

Ladale Winling interview

[00:00:00] **Adrian:** Hey there. Today we're offering you a one-on-one exclusive interview with Urban Historian Ladale Winling

[00:00:53] **Ladale Winling:** my name's Ladale Winling. I'm an associate professor of history at Virginia Tech. Um, he, him pronouns.

[00:00:59] **Adrian:** [00:01:00] Ladale is a leading scholar on redlining. He's the founder of the Mapping Inequality Project, which gives a public platform to the Homeowner's Loan Corporation redlining maps of the 1930s.

I really encourage anyone listening to visit this easy-to-use interactive online tool and take a look at the map for your city. If you live in a city. And compare it to what you know about the city today. (background music:piano in D minore) You're listening to Wading Between Two Titans, a podcast by the Repair Lab about sea level rise, housing and the history of race in coastal Norfolk, Virginia.

I'm Adrian Wood. If you listened to episode two, you'll remember that redlining is the Depression era set of policies and practices that paved the way for government neglect of neighborhoods based on race. Redlining is basically the systematic denial of government [00:02:00] sponsored home loans due to racial and demographic factors, and on the other hand, the government investment in neighborhoods that are deemed valuable.

Ladale and I talked about the history of redlining, some of the philosophy behind it, some of the people who contributed to it becoming so embedded in how the American home finance-- system works --even still today. We also talked about how redlining interacts with environmental risk like flooding, especially in cities like Norfolk.

But the first thing that I wanted to ask Ladale was, how did this happen? Who decided that some neighborhoods should get investment and others should not? Why can't they all get investment? (background music stopsw)

Does it seem like there was already some kind of preconception that some neighborhoods would be good and some would not? That there [00:03:00] would be a difference? Because clearly like they didn't go in being like, "Everybody's gonna get the same chance at home ownership."

[00:03:11] **Ladale Winling:** Right. You, you're quite perceptive in that. Congress and the Roosevelt administration, even the Hoover administration a bit in 1932, were like, "Whoa," like, "a third of homes with mortgages are in default. We need help. Does anybody have ideas?"

There was a group of academics in Chicago who had been working on this. Mostly they're based at Northwestern University. This research center is led by what then was the most prominent economist in the country. His name was Richard Eli, like basically, created the, like, discipline of economics. He was very well connected.

Roosevelt comes to office and Eli is extremely well positioned to [00:04:00] basically say like, "Yes, this is what you should do in order to deal with the home finance crisis." The federal government got involved and HOLC refinanced a million mortgages, about a fifth of all mortgages across the country.

[00:04:15] **Adrian:** So, Eli was kind of like sitting there tapping his nails, waiting for the president to call him. He had like spent his life building this power network of, like, realtors it seems like, and disseminating his ideas and building connections. So this is like an intergenerational concept that has just snowballed into this idea that his disciples would eventually inherit and then they also disseminated.

[00:04:46] **Ladale Winling:** Yeah, exactly.

[00:04:47] **Adrian:** Okay. So one day Richard Eli was like, "Yes, Mr. President, finally, you've called. I know exactly what you should do. You should make HOLC." Was it his idea to [00:05:00] do the maps or where did the, why did the maps enter the picture?

[00:05:04] **Ladale Winling:** So there was this office within HOLC, which was called the Mortgagee Rehabilitation Division, had this question. They realized, like, "If we're gonna be on the hook, like a million mortgages and we're kind of priming and training the private sector for what the rules are for lending and finance and valuation for the rest of the century. Like how are we gonna do that?" Because there was no national.

[00:05:34] **Adrian:** Wow. Okay. So they were like handed this task of like, manage a million mortgages and figure out who to give them to?

[00:05:42] **Ladale Winling:** Yeah, exactly. Exactly.

[00:05:44] **Adrian:** And so this office is like, "Um? What-- could we please get further direction?" And,

[00:05:50] **Ladale Winling:** Yes, exactly.

[00:05:50] **Adrian:** The greater umbrella org is like, "No," like, "Figure it out."

[00:05:55] **Ladale Winling:** Um, yeah, essentially. HOLC and the mortgage rehabilitation division [00:06:00] sent out surveys.

