

## **Introduction**

*Mapping Inequality* updates the study of New Deal America, the federal government, housing, and inequality for the twenty-first century. It offers unprecedented online access to the national collection of "security maps" and area descriptions produced between 1935 and 1940 by one of the New Deal's most important agencies, the Home Owners' Loan Corporation or HOLC (pronounced "holk").

HOLC recruited mortgage lenders, developers, and real estate appraisers in nearly 250 cities to create maps that color-coded credit worthiness and risk on neighborhood and metropolitan levels. These maps and their accompanying documentation helped set the rules for nearly a century of real estate practice. They have also served as critical evidence in countless urban studies in the fields of history, sociology, economics, and law. Indeed, more than a half-century of research has shown housing to be for the twentieth century what slavery was to the antebellum period, namely the broad foundation of both American prosperity and racial inequality. Through offering a digital library of the state's role in housing development, *Mapping Inequality* illustrates vividly the interplay between racism, administrative culture, economics, and the built environment.

*Mapping Inequality* introduces viewers to the records of the Home Owners Loan Corporation on a scale that is unprecedented. Visitors can browse over 150 interactive maps and roughly 5000 individual area descriptions to get a view of Depression-era America as developers, realtors, tax assessors, and surveyors saw it—a set of interlocking color-lines, racial groups, and environmental risks. (Nearly all of the maps and area descriptions are available here, though a handful haven't yet been added.) They can also use the maps and area descriptions to draw connections between past state actions (and inactions) and contemporary American problems.

## **Archiving Inequality for the Digital Age**

Like so many other government agencies during the New Deal, HOLC and its parent bureau, the Federal Home Loan Bank Board, shaped Americans' lives and livelihoods profoundly during and after the Great Depression of the 1930s. Both proved critical to protecting and expanding home ownership, to standardizing lending practices, and to encouraging residential and commercial real estate investment in a flagging economy. Across the middle

third of the twentieth century, arguably the most prosperous decades in American history, these agencies worked with public and private sector partners to create millions of jobs and help millions of Americans buy or keep their homes. At the very same time, federal housing programs helped codify and expand practices of racial and class segregation. They ensured, moreover, that rampant real estate speculation and environmental degradation would accompany America's remarkable economic recovery and growth.

*Mapping Inequality* brings one of the country's most important archives to the public. HOLC's documents contain a wealth of information about how government officials, lenders, and real estate interests surveyed and ensured the economic health of American cities. And with the help of ongoing research, we continue to learn at what cost such measures were realized.

Over the last thirty years especially, scholars have characterized HOLC's property assessment and risk management practices, as well as those of the Federal Housing Administration, Veterans Administration, and US. Housing Authority, as some of the most important factors in preserving racial segregation, intergenerational poverty, and the continued wealth gap between white Americans and most other groups in the U.S. Many of these agencies operated under the influence of powerful real estate lobbies or wrote their policies steeped in what were, at the time, widespread assumptions about the profitability of racial segregation and the residential incompatibility of certain racial and ethnic groups. Through HOLC, in particular, real estate appraisers used the apparent racial and cultural value of a community to determine its economic value. *Mapping Inequality* offers a window into the New Deal era housing policies that helped set the course for contemporary America. This project provides visitors with a new view, and perhaps even a new language, for describing the relationship between wealth and poverty in America.