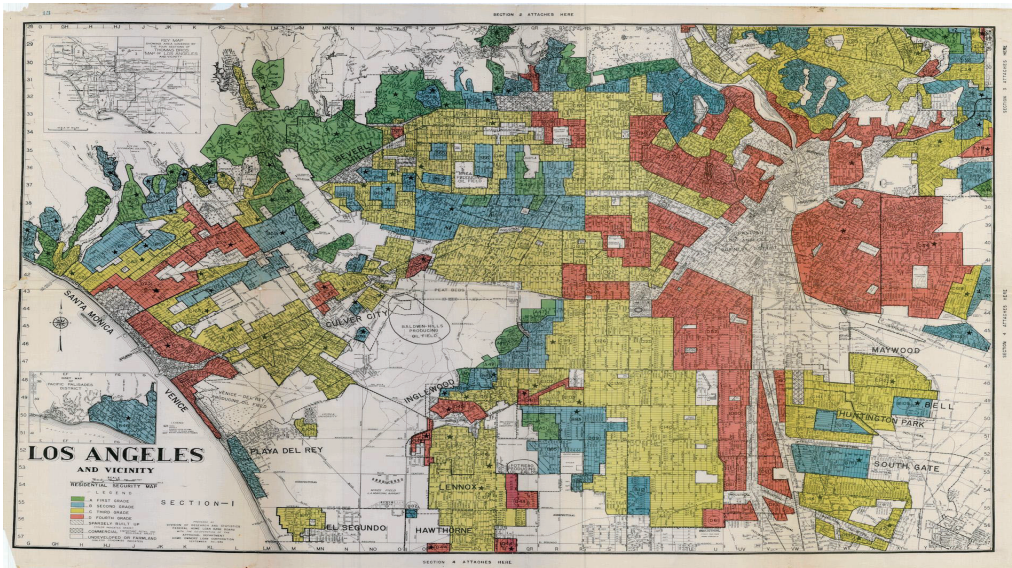


Documents B.3 The Suburbs and Housing Discrimination



**1939 HOLC Los Angeles
Metropolitan Area Map**

MAP KEY:

Green = "Best"

Blue = "Still Desirable"

Yellow = "Declining"

Red = "Hazardous"

Depression to address housing shortages. Working with local governments and realtors, the HOLC created maps across the U.S. with colors indicating their risk for federal home loan or **mortgage insurance**. Areas "greenlined" were considered "best" for federal home insurance, whereas "redlined" areas were considered "hazardous", leading few banks to issue mortgage loans in redlined areas since the U.S. government would not guarantee or insure them. The racial composition of the neighborhood was a key factor the HOLC used in creating these maps. White areas in West Los Angeles, such as Beverly Hills, were designated Green, while Black areas in South Central Los Angeles were designated red or "hazardous". In addition, segregated public housing was built by the **Federal Housing Administration (FHA)** in the Watts area of South Los Angeles after World War II to address housing needs related to military and defense industry jobs. Black residential areas, then, were either created through segregated public housing or maintained through redlining. In addition, blacks and non-whites were denied access to suburban housing due to other factors, including white neighborhood protests.

Source: <https://dsl.richmond.edu/panorama/redlining/#loc=10/34.0453/-118.1978&opacity=0.8&sort=16,308&adview=full&area=D60&city=los-angeles-ca>

1. Using the map (and the link above), where were redlined areas in Los Angeles typically located? What did this mean and what populations lived in these areas?
2. Because of discrimination, only a small percentage of Black WWII veterans used the G.I. Bill (1944) for housing. Along with redlining and segregated public housing, how could one argue that the U.S. government "created segregation" in the cities after World War II?

C. Shifting Patterns of Foreign Immigration