INDIANAPOLIS

AND ITS ENVIRONS

RESIDENTIAL SECURITY MAP

— LEGEND —

- A - FIRST GRADE
- B - SECOND GRADE
- C - THIRD GRADE
- D - FOURTH GRADE
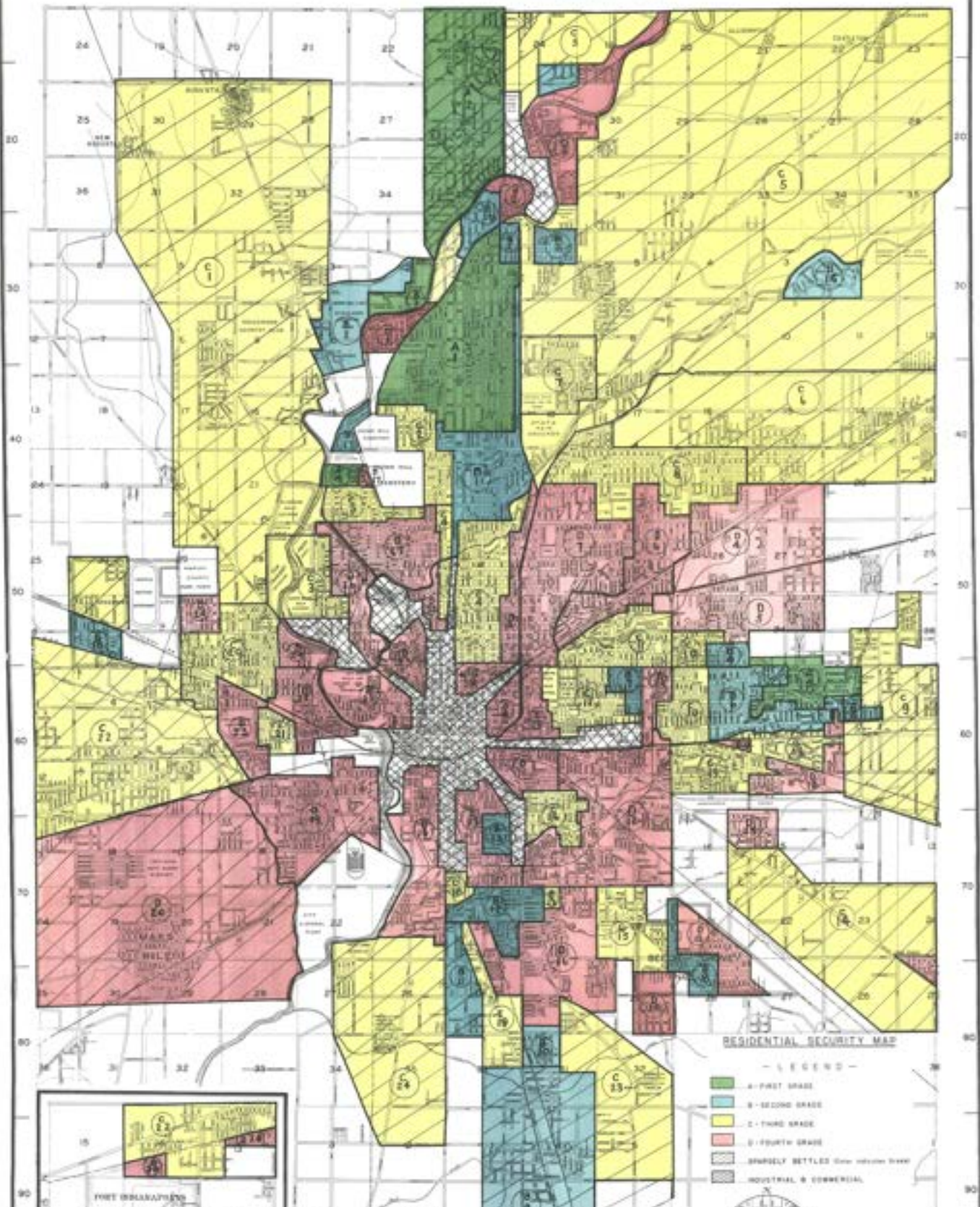- SPARSELY SETTLED
- INDUSTRIAL & COMMERCIAL

FIRST INDIANAPOLIS

Residential Segregation in Indianapolis

Who lives where — and why

Jordan Ryan
May 13, 2022

Introduction

Where people live often reflects their race and not simply their income. The housing patterns of Indianapolis, like all American cities, is the result of racially discriminatory real estate practices from the 1920s and governmental policies that began in the 1930s. Even though they changed as a matter of law with passage of the federal Fair Housing Act of 1968, Indianapolis still mirrors the legacy of earlier racially based lending practices and deed restrictions, or covenants, that commonly became known as redlining. In the history of redlining, we can see how the past continues to shape the present.

Redlining

The stock market crash that began in October 1929, and the Great Depression that followed led to widespread unemployment—25 percent at its peak—and a nation that was ill-clothed, ill-housed, and ill-fed. After his inauguration as president in 1933, Franklin D. Roosevelt launched the New Deal, which involved massive government stimulus programs designed to put people to work and address the problems of poverty, inadequate housing, and relief.