[00:06:03] **Adrian:** I mean, I think we know then what happened is these individual realtors wrote on their surveys their own interpretations of what was worthy and what was not, and in there was just all of their implicit bias and personal racist beliefs and classist beliefs and, you know, projections.

And then they sent it back and. the HOLC made the maps based on that.

[00:06:25] **Ladale Winling:** Yes. That's basically, you're right.

[00:06:27] **Adrian:** It's just so chilling because it seems like when you hear about this bureaucratic process, it just seems like this totally could have happened last year.

[00:06:34] **Ladale Winling:** Right. Absolutely. That kind of ongoing partnership with the private sector is a regular feature of regulatory agencies.

It absolutely could and does happen across like all federal agencies. To this day.

[00:06:52] **Adrian:** Wow, (laughing) that's horrifying.

[00:06:54] **Ladale Winling:** Whether it's Hoover or whether it's Roosevelt or Obama, Trump or the Biden [00:07:00] administration, they would not see that as a failure of the democratic process or of government regulation. We say like, this is the worst example of how that process works. But it's really one example of a process that I think that there's still broad support for.

I mean, I'll, I'll say that the NAACP got word from a whistleblower. This is, um, 1937. That FHA was not guaranteeing any mortgages unless there were racially restrictive covenants, and they said, 'This is horrifying.' That means that, like, no African Americans could get mortgages because of course they could not live in areas that had racially restrictive covenants on it. And so they got a

meeting with Franklin Roosevelt. Roosevelt writes to his head of FHA and he says like, "What should we say about this? What's going on?"

And they decide to say, [00:08:00] "This is the market. This is not the Roosevelt administration or the FHA. This is the market that demands racially restrictive covenants. And we simply are following the demands and mandates of the market." This is a, an example of the Roosevelt administration simply saying, "That's how the system is supposed to work."

And you know, Roosevelt said, "I'm sorry, there's nothing I can do. But thanks for your concern. "

[00:08:29] **Adrian:** Yeah? Dang. They were like, "Hey, like this system is extremely racist and is like preventing us from having opportunity to live in like houses."

[00:08:38] **Ladale Winling:** Mm-hmm.

[00:08:39] **Adrian:** And Roosevelt's like, "Yes."

[00:08:41] **Ladale Winling:** Yes, exactly.

[00:08:43] **Adrian:** (laughing) Wow. In your perception, who gets to make decisions about how neighborhoods get engineered? Local, state, federal, grassroots, you know, being maybe like the four levels.

[00:08:58] **Ladale Winling:** Mm-hmm. [00:09:00] So I mean, when we see something like urban renewal, like the slum clearance era, from like 1949 to the mid fifties or urban renewal from the mid fifties through the 1960s, the federal government has some say in this matter. But, they try to farm it out to local communities. And so where we see the most culpability for mid-century urban redevelopment is basically civic leaders in metropolitan areas. Real estate developers. Also, definitely, elected officials.

We do see both grassroots activism, in some cases, opposition, but then also we see grassroots activism through business bureaus, chambers of commerce and so forth are all about slum clearance, urban redevelopment. Because they think that they're going to create new investment opportunities that are gonna be [00:10:00] good for business.

[00:10:00] **Adrian:** Right. And so would you say that it's some of those same entities like real estate developers and slash or, business coalitions. Do you

think that it's some of those same entities that have benefited from processes like, uh, redlining?

[00:10:17] **Ladale Winling:** Definitely. You often see the same interests, the same civic leaders kind of come up again and again and again.

When I talk about redlining or when I talk about urban renewal. People say like, "Come on. That's ancient history. Like, the 1930s? Is that, is that supposed to give us some clue into what happened in the 1970s? Or the 1990s? Or the 2000s?"

People's careers last 30, 40 years. It takes a long time to fulfill this vision for urban redevelopment. There can be people working again and again to reconfigure [00:11:00] what a metropolitan area looks like.

[00:11:01] **Adrian:** Lots of cities in the US, probably most cities, if not all, are dealing with housing crises of one kind or another right now.

[00:11:08] **Ladale Winling:** Mm-hmm.

[00:11:09] **Adrian:** And, especially along the East coast, lots of cities are dealing with sea level rise and increased crazy storms, flooding.

