higher income, with greater housing prices.

Blue-zoned neighborhoods were "still desirable," but not as

Discussing the Divide - Wesley Buchanan, 16, defines redlining at the St. Paul United Methodist Church on Oct. 27. He highlights that, while this process is illegal, its effects are still present in Louisville. *Photo by Loren Williamson.*





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- Jeana Dunlap, city planner and urbanist

“high quality” compared to the green neighborhoods.

The third zoning level, yellow, was characterized by “expiring restrictions” and influence from “lower-grade” populations.

Red-zoned neighborhoods weren't eligible for Federal Housing Administration backing, a key part of the New Deal's solution to the homeownership crisis.

“If they were Black or immigrant communities or Jewish communities, they typically were rated red, 4th grade, grade D, the lowest,” Jeana Dunlap, city planner and urbanist, said.

Throughout this period, the real estate industry prioritized the socioeconomic characteristics of a neighborhood over the physical ones.

The HOLC visualized their color zoning system through residential security maps. The maps were not available to the general public, but rather used by banks and insurance companies to reject loans or mortgages within low-graded communities.

If these companies refused to give someone a loan, it was typically based on the residents' perceived qualifications or credit.

When I think about loans, I have always understood that they are given based on the financial capability of the individual — there has never been an instance where I

have heard otherwise. But for redlining, it was different.

Due to the residential security maps, banks and insurance companies began to refuse homeownership mortgages to people in the lower yellow- and red-graded areas. As these neighborhoods were made up of Black people and immigrants, this refusal to lend mortgages prevented them from receiving proper housing.

When minorities were not offered loans, properties were often bought by wealthy people, who utilized the buildings as apartments or for rent. In poorer communities where citizens were offered loans, property owners would charge high interest rates that made loans harder to pay off, with more money going to interest rather than the loan itself. At the same time, the companies financed more mortgages for the green and blue neighborhoods, disproportionately skewing the housing market toward higher-graded areas and making it more difficult for minorities to build generational wealth.

An easier way to think about this market is that if fewer expensive houses were bought in certain areas, then they were viewed as unnecessary. This idea caused a decrease in new and nicer developments created for

lower-graded neighborhoods and a more affluent market for the higher-graded — predominantly made up of white people.

Underlining Louisville

Louisville has a significant history of redlining, as it shaped many of the neighborhoods around downtown and the West End. Living in this city day to day, we might not see the effects of redlining, but its structure is an ever-present reminder of the discriminatory practice.