A new agency, the Federal Housing Administration (FHA), together with the Home Owners Loan Corporation (HOLC), assumed responsibility for boosting the nation's housing market. The HOLC, created in 1933, refinanced defaulting mortgages to prevent foreclosure. Congress created the FHA in 1934 to insure mortgages for private lenders. The legislation intended to make homeownership affordable, provide a new home mortgage system, and direct relief to households. The FHA set uniform national standards for housing construction and or real estate appraisals, with the federal government insuring the mortgages that followed, thereby giving confidence of payment to banks and builders.

One of the FHA's policies was to classify geographic areas into one of three tiers based on an assessment of whether these areas were desirable or undesirable for mortgage loans and property insurance. The agency created "Area Description Forms," which provided the basis for drawing HOLC maps that reflected an evaluation of each district outlined in them. Data collected in these forms included information on the terrain, inhabitants, buildings, property assessment values – both sales and rentals – and other comments.

In general, green areas graded A for "Best," blue areas graded B for "Still Desirable," devalued yellow and red areas graded C for "Definitely Declining," and D for "Hazardous." Numerous demographic, geographic, and economic factors affected neighborhood evaluations. Common reasons for lower FHA valuations included the age of housing stock and the percentage of people of color and immigrants in a neighborhood. Race, however, factored into area devaluation to a higher degree than the presence of foreign-born populations. The emergence of zoning in 1922 also heavily influenced district classification. Such factors as proximity to flood plains or railroads, connected to zoning and its aim to direct land use and development, contributed to valuation.

Not surprisingly given the overt racial discrimination of the 1930s, areas where people of color lived received the least desirable ratings, with Black neighborhoods almost uniformly assigned grades of C and D ("Definitely Declining" and "Hazardous"). Residents in areas shaded in red would not qualify for mortgage lending. This practice gave rise to the term "redlining," which now refers not only to the racist practice but also to the consequences that we still see today.

The Practice of Redlining in Indianapolis

Underwriters' Manual

The Federal Housing Administration's manual, *Underwriting and Valuation Procedure Under Title II of the National Housing Act*, detailed the agency's evaluation procedures. The evaluation determined if mortgages were eligible for government-sponsored FHA insurance that protected lenders. The manual begins with standard components related to property eligibility including such characteristics as lot size and dimensions; if the street is paved; building age; number of family units, rooms, and baths; source of water supply; and method of sewage disposal.

f. Prohibition of nuisances or undesirable buildings such as stables, pig pens, temporary dwellings, and high fences

g. Prohibition of the occupancy of properties except by the race for which they are intended

h. Appropriate provisions for enforcement

980 (4). The fact that zoning regulations and restrictive covenants exist does not necessarily mean that a high rating is warranted. The type of use permitted by such regulations should be carefully analyzed. Frequently areas are zoned and restricted in a manner that would encourage land use which would greatly decrease its desirability for residential purposes. The protection provided should be appropriate to the best use of the land.

RATING OF LOCATION

929. *Social Characteristics of Neighborhood Occupants.* While the rating of this feature is based upon the group income characteristics of the occupant group at the immediate neighborhood of a location, other considerations, such as the varying social characteristics of neighborhood occupants, including the group attitude toward obligations and living standards, are warranted and will be reflected to some degree in the rating. By social characteristics are meant the moral qualities, the habits, the abilities and the social, educational and cultural backgrounds of the people residing in the immediate neighborhood.

930. *Stage and Trend of Neighborhood Development*

actual location. It may be displeasing when viewed in relation to its surroundings; it may be too costly for the typical purchaser to own; or it may not conform in other respects to the use which would be most marketable.

863. Many kinds of nonconformity adversely affect the marketability of properties. Mere lack of similarity of physical properties, however, may not necessarily restrict marketability. Factors other than similarity must be considered in determining the effect of property-neighborhood relationships on marketability. Such other factors include a study of the characteristics, needs, desires, and financial capacities of the neighborhood occupants and those likely to be attracted to the location. The degree of marketability depends upon the extent to which the particular property under analysis is adaptable to such needs and desires.

864. It is apparent that the ease with which a residential

FHA Manual Cover, Section 863, Section 929, Section 980
Source: Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act, Federal Housing Administration, U.S. Government Printing Office, Washington, DC, 1938: https://www.huduser.gov/portal/sites/default/files/pdf/Federal-Housing-Administration-Underwriting-Manual.pdf.

Zoning ordinances, first enacted by the Indianapolis Common Council in 1922, also provided a metric for evaluators. City planners used zoning laws, the earliest of which were passed in New York City in 1916, as a strategy for land use and

development. Zoning aimed to protect neighborhoods from "undesirable elements" and to avoid creation of "blighted areas."

Real estate convenants too influenced the practice of redlining, at times directly. Beginning in the 1920s, neighborhoods began adopting covenants that restricted multi-family housing and industrial development. These convenants preserved real estate valuations by promoting the ideas of neighborhood "stability" and "permanence" to prospective home buyers. Many convenants included language that prevented racial integration.

The underwriter's manual affirmed the policy of implementing restrictive real estate convenants. It also indicated that neighborhoods should be racially and economically homogenous. It used coded language such as "social characteristics" and "moral qualities, the habits, the abilities, and social education, and cultural backgrounds" of neighborhood residents, which were subjective assessments and reinforced racial and economic stereotypes. The manual connected neighborhood demographic change, particularly involving the movement of non-whites into a formerly white-majority neighborhood, with lower property values. It also was inherently sexist. It refers to all buyers, sellers, etc., with only the pronoun "he."

