



**POPULATION**  
CENSUS YEAR

1870	1,000
1880	2,000
1890	4,000
1900	8,000
1910	15,000
1920	25,000
1930	40,000
1940	55,000
1950	75,000
1960	100,000
1970	130,000
1980	160,000
1990	190,000
2000	220,000
2010	250,000
2020	280,000

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PLANNERS & ENGINEERS

**MAP OF HARRISBURG**  
ANNEXED CITY 1968

STEELTON PLAZA FENNELL LITTLE CANY HILL  
CHOLA WHITEWOOD WEST PARKER HIGHLAND

1968

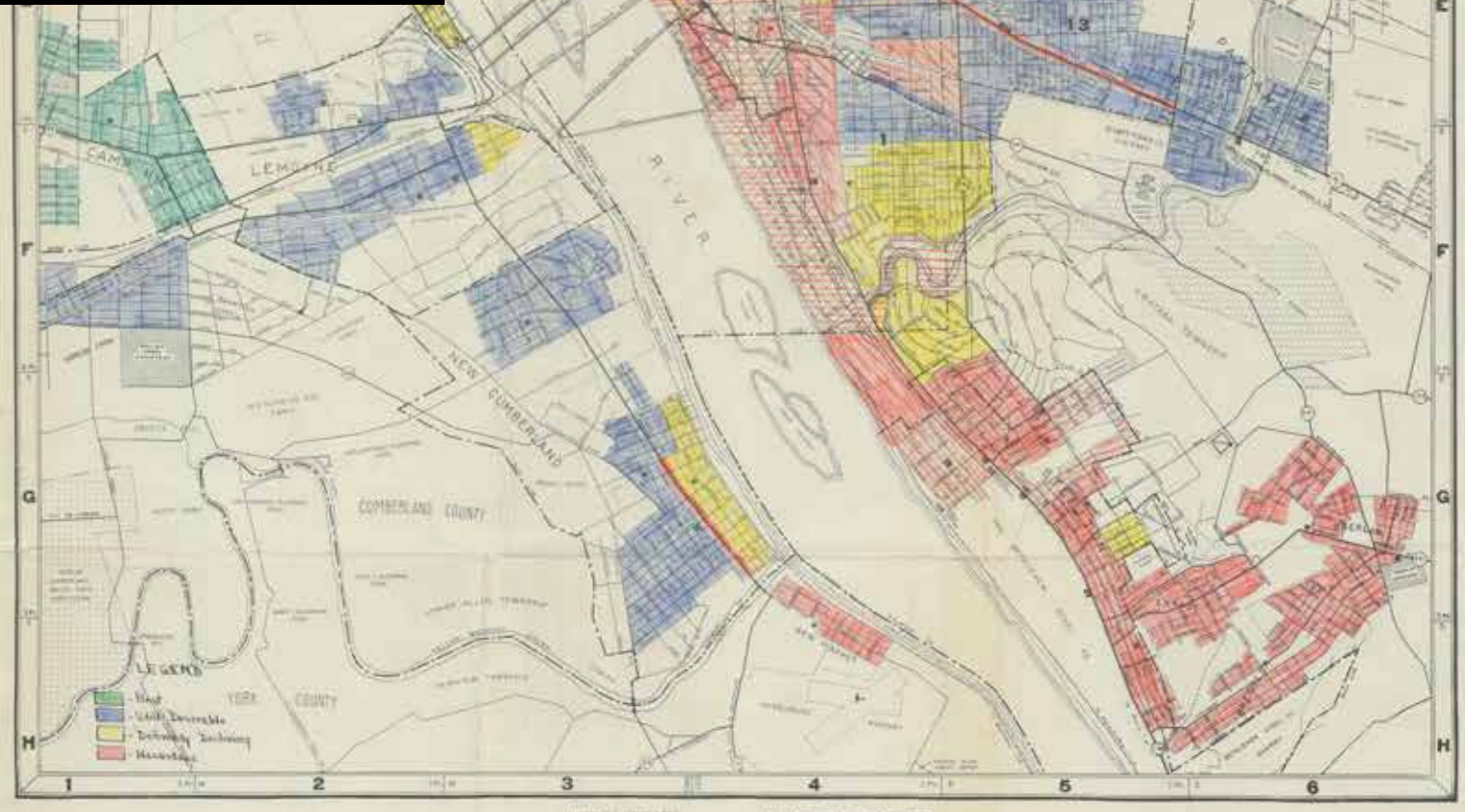
**LEGEND**

- Blue: Residential
- Yellow: Industrial
- Red: Commercial
- Green: Public Parks
- White: Vacant Land
- Black: Streets
- Grey: Railroads
- Blue Dotted: Water
- Green Dotted: Forest

# MY CITY WAS GONE

*How redlining helped segregate, blight Harrisburg.*

BY LIZZY HARDISON



HOLC's "City Survey" map of Harrisburg.