[00:11:17] **Ladale Winling:** Mm-hmm.

[00:11:18] **Adrian:** Um, due to climate change. So, how do those two factors, how do, how do you see them interacting with the legacy of redlining? in especially East coast cities.

[00:11:30] **Ladale Winling:** One of like the instrumental ways that we can think about this is if we take the national floodplain maps and we layer them over the redlining maps.

[00:11:41] **Adrian:** That seems so simple. (laugh)

[00:11:43] **Ladale Winling:** Yeah. You know, some journalists have basically done this and it's mostly redlined areas or redlined areas from the thirties, which are most vulnerable and most like covered by floodplains, now.

In the area descriptions, when [00:12:00] realtors and appraisers said like, "Why is this neighborhood not a good candidate for investment?" They would often flag, um, environmental conditions.

What we see is that like those low lying areas that had been at risk even in the 1930s are at even greater risk now.

[00:12:19] **Adrian:** Wow. So what you're seeing is just kind of like the concentration of risk. And then, it's just sort of getting more concentrated in those areas.

[00:12:29] **Ladale Winling:** Yeah, absolutely. So I looked at the most recent, I think it's 2017 floodplain maps.

And so, like the St. Paul neighborhood, right? So there's like four D rated neighborhoods, which the area descriptions all say like, "Hey, there's a lot of like middle class African Americans who live here, but we're still calling it a D-rated neighborhood." And then you look at the flood maps, it's like covers, you know, a good part of that because there's flooding coming from the south and then there's [00:13:00] the.

[00:13:00] **Adrian:** Lafayette River.

[00:13:01] **Ladale Winling:** Yeah, Lafayette. There we go. Um, and it's kind of covered by one and like there's another, you know, couple parts like edges of the community that are in floodplains and at risk. That happens in communities across the country.

[00:13:16] **Adrian:** Oh yeah. Um, I can't wait for you, you to hear episode three,

[00:13:20] **Ladale Winling:** Uhhuh.

[00:13:20] **Adrian:** Cause it's all about St. Paul's.

[00:13:22] **Ladale Winling:** I mean, I'll say, you know, I'm someone who's helped like popularize the use of redlining maps, and I work to say every single time they're not determinative. They're, they're kind of like starting points, like they're not the last word. I'm like, "Well, how do we understand what's going on in this community?"

But if you, you know, go to Norfolk and think like, "What's going on here? Like, why is that area, like why is there so much public housing in one place? And then why is that place getting redeveloped?" And then someone shows you the redlining maps. They're like, okay, okay, okay. This is making a little bit more sense.

And then it's like, it's a good [00:14:00] starting point for like, then investigating the politics and the real estate development-- like who the real estate interests are and like, why hasn't there been flood remediation up to now? And why only in this one part of the neighborhood? That's like the exciting stuff that you're doing.

[00:14:18] **Adrian:** Yeah. Well thank you. I look forward to sharing it with you when it's done and um, thanks so much for today.

[00:14:25] **Ladale Winling:** Okay.

[00:14:26] **Adrian:** Really appreciate it.

[00:14:26] **Ladale Winling:** My pleasure.

[00:14:27] **Adrian:** Yeah.

(background music - synth and a light beat) That was Ladale Winling. You can find a link to his projects in the show notes. Episode 3 stands to be the most compelling episode yet. Here's a quick preview. (background music stops)

[00:14:45] **Vincent Hodges:** Water is taken care of there at the rate of convenient displacement. Water's taken care of at the speed of redevelopment.

[00:14:52] **Archive:** Mr. Lawrence M. Cox, the Executive Director of the Norfolk Redevelopment and Housing Authority. The slums, as I understand it, are concentrated in the [00:15:00] area that is slated for redevelopment.

[00:15:02] **Deborah Ross:** Just understand we are people who need someone to stay at.

[00:15:06] **Monet Johnson:** (same background music from before wstarts again) What was once, "They're gonna tear this down," is like, "*They are going to tear this down.*"

[00:15:13] **Adrian:** (background music continues under voice) I hope you'll tune in. You can find us on Twitter @theRepairLab, or on our website, twotitans.org. I am your producer, editor, and host, Adrian Wood. Story editing for this series by Kelly Jones. Thanks for listening.