Area Description Forms

FHA Surveyors used the underwriters' manual as their guide for completing the Area Description Forms. These forms prompted surveyors to describe the terrain, inhabitants, buildings, and property assessment values (both sales and rentals), along with other comments, according to the manual's instructions. The FHA evaluated information compiled on the Area Description Forms and gave each district a "Security Grade" following the manual's

specifications. The HOLC then drew grades from the forms to draw its maps.

These neighborhood maps are paired here with the Area Description Forms that generated them.

AREA DESCRIPTION
(For Instructions see Reverse Side)

INDIANAPOLIS

1. NAME OF CITY __Northeast Central__ SECURITY GRADE __Hazardous__ AREA NO. __D 9__

2. DESCRIPTION OF TERRAIN.
   Level

3. FAVORABLE INFLUENCES.
   Near center of city.

4. DETRIMENTAL INFLUENCES. Very old. Some remodeled into cheap apartments and rooming houses. Part is factory district.

5. INHABITANTS:
   a. Type __Native white - Laboring__ ; b. Estimated annual family income $ __1000 to 6000__
   c. Foreign-born __Italian__ ; __1__ %; d. Negro __Yes__ ; __X__ %;
         (Nationality)   *(Yes or No)*
   e. Infiltration of __Business__ ; f. Relief families __Several__ ;
   g. Population is increasing _____ ; decreasing __Slightly__ ; static.

6. BUILDINGS:
   a. Type or types __One to Multiple__ ; b. Type of construction __Frame and Brick__ ;
   c. Average age __45 years__ ; d. Repair __Poor__

7. HISTORY:

YEAR	SALE VALUES			RENTAL VALUES		
	RANGE	PREDOMINATING	%	RANGE	PREDOMINATING	%
1929 level	See #14		100%	See #14		100%
___ low	NO COMPARATIVE BASIS			NO COMPARATIVE BASIS		
current	" "			" "		

Peak sale values occurred in __See #14__ and were _____ % of the 1929 level.

Peak rental values occurred in __#14__ and were _____ % of the 1929 level.

8. OCCUPANCY: a. Land __100__ %; b. Dwelling units __98__ %; c. Home owners __15__ %
9. SALES DEMAND: a. __Speculative__ b. _____ ; c. Activity is __Poor__
10. RENTAL DEMAND: a. __Fair__ ; b. __Apartments__ ; c. Activity is _____
11. NEW CONSTRUCTION: a. Types __None__ ; b. Amount last year _____
12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase __None__ ; b. Home building __None__
13. TREND OF DESIRABILITY NEXT 10-15 YEARS __None - except slowly to business.__
14. CLARIFYING REMARKS: _____

Very old section. Alleys occupied by negroes.
Some factories scattered thru the district.

15. Information for this form was obtained from _____

See letter of 4-16-37 from G. B. Deans.

Date __April 15, 1937__ 193_

(Over)

A redlined "Hazardous" area of downtown with Massachusetts Avenue splitting it in the middle, including the neighborhoods of St. Joseph, Lockerbie, and Chatham-Arch. Unfavorable influences noted included age, rooming houses, nearby factories, and "alleys occupied by negroes."

AREA DESCRIPTION
(For Instructions see Reverse Side)

INDIANAPOLIS

1. NAME OF CITY __Old Northwest Central__   SECURITY GRADE __Hazardous__   AREA NO. __D 25__

2. DESCRIPTION OF TERRAIN.   Level

3. FAVORABLE INFLUENCES.   None.

4. DETRIMENTAL INFLUENCES.   Age. Almost solid negro. Industrial.

5. INHABITANTS:
   a. Type __Negro__ ; b. Estimated annual family income __3000 to 5000__
   c. Foreign-born _____ ; Few %; d. Negro __Yes__ ; __90__ %;
      (Nationality)   (Yes or No)
   e. Infiltration of __Negro__ ; f. Relief families __Very many__ ;
   g. Population is increasing _____ ; decreasing __Decreasing Yes__ ; static.

6. BUILDINGS:
   a. Type or types __1-Fam. to Multiple__; b. Type of construction __Frame and Brick__ ;
   c. Average age __90 years__ ; d. Repair __Bad__

7. HISTORY:

		SALE VALUES			RENTAL VALUES		
YEAR	RANGE	PREDOM-INATING	%	RANGE	PREDOM-INATING	%
1929 level	$1000 to 4000	$ 2500	100%	$5. to 30	$15.	100%
1932 low	0 to 2500	1250	50	0 to 15	8	52
current	400 to 3000	1600	64	0 to 20	10	66

   Peak sale values occurred in __1926__ and were __120__ % of the 1929 level.
   Peak rental values occurred in __1926__ and were __120__ % of the 1929 level.

8. OCCUPANCY: a. Land __90__ %; b. Dwelling units __98__ %; c. Home owners __5__ %

9. SALES DEMAND: a. __None__ ; b. _____ ; c. Activity is __None__

10. RENTAL DEMAND: a. __Fair__ ; b. __Singles: $10.00__ ; c. Activity is __Fair__

11. NEW CONSTRUCTION: a. Types _____ ; b. Amount last year __None__

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

13. TREND OF DESIRABILITY NEXT 10-15 YEARS __Down.__

14. CLARIFYING REMARKS:
                              Blighted Area.

15. Information for this form was obtained from _____

+ See letter of 4-14-37
from C. H. Sloane.   Date __April 14, 1937__   193__

(Over)

A redlined "Hazardous" area located predominantly in the Ransom Place neighborhood.
Favorable influences recorded included "none" and detrimental influences were "Age.
Almost solid negro. Industrial."