Growing up on Harrisburg's 6th Street in the 1930s and '40s, Calobe Jackson Jr.'s favorite sandwich was capicola on rye bread. He'd procure the meat, a spicy, cured pork sausage, from Nick's Italian American store on 6th and Herr—just a block from his family home on Cumberland. The bread came from Strohman's Jewish Deli, just a block north.

"It was a busy, multi-ethnic neighborhood," said Jackson, an African-American man who was born in 1930. Though he was a child of the Great Depression, Jackson recalls a neighborhood bustling with small businesses, including Jack's Hotel, which his father, Calobe Jackson Sr., opened in 1946.

Today, the blocks of 6th Street where Jackson grew up show little of the vibrancy he knew as a boy. Only one neighborhood institution, Jackson House restaurant, still stands. City directories show that businesses started closing in the 1950s, and the number of vacant storefronts and housing units rose steadily through the 1970s and '80s. The neighborhood's proximity to the Capitol Complex and the Broad Street Market likely saved it from the same fate as the northern stretch of 6th Street, where entire blocks languish as patches of grass and concrete.

Ken Frew, a lifelong Harrisburg resident and local historian, grew up hearing stories of 6th Street from his mother. He summarized the changing fortunes of Harrisburg's longest corridor.

"It was a jumping place," he said. "Now, it's been decimated."

Many factors contributed to divestment in Harrisburg and the flight of wealth to the suburbs after World War II. But one of the most influential was a federal effort that segregated neighborhoods in the name of rebuilding the national housing market. Engineered by the federal government and enforced by local realtors, banks and government officials, these policies cut urban neighborhoods off from access to capital, initiating a cycle of divestment and decay that remains visible to this day.

Today, the practice of government agencies denying service to certain neighborhoods is called redlining—a term first coined by community groups in Chicago, referring literally to the red lines that lenders and insurance providers drew around areas they would not service. Redlined neighborhoods—those occupied by African Americans or by integrated, multi-ethnic populations—became unsuitable sites for home loans or business financing. Residents who could afford to leave these areas often did; those who stayed saw once-thriving areas falter around them. According to the National Community Reinvestment Coalition, 74 percent of neighborhoods that were redlined eight decades ago are considered low-to-moderate income today.

The 6th Street corridor from Forster to Maclay streets, which was redlined by appraisers in the 1930s, is a prime example. Jackson's father was denied a mortgage there in 1945 for Jack's Hotel, even though he already owned a home and a small business. The neighborhood today has a 33-percent poverty rate, according to census data. Almost half its families make less than \$35,000 per year.

#### BEST TO WORST

The federal agency that pioneered redlining was the Home Owners Loan Corporation (HOLC), one of the dozens of "alphabet soup" organizations created under President Franklin D. Roosevelt's New Deal program. When HOLC was founded in 1933, the country was facing unprecedented levels of home foreclosures on top of a paltry homeownership rate. A previous federal campaign,

begun almost two decades earlier to promote home buying among the working and middle class, had accomplished little by the time Roosevelt took office. Few families could scrape together the 50-percent down payment required on most homes or commit to the standard five- to seven-year loan repayment schedule.

The nation's housing crisis worsened during the Great Depression. Many families that owned property could no longer make loan payments, and those that aspired to homeownership now had fewer assets. It was in this climate that the federal government created HOLC, which aimed to stabilize the nation's housing market by issuing low-interest, long-term loans to homeowners in danger of defaulting. At the same time, the Federal Housing Agency (FHA), another New Deal organization, began granting loans to first-time homebuyers.

The FHA adopted lending guidelines that were explicitly racist. Its appraisal standards included a white-only requirement, and its 1935 "Underwriting Manual" warned that allowing races to mix in neighborhoods led to "instability and a reduction in home value." But the most infamous relics of racial home policy we have today come from HOLC, which created America's first formal system for assessing lending risk.

