



# NEBRASKA STATE GEOINQUIRIES

## ZONED OUT! REDLINING IN OMAHA

**Summary:** Following the passage of the Home Owners' Loan Act in the 1930s' New Deal, more than 200 US cities created "residential security maps" to protect their real estate. These maps, also known as Redline Maps, also excluded many people of color from purchasing homes in areas where citizens who were white could. The effects of this 'redlining' still can be seen today in cities around the country, including Omaha.

### Nebraska State Social Studies Standards

*This activity has been designed to meet the following Nebraska State Standards...*

**Primary: SS HS.4.1.a (US)** Evaluate the cause and effect of historical events on various groups in the United States.

**Secondary: SS HS.4.5 (US)** Apply the inquiry process to construct and answer historical questions.

### Lesson Objectives:

*By completing this activity students will have the ability to...*

- Identify the four HOLC (Redline) Zones in Omaha, NE
- Analyze potential effects redlining had on communities in Omaha

**Map URL: <https://arcg.is/1ziafm0>**

**Activity:** *Follow these steps to complete the Geoinquiry*

 = A Mapping function students will need to complete

 = A piece of information or background students will need to know

 = A question, or set of questions, for students to answer

**Ask a Question:** *What areas of Omaha did redlined HOLC maps give the worst grades?*

 Click the link above to launch the map.

 In 1933, during the early years of the New Deal, the Federal Government created the Home Owners' Loan Corporation (HOLC), to help investment in US cities. More than 200 cities created color-coded "Residential Security" maps, showing the best areas (rated A) through the worst areas (rated D) for real estate values. Red lines were drawn on the maps, showing areas of cities where city planners considered it 'risky' to invest resources (D-rated areas). Banks and real estate agents used these maps to prevent people of color from purchasing homes in high-rated areas. If a person lived in a 'D' area, they were not allowed to purchase homes in any other areas.

 Click on the different colors of the HOLC map.

 What areas of Omaha are given the 'A' grade?

 What regions of Omaha are given the 'D' grade?



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#### **Collect New Information:** *What are the dominant demographic groups in various HOLC areas?*

 In the content box in the top left portion of the map, uncheck the box next to *HOLC Maps - Filled* and check the box next to *HOLC Maps - Outlines*.

 In the map, on the layer named Omaha Demographics by Tract, click on a few tracts.

 What demographic is most common in the 'A' HOLC zone?

 What demographic is most common in the 'D' HOLC zones?

#### **Analyze for Trends and Patterns:** *Have HOLC maps affected unemployment and income rates?*

 Check the box to the left of the layer, Omaha Unemployment Rate by Tract.

 Uncheck the box to the left of the layer, Omaha Demographics by Tract.

 Click the map in a few tracts (smaller areas of the city) to explore unemployment rates in tracts around Omaha.

 What is the connection between unemployment rates in 2018 and the HOLC Map zones?

 Check the box to the left of the layer, Omaha 2018 Median Income by Tract.

 Uncheck the box to the left of the layer, Omaha Unemployment Rate by Tract.

 Click the map in a few tracts to explore median income in tracts around Omaha.

 What is the connection between median incomes in 2018 and the HOLC Map zones?

#### **Share what You Have Found:** *Are home values affected by unemployment rates and income levels?*

 Predict the areas of high and low median home values in the various HOLC Map zones. [Answers may vary, but the A Zones should have high median home values and the D Zones should have low values]

 Check the box to the left of the layer, Omaha 2018 Median Home Value by Tract.

 Uncheck the box to the left of the layer, Omaha 2018 Median Income by Tract.

 Click the map in a few tracts to explore Median Home Value in tracts around Omaha.

 What is the connection between median home values in 2018 and the HOLC Map zones?



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**Develop an Action Plan:** What other areas of Omaha also experienced negative effects from the HOLC maps?

- 🌐 Examine tracts in the B and C HOLC Zones.
- ? What areas outside of the D HOLC Zones also have low median income, low home values, and high unemployment rates?
- ? Why do you think these areas have similar statistics to the D areas?
- ? Do you think there is a connection between these HOLC maps and the political, social, and environmental quality of life in regions of Omaha today? Discuss possible answers with a partner or your whole class.

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#### Sources and Additional Readings:

*Be sure to check out these resources to learn more*

- North Omaha History - <https://northomahahistory.com/>
- North Omaha Redlining - [A History of Redlining in Omaha](#)
- South Omaha Redlining - [South Omaha MIHV](#)
- Redlining and Education in Omaha - [Redlining and Education Story Map](#)
- Student Projects on Redlining - [Redlining in Omaha Projects](#)

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