AREA DESCRIPTION
(For Instructions see Reverse Side)

INDIANAPOLIS

1. NAME OF CITY ___North Indianapolis___ SECURITY GRADE ___Hazardous___ AREA NO. ___D 27___

2. DESCRIPTION OF TERRAIN. Level

3. FAVORABLE INFLUENCES. Portion is desirable residential neighborhood for better class negroes.

4. DETRIMENTAL INFLUENCES. Age and inhabitants.

5. INHABITANTS:
    a. Type ___Mixed___ ; b. Estimated annual family income $ 800 to 4000
    c. Foreign-born ___ ;Non % ; d. Negro ___Yes___ ; 80 %;
        (Nationality) THRE   (Yes or No)
    e. Infiltration of ___Negro___ ; f. Relief families ___Numerous___ ;
    g. Population is increasing ___ ; decreasing ___ ; static. Yes

6. BUILDINGS:
    a. Type or types ___1-8 Fam. units___ ; b. Type of construction ___Frame and Brick___ ;
    c. Average age ___50 age___ ; d. Repair ___Poor to fair___

7. HISTORY:

	SALE VALUES				RENTAL VALUES		
YEAR	RANGE	PREDOM-INATING	%		RANGE	PREDOM-INATING	%
1929 level	$1800 to 6000	$3500	100%		$18 to 50	$27.50	100%
1932 low	600 to 3500	2000	58		6 to 25	15.	54
current	1000 to 4000	2500	71		10 to 30	22.50	80

Peak sale values occurred in __1926__ and were __120__ % of the 1929 level.

Peak rental values occurred in __1926__ and were __120__ % of the 1929 level.

8. OCCUPANCY: a. Land __85__ %; b. Dwelling units __100__ %; c. Home owners __60__ %

9. SALES DEMAND: a. Fair to poor; b. ___ ; c. Activity is __Fair__

10. RENTAL DEMAND: a. Fair to good b. Singles: $22.50 ; c. Activity is __Fair to good__

11. NEW CONSTRUCTION: a. Types ___—___ ; b. Amount last year __None__

12. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase __Fair to good__; b. Home building __None__

13. TREND OF DESIRABILITY NEXT 10-15 YEARS __Generally down except for better negro portion.__

14. CLARIFYING REMARKS: __North of 24th St. to 29th and from west side of Capitol Ave. to Clifton (except for small section south of Roache) and west of Northwestern Avenue — a former good white section in which better class negroes now reside. However, there still remain a number of white families scattered thru this district.__
    South of 25th, east of Northwestern and south of Roache, west of Northwestern, — older and cheaper negro houses.
    Section along 29th and 30th; white neighborhood affected by negro infiltration.
    Section along Grayson Avenue-Capitol Avenue, also affected by negro infiltration.
    Section along Kenwood and Illinois — are larger 1-2 fam. old houses occupied by lower class whites and are used partly for rooming houses.

15. Information for this form was obtained from ___
    Local lending institutions will lend mortgage money to negroes of better class.
    Extreme northwest section is a small addition built up of very cheap houses across from Crown Hill Cemetery.

Date __April 14th, 1937__ 193 _

(Sgd.) (User)

The Highland Vicinity and Riverside areas were also redlined "Hazardous" but under "Favorable Influences" list "Portion is desirable residential neighborhood for better class negroes."

The 73 districts laid out for Indianapolis yields some interesting findings.

Race: All Black household majority districts appeared in the D "Hazardous" category. The majority Black districts were in the near northwest section of the city, the southern part of the Riverside area, the Kennedy-King area, and the former Old Southside/Concord/Babe Denny. The Area Description forms noted two Black households in only one B "Still Desirable" category, B7 on the Near Eastside.

Immigrants/Foreign-Born: Immigrant/foreign-born populations identified in Area Description forms typically accounted for 0.5 to 4 percent of residents. The forms, however, reveal no obvious ways in which surveyors stratified various immigrant groups when they graded neighborhoods. The Area Description Forms identified the presence of German residents in A "Best" category districts. Immigrants, including German, Italian, and Jewish were noted in the B "Still Desirable" category. Italians appeared in neighborhoods graded B, C, and D in the forms. Jews were included along with Germans and Italians in an immigrant/foreign-born population that together comprised 2 percent of the population of a section graded B. Further investigation of the foreign-born category can be carried out through further examination and analysis of the Area Description Forms that are embedded in the interactive map in the "What is the history of your neighborhood?" section.

Housing Age: Neighborhoods that were 40 years or older (homes built before 1890) were almost always classified in the D "Hazardous" category. Evaluation standards appeared to correlate quality with housing age.

Housing Typologies: Single-family home majority districts received higher ratings, A "Best" or B "Still Desirable," whereas areas with large numbers of multi-family units or apartments were C "Definitely Declining" and D "Hazardous," suggesting an economic bias against rentals and multi-family and attached housing types.

Proximity: The significance of proximity to certain types of buildings and features, like railroads, churches, schools, and factories, varied. The economic status of inhabitants apparently predisposed surveyors to make certain judgments. For example, in areas where high numbers of white laborers lived, evaluators often determined that, by providing easy access to work, being close to railroads and industry was a "favorable influence." For white affluent areas, proximity to railroad tracks and factories proved detrimental, leading to lower evaluations.