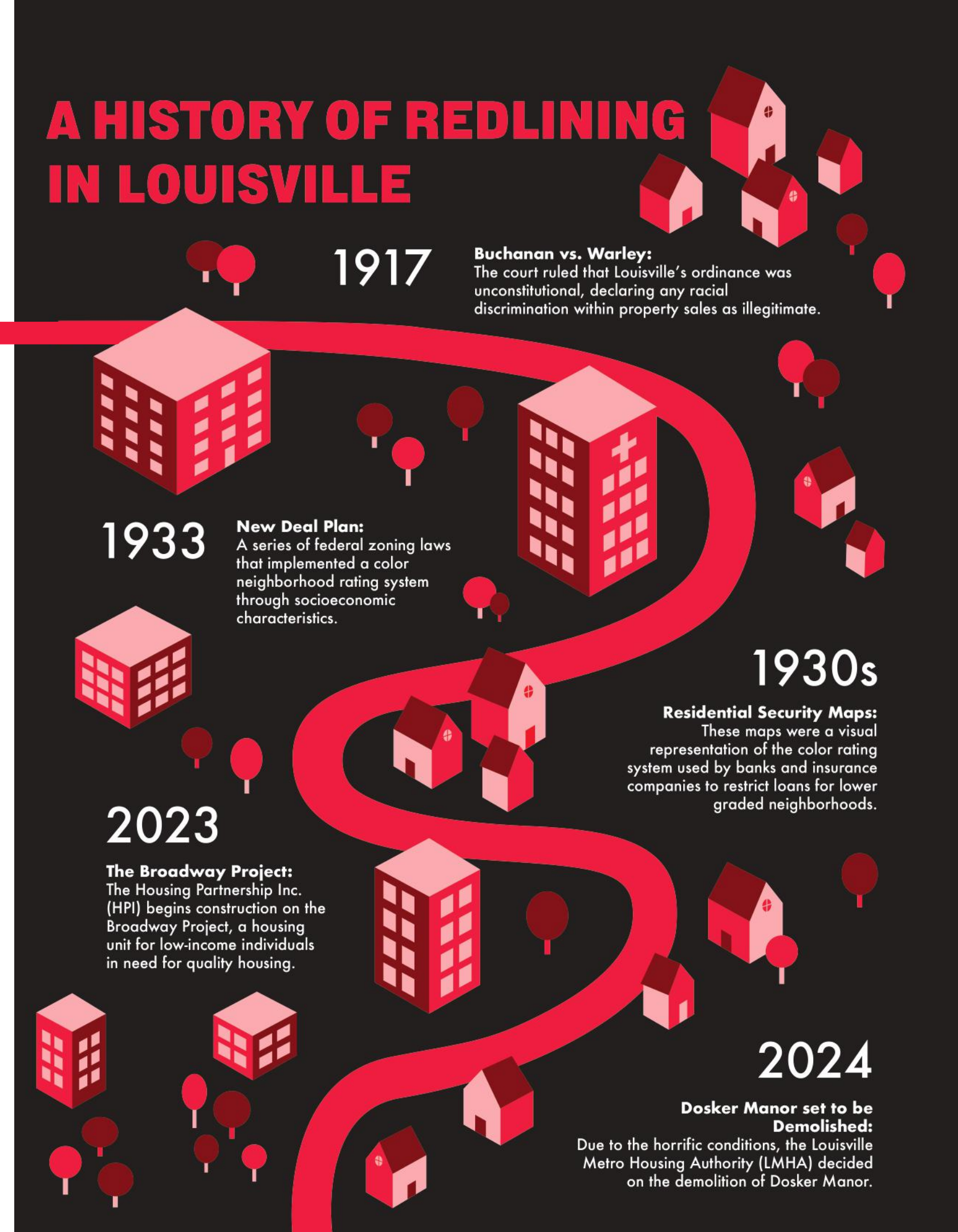
“There's a reason why there are certain racial patterns that are exhibited in terms of where people live in Louisville to this day,” Dunlap said. “It's because of the historical and present-day impact of redlining policy.”

Neighborhoods such as Russell Lee, California, Chickasaw and Park Hill — all parts of Louisville's West End — exemplify the effects of redlining.

“When you look at Louisville, even though it's fairly diverse, you still have an area of town that's considered the ‘Black’ part of town, the West End, and you still have an area of town that's considered the ‘white’ part,” said Martina Kunnecke, an activist focused on increasing housing initiatives in the West End.

Many areas in the West End lack permanent housing. Typically, people have to choose between

A HISTORY OF REDLINING IN LOUISVILLE



1917

Buchanan vs. Warley:

The court ruled that Louisville's ordinance was unconstitutional, declaring any racial discrimination within property sales as illegitimate.

1933

New Deal Plan:

A series of federal zoning laws that implemented a color neighborhood rating system through socioeconomic characteristics.

1930s

Residential Security Maps:

These maps were a visual representation of the color rating system used by banks and insurance companies to restrict loans for lower graded neighborhoods.

2023

The Broadway Project:

The Housing Partnership Inc. (HPI) begins construction on the Broadway Project, a housing unit for low-income individuals in need for quality housing.

2024

Dosker Manor set to be Demolished:

Due to the horrific conditions, the Louisville Metro Housing Authority (LMHA) decided on the demolition of Dosker Manor.

affordability and quality — a choice forcing many Louisville residents to reside in homes with internal and external complications.