With help from local real estate agents and insurance brokers, HOLC representatives dispersed across the country to rank neighborhoods on a scale of best to worst. Their "City Survey" program produced detailed reports for 239 American cities, along with security maps that assigned each neighborhood a grade on a four-letter scale. Neighborhoods that had high concentrations of African Americans were deemed "hazardous" lending zones and got a "D" rating. On security maps, these neighborhoods were colored red. "Definitely declining" neighborhoods got a "C" grade and were shaded yellow; "static," B-rate neighborhoods were colored blue, and the "best," A-grade areas, were colored green. The resulting maps are a striking, visual manifestation of a racist national policy agenda.

Legal historian Richard Rothstein writes in his book, "The Color of Law," that risk designations had nothing to do with social class or credit-worthiness and everything to do with segregation. A neighborhood with African-American residents, for instance, couldn't escape redlining "even if it was a solid, middle-class neighborhood of single-family homes." But they weren't the only ones who suffered under HOLC's appraisals. Since the federal government hoped to jumpstart the construction industry with new homebuilding, neighborhoods with old, densely zoned housing also got "hazardous" ratings. Areas with multi-ethnic populations—like the one where Jackson grew up—or large numbers of recent immigrants, particularly European Jews, were also redlined.

Redlining maps have resurfaced in recent years as scholars, urban planners and policy makers place new scrutiny on segregation patterns in American cities. More than 100 HOLC maps, including those for Philadelphia and Pittsburgh, are available in an online database hosted by the University of Richmond. Last year, Bernardo Michael, a professor of history at Messiah College, set out to find one for Harrisburg.

#### AN OLD SUSPICION

Michael, whose scholarship centers on South Asian history, developed an interest in American social history while leading a civil rights tour for Messiah's Office of Diversity Affairs. The project made Michael wonder about the more prosaic, lived realities of minority communities in central Pennsylvania. With help from Messiah students, he began plumbing local archives to

learn how segregation limited mobility and residential choices for people of color.

"One of the things that became clear to me talking to residents in Harrisburg was that racial segregation was very strong and communities were divided on the grounds of color," Michael said. "Communities of color lived in anxiety-ridden environments and were anxious about many things—where would they eat as they traveled, what neighborhoods were welcoming and open."

Michael knew that the nation's redlining practices must have left an imprint in Harrisburg. Unable to find a HOLC security map for the city, he made an inquiry at the National Archives in College Park, Md. It yielded a scan of a 1930s-era map of Harrisburg, rendered in a patchwork of green, blue, red and yellow.

According to Michael, the map "was confirming an old suspicion."

"Local authorities and the federal government were heavily involved in setting up structures that limited the movements of communities of color," he said.

He added that, as a result, people of color "found themselves confined to what we now call the inner city not by choice, but by circumstance."

One crucial circumstance was the inability of black homebuyers to secure FHA mortgages in highly rated suburban areas. The exclusion of African Americans from the national housing market was a frequent topic of derision in the black press. No digital archives of Harrisburg's historic black papers exist, but a 1954 wire report from the Pittsburgh Courier illustrates the injustice of "the serious housing problem confronting American Negroes which, in effect, hems them into the least desirable areas of our cities." Lamenting increased congestion and crime in many cities, the writer contends that "white people seeking to escape such an environment find few obstacles and desert such areas in large numbers, leaving them to those unable to escape: Negroes, Mexicans, Puerto Ricans and the like, who would in equal proportion prefer to move, if they could rent or buy in the new FHA-financed suburban settlements." The FHA did not reform its racist lending policies until passage of the Fair Housing Act in 1968.

Urban renewal movements that began in the 1970s and intensified in the 2000s did save some redlined neighborhoods from abject ruin. Harrisburg's downtown business district was redlined in the 1930s, but now boasts restaurants, retail and a growing number of new, upscale apartments. HOLC appraisers warned that Front Street was "definitely declining;" recent years have seen new commercial and residential tenants move into many of its historic mansions. Shipoke, which got a "D" rating from HOLC, today is home to some of Harrisburg's most expensive, historic properties.

But the same housing policies that devalued cities across the country insulated Harrisburg from meaningful investment for decades. Only two areas in the whole city—Bellevue Park and Riverside, an Uptown neighborhood bordering Susquehanna Township—were considered a lender's "best" bet for investments. Every other corner of the city was deemed stagnant, declining or outright dangerous territory for those in the mortgage business.

Today, Harrisburg has a 31-percent poverty rate, and some neighborhoods with the highest rates of poverty—Uptown north of Maclay, South Allison Hill and the corner of Harrisburg south of 1-83—were all redlined starting in the 1930s. When the federal government announced, in 2017, a new program to spur development in low-income census tracts, it anointed six tracts in

Harrisburg as “qualified opportunity zones.” They align almost perfectly with neighborhoods that were redlined by HOLC.