Restrictive Housing: Neighborhoods, developments, and subdivisions with racial covenants carried the designation "highly restrictive."

Flooding: The FHA graded areas in the White River and Eagle Creek flood plains as least desirable because of possible flood damage to the buildings that existed in them. Early zoning classifications focused on this low-lying terrain, and, at this time, poorer residents, who could not get insurance, usually occupied any housing in these districts.

Results

This 1937 HOLC map shows the grading of each neighborhood in Indianapolis. Almost the entire core of the city was graded C or D, while only a handful of areas (on the north side and part of Irvington) were graded A. The areas colored white with hatch marks were ungraded because they were primarily commercial or industrial.
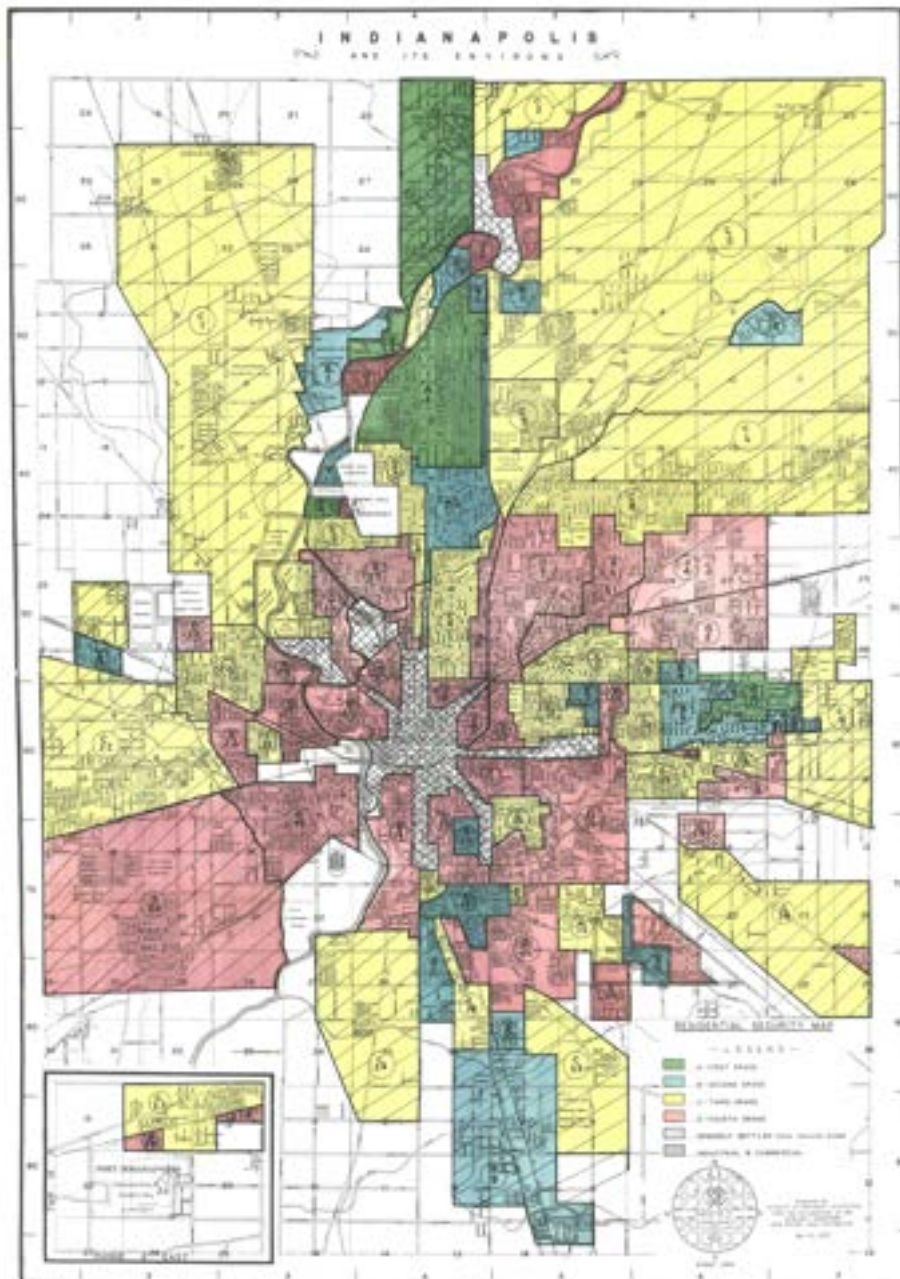
1937 HOLC Residential Security Map. Source: Mapping Inequality, University of Richmond.

The map clearly reveals which areas of the city would be most attractive to white buyers, as well as where prospective buyers could obtain a mortgage. It served as a tool to keep neighborhoods racially segregated. Real estate interests used these maps to promote desirable properties to whites. Bankers refused to create mortgages for homes that were not in desirable areas. Purchasers in areas graded D (and often C) had to buy homes with cash or on contract, an often-shady

practice in which the would-be owner made monthly payments to the seller but had no legal claim, or title, to the property until the last installment.