Dosker Manor is a prime example. Since its construction in 1968, it has predominantly housed minority and low-income residents. The complex is split into three buildings, and each are in a similar condition. From carbon monoxide leaks to the usage of lead paint in Dosker Manor's walls, the health of the residents is constantly at risk.

With a lack of quality affordable housing in the city, units like Dosker Manor are the only option for some residents. However, the Louisville Metro Housing Authority (LMHA) is working to change this.

Finding Stability

LMHA is a nonprofit organization responsible for managing housing developments within the Louisville Metro area, aiming to provide sufficient housing for all. Since January, LMHA has made an effort to address housing issues directly related to redlining, like the ones present in Dosker Manor.

"We have started a voluntary relocation effort to get people out of there because I firmly believe it's a humanitarian crisis," Elizabeth Strojan, the executive director of LMHA, said.

Another example of LMHA's efforts is the Section 8 Rental Assistance, or the Housing Choice

Voucher Program. Section 8 is a federally funded program designed to assist low-income individuals in securing quality housing through vouchers.

In addition to this program, LMHA offers other financial assistance services for the community, like its Family Self-Sufficiency Program. Within this program, participants work closely with a case manager to develop a plan to reach their financial goals.

It also offers each participant an escrow account, which increases in funds as their rent or income goes up. After finishing the program, they are able to use the money to put a down payment on or move into a home.

"There's a growing gap between what people earn and what it costs to live," Strojan said. "We exist to try to lower that cost for people."

LMHA is not the only organization that combats the detrimental effects of redlining. Other groups continue to pave the way for change within the housing market — Housing Partnership Inc. (HPI) is one of them.

From the Ground Up

Jackhammers pounded against the concrete and the arms of a crane creaked as they moved steel beams and panels toward construction. Orange cones and yellow caution tape were scattered throughout the site, warning people of potential hazards and equipment.

Workers in white hard hats, dirt-covered jeans and neon reflective vests used radios to communicate over the noise.

I dodged around the mounds of dirt and debris, moving between the concrete columns and exposed bricks of the building before me. Inside, its wide windows allowed rays of sunlight to illuminate the wooden frames that sectioned off spaces for future bathrooms, apartment units and common spaces.

But this skeleton of a building, the Gateway on Broadway project, isn't just steel beams, concrete pillars and wood planks; it will soon be a home for hundreds of residents relocated from low-quality housing by the end of the year, many from Dosker Manor.

HPI is a Louisville nonprofit that helps renters create plans and financial goals in order to afford a broader range of housing. HPI has developed housing projects from Ninth Street through the West End, including the recent Gateway on Broadway project, which aims to support individuals who might have been affected by redlining.

"We'll finish about three months early completely, but we'll start housing some of those people as early as November," Steve Gallahue, a project manager at HPI, said.

In addition to public housing units, HPI has developed over 1600 single-family homes.



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- Elizabeth Strojan, executive director of LMHA



Rebuild and Renew - Steve Gallahue, a project manager of the Housing Partnership Inc., describes his favorite part of their mission at their work site on Sept. 19. He loves providing a helping hand to those in need of a new start. *Photo by Loren Williamson.*

“We went in, boarded them all with new roofs, new kitchens, new baths, new flooring, new everything,” Gallahue said.

HPI also provides education programs to teach individuals how to become homeowners. Housing counselors work personally with residents during classes to help them improve their financial statuses and take care of their homes.

“We’re trying to take renters who normally could not afford to own their own home and educate

them to get their credit score up,” Gallahue said. “We get them into their own home so that they can break that generational poverty.”

LMHA and HPI are just two of the many organizations that aim to mitigate the housing crisis.

For youth, it might not seem possible to directly alleviate the effects of redlining, but education is the first step. Through continuous conversation and action, we are able to tackle the issue of redlining — one step at a time. •

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Video by Maggie Stone