These D-rated areas also became convenient locations for the infrastructure that suburban, white homeowners didn’t want in their own backyards. Harrisburg’s low-income and public housing complexes, including Hall Manor and the Howard Day Homes, sit today in areas that were redlined. The Harrisburg incinerator, once a major emitter of pollutants, found its home in a “hazardous” neighborhood in 1969.

### LONG, HARD LOOK

Even though the federal government didn’t have a hand in every home loan that was made in Harrisburg, their segregationist policies shaped the national lending economy. According to Frew and Jackson, the risk assessments in Harrisburg reflect a long-term, local planning agenda that sought to accelerate movement into suburbs.

Take, for instance, HOLC’s redlining of many of Harrisburg’s commercial corridors. In addition to 6th Street, which was a bustling business district, Derry Street and Market Street in Allison Hill were outlined in red on HOLC’s security map, even though Derry Street cuts through desirable neighborhoods shaded in blue. The area between South and Chestnut streets—what is now the downtown business district—is striped red and yellow. These business areas buzzed with grocers, record stores, tailors and laundromats in the 1930s, but they represented a model of commercial retail that was on the decline across America.

Starting in the 1950s, American retail shifted from downtown streets to suburban malls. Harrisburg’s first mall, Kline Village, was built in 1951. As Jackson said, the appraisers drawing Harrisburg’s security map “probably anticipated the fact that people were going to stop shopping downtown.”

Compounding the retail migration to the suburbs was the movement, starting in the 1950s, to reroute major city streets with one-way traffic patterns. Under the pressure of political boss Harvey Taylor, city officials launched an all-out war on traffic congestion. They reduced parking lanes and converted 2nd and Front streets to one-way, multilane thoroughfares. It became easier than ever for drivers to pass through Harrisburg without ever exiting their automobiles.

“The plan was to get people out of the city as quickly as possible,” Jackson said. “When people got off from work, they went out of the city, stopped shopping. When they made Market Street one way, that was the end of downtown. The one-way streets made it difficult for people to maneuver.”

Reading the map as a portent of urban planning trends that came to pass in Harrisburg shows how government policy directly influenced local development, subsidizing suburbs at the expense of city neighborhoods and the people who inhabited them.

Another project looming over Harrisburg at that time was the Capitol Complex expansion. This began in the 1900s with the demolition of the Old Eighth Ward, an African-American and immigrant neighborhood that came to be known as Harrisburg’s “tenderloin” district. The Capitol Complex expansion continued into the 1930s and ‘40s, consuming even more property along Forster and 7th streets.

HOLC redlined those areas, possibly because local leaders had already earmarked them for a state expansion, Frew and Jackson said. It’s just one example of how appraisers with colored pencils helped ensure the urban planning agendas of Harrisburg’s political class.



“The people who made this had to look far ahead to see what’s going on,” Frew said. “It’s like somebody looked into the future at the city of Harrisburg and came up with these areas because they knew they would have a Capitol expansion, and they knew the downtown area was going to change because of street patterns and malls.”

Today, urban renewal efforts aim to redress some of the deprivations in Harrisburg’s most struggling neighborhoods. City Council doubled Harrisburg’s budget to demolish blighted buildings this year. Vacant storefronts in Allison Hill, Midtown and downtown Harrisburg are finding new lives as brewpubs, retail outlets and restaurants. Some redlined neighborhoods, such as the MulDer Square improvement district in South Allison Hill, are the site of targeted, city-led revitalization efforts.

But there’s work yet to be done. Michael, the professor, thinks it should start with a long, hard look at Harrisburg’s history. The research project at Messiah called “Spaces of Fear” led to a partnership with Harrisburg University. Their collaborative project, “Digital Harrisburg,” aims to digitize historical census data and create interactive, historical maps

of the city. Student researchers also continue to find prime materials, such as racially restrictive covenants, that testify to the history of discriminatory housing in the region. The goal, Michael said, is to create an archival database with policy implications.

“Most of the planning by my generation was clueless about the past,” Michael said. “We are not just going to the past for the past itself, but for how the past informs the present and tells us what we need to do to think about the future. And equality and inclusion are going to play an important role in that.”

*Explore more about redlining in Harrisburg and other online historical resources at [www.digitalharrisburg.com](http://www.digitalharrisburg.com).*

*Top: Calobe Jackson, Sr., second barber from right, in Jack’s Hairdome, 1002 N. 6th St., Harrisburg, circa 1935*

*Bottom: Calobe Jackson, Jr., today, standing in front of his father’s former barbershop.*