These photographs show neighborhoods at the time they were evaluated and the grade they received.
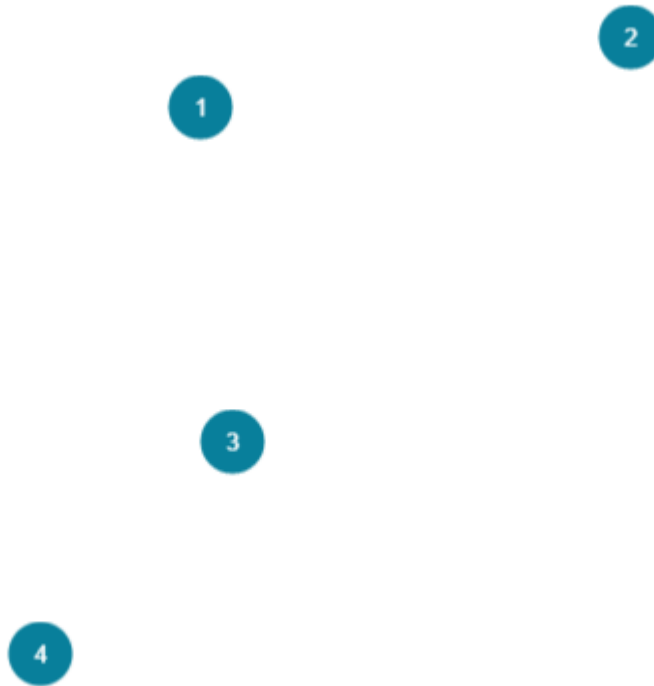
1 **1934, Intersection of 52nd & Broadway Streets, Graded A "Best"**

Source: DeeDee Davis, Indianapolis Power & Light Co. Distribution System Photographs Collection.
https://indianamemory.contentdm.oclc.org/digital/collection/IndyHist/id/8172/rec/47

(2) 1930, Brendonwood Residence, Graded B "Still Desirable,"

P0012_BOX1_FOLDER37_018

Source: Indiana Historical Society.
https://images.indianahistory.org/digital/collection/p16797coll14/id/41/rec/544

1935, Intersection of 25th & Bellefontaine Streets, Graded D "Hazardous"

3

Source: DeeDee Davis, Indianapolis Power & Light Co. Distribution System Photographs Collection.

4   1934, Intersection of Minerva & Redmon Streets, Graded D "Hazardous"

P0130_BOX62_FOLDER3_229865-F

Source: Bass Photo Co Collection. Indiana Historical Society.
https://images.indianahistory.org/digital/collection/dc012/id/15031/rec/104

Redlined Neighborhoods were Often in Good Condition

Housing age weighed heavily on redlining district evaluations. Logic seemingly would dictate that many dwellings in the C "Definitely Declining" and D "Hazardous" categories would be in poor condition – exhibiting such characteristics as falling

siding, holes in roofs, crumbling foundations, etc. In fact, much devalued housing stock included modest vernacular workers' cottages located in dense neighborhoods. Photographs taken during the same period show homes in good-to-decent condition. These photos, reinforced by evidence, suggest that the racial and economic characteristics of neighborhood residents largely determined classification on the Area Description Forms.

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1 **1935, Intersection of East & Morris Streets, Graded D "Hazardous"**

Source: DeeDee Davis, Indianapolis Power & Light Co. Distribution System Photographs Collection.

2 1934, Intersection of Colton & Blake Streets, Graded D "Hazardous"

P0130_BOX62_FOLDER3_229863-F

Source: Bass Photo Co Collection, Indiana Historical Society.
https://images.indianahistory.org/digital/collection/dc012/id/15028/rec/237

3 1936, Intersection of State & Minnesota Streets, Graded D "Hazardous"

1935, Intersection of 19th Street & Monon Railroad, Graded D "Hazardous"

4

Source: DeeDee Davis, Indianapolis Power & Light Co. Distribution System Photographs Collection.

Modern Implications

Redlining has had long-standing impacts on the way we purchase homes with mortgage loans today. The mortgage lending system of the 1930s created the financing system that most Americans still use to become homeowners. Race, color, national origin, and religion affected the redlining map evaluations, which in turn determined which people or neighborhoods received government-backed mortgages. Redlining created cultural and financial dynamics that favored white and middle-class homebuyers while adversely affecting racial and economic minorities. The city's African American community felt this impact most strongly, not for a few years but for decades.

"Distribution of Negroes in Indianapolis, 1946," from the Indianapolis Chamber of Commerce
Source: Map Collection, Indiana Division, Indiana State Library:

The Indianapolis Chamber of Commerce produced a map in 1946 titled "Distribution of Negroes in Indianapolis." Where Blacks residents lived a year after World War II corresponded closely to Black-majority redlining tracts. Eighty years later, most of these districts have remained predominantly Black. A few areas have experienced major land-use changes via displacement, including "slum clearance" projects (1930s-1950s), I-65/70 downtown highway construction (1960s-1970s), and the redevelopment of the IUPUI campus (1970s-2000s) and White River State Park (1970s-1990s).

Similarities between the Indianapolis redlining map of 1937 and another 1946 Chamber of Commerce map titled "Areas of Economic Drain" are even more striking. The later map reveals that civic leaders began to track land for redevelopment, which led inevitably to displacement of their residents. Poor neighborhoods became more segregated, with significant implications for education, city services, and other urban amenities.

White home seekers obtained mortgages and built generational wealth, which could be passed down to their children and grandchildren for several generations. In contrast, people of color, some immigrants, some religious groups, and others, were effectively shut out of homeownership opportunities. People who could not obtain favorable mortgages lost decades of investment in desirable properties, thereby missing out on one of the primary ways in which Americans build wealth across generations. Passage of the Fair Housing Act in 1968 finally made such discriminatory lending practices unlawful.

