

REDLINING OF THE INNER CITY HOUSING MARKET:  
A VIOLATION OF THE FOURTEENTH AMENDMENT  
EQUAL PROTECTION CLAUSE

by

FREDERICK LAWRENCE LAGER

B.S., Kansas State University, 1973

A.A., Hutchinson Community Junior College, 1971

---

A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF REGIONAL AND COMMUNITY PLANNING

Department of Regional and Community Planning

KANSAS STATE UNIVERSITY  
Manhattan, Kansas

1981

Approved by:

  
Major Professor

**THIS BOOK  
CONTAINS  
NUMEROUS PAGES  
THAT WERE  
BOUND WITHOUT  
PAGE NUMBERS.**

**THIS IS AS  
RECEIVED FROM  
CUSTOMER.**

SPEC  
COLL  
LD  
2668  
J4  
1981  
L33  
c.2

Dedication

I am a part of all that I have met ...  
Too much is taken, much abides ...  
That which we are, we are ...  
One equal temper of heroic hearts...  
Strong in will  
To survive, to seek, to find and not  
to yield.

Tennyson

**THIS BOOK  