The harm of redlining continues today. Looking at loan applications filed in Central Indiana between 2007 and 2020, Polis Center researchers for the SAVI community information system found that mortgage applications were more likely to be denied in historically redlined areas. Black borrowers were twice as likely to be denied a loan as white borrowers – even with similar income and debt profiles. And no matter the race, income, and debt of a borrower, an applicant was 50 percent more likely to be denied a loan in a previously redlined neighborhood. While denial rates have decreased slightly in recent years, these denial rates still have been high in central Indianapolis, where many neighborhoods had been redlined.

Source: SAVI analysis of HMDA data · Created with Datawrapper

Redlined neighborhoods still have a higher mortgage denial rate than other neighborhoods, even when you control for income and debt of the borrowers.

Property appraisers, lenders and/or real estate agents also engaged in other discriminatory housing practices that hurt Black homeownership. They sometimes devalued a property based on their own discriminatory bias as it related to race, color, or national origin. In a practice known as "reverse redlining," some lenders also targeted majority low-income, Black, and Latino neighborhoods with higher discriminatory mortgage rates than their white counterparts.

At times, even race-neutral policies have had discriminatory effects. Reverse mortgages allow homeowners to remain in their homes while borrowing against its equity. Designed to provide security to senior citizens with limited retirement income, these mortgages result in foreclosure six times higher in predominantly Black neighborhoods than in white neighborhoods. Low wages and rising real estate pricing are market-driven yet make it increasingly difficult for lower-income households to afford safe, economical housing. Finally, zoning that limits multi-family housing types and establishes minimum lot sizes for first-floor square footage continue to deter racial and economic diversity in neighborhoods.

Each of these practices have negatively impacted historically redlined neighborhoods by limiting opportunity, hindering equitable investment, and affecting people of color especially. Neighborhoods historically cut off from investment continue to experience reduced wealth opportunities, greater poverty, and more health issues than areas that have not experienced such discrimination.
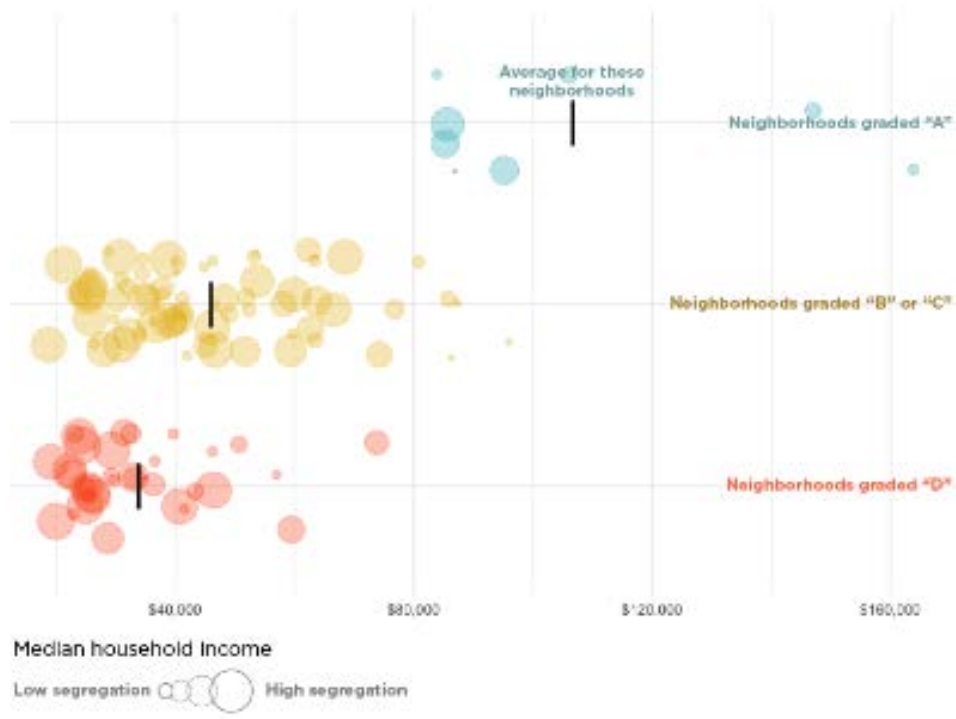
Neighborhoods with lower redlining grades also have lower median household income.
Source: SAVI.

Redlining and segregation even seem to effect health outcomes. Residents of redlined "Grade D" neighborhoods have about 18 days of poor health per month, compared to 8 days among residents of "Grade A" neighborhoods.

What is the history of your neighborhood?

Was your neighborhood redlined? Explore your neighborhood or other points of interest using this map, which overlays the 1937 redlining district map of Indianapolis with the Polis Center's SAVI Community Profiles. These Community Profiles provide reliable indicators, or measures, about neighborhoods as they exist today.
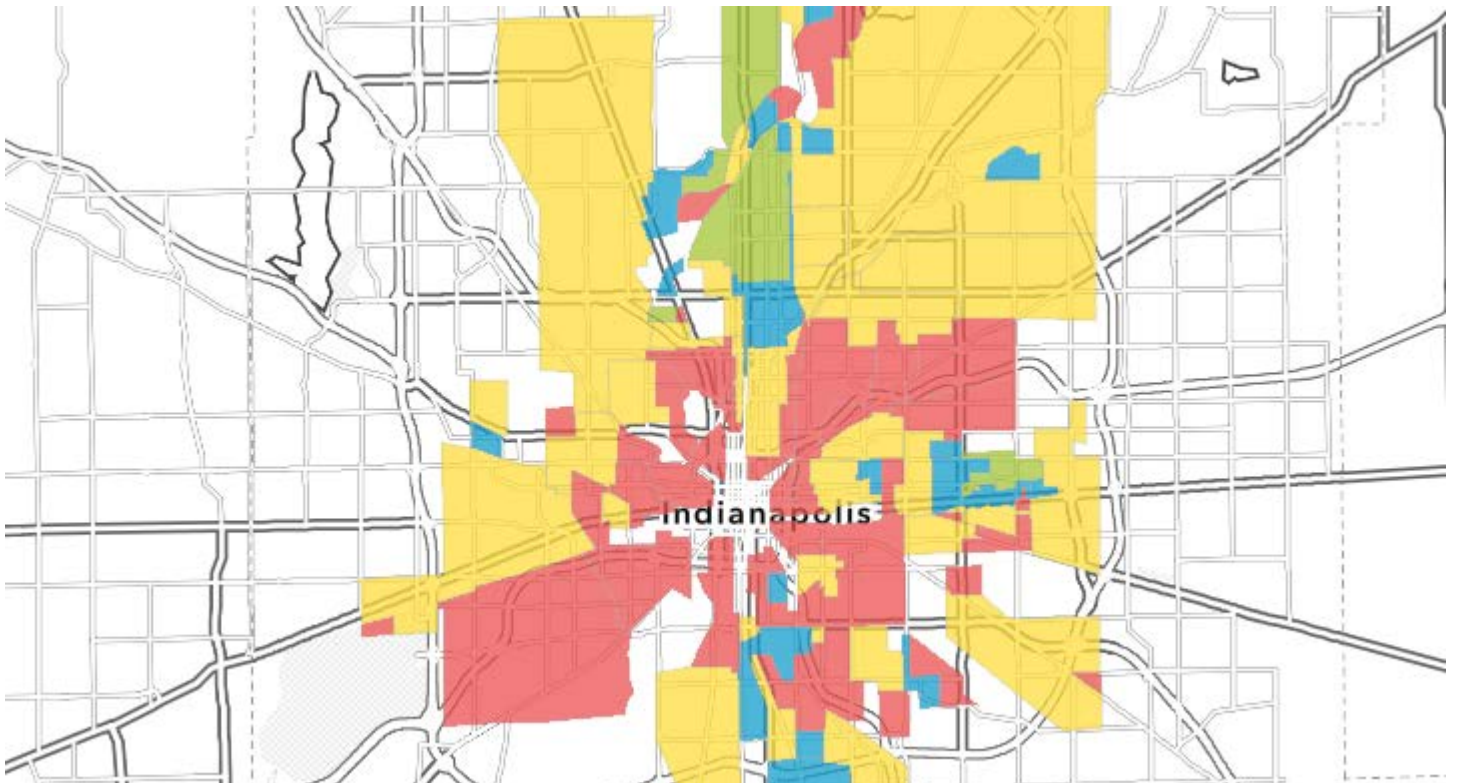
City of Indianapolis Marion Co, Esri, HERE, Garmin, SafeGraph, METI/NA...   4 mi ⊢————————⊣ Powered by Esri

Click the map to explore a neighborhood. See below for detailed instructions.

To explore a neighborhood on the map:

- Click on a location.
- A box will open that will provide four options for you to:
  - Discover how the district was graded in 1937 HOLC map
  - Explore the 1937 Area Description form for that location
  - View the SAVI Community Profile for this district
  - Zoom into look at more closely at locations within the district
- To explore the information collected in 1937 for the district you selected, click on the Area Description Form in the box.

- Go back to the first box to open the SAVI Community Profile for the district, click on the SAVI Community Profile highlighted in the blue box.
  - When the box opens you will see the name of the Redlining district and how it was graded in 1937 in the top ribbon.
  - A map with the boundaries of the community you defined will appear in the right column of the page.
  - Community Indicator data appears in the next section of the Community Profile. By investigating this data, you can learn how this current data corresponds to the evaluation from 80 years ago.

SAVI Community Profile data featured include:

- Median Household Income—the amount at which half of the households in the area have more income and half have less income. *This is an indicator of economic status.*
- Tree Canopy—determined as a percentage of the land area. *This percentage indicates investment/disinvestment and quality of life issues, particularly involving health and the environment.*
- Vacancy Rate—calculated as the total vacant housing units as a percentage of total units. *This is an indicator of investment/disinvestment and quality of life issues.*
- Median Assessed Value-Residential—the value at which half of the properties in an area have a higher value and half have a lower value. *This value is an indicator of economic status and is a good metric to evaluate opportunities for home ownership and the accumulation of generational wealth.*
- Racial & Ethnic Diversity Index—a number between zero and one, where numbers at or near zero indicate low diversity and numbers approaching one signal high diversity. *The racial/diversity index, thus, reveals implicit racial segregation. The ability to measure segregation is key*

> *in understanding the impact of discriminatory housing policies.*

- Population—number of people in an assessment area.

These neighborhoods approximately match the redlining districts. They are defined by selecting census block groups, which do not precisely match the boundaries of redlining districts.

To compare Indianapolis to other cities, see University of Richmond's Mapping Inequality project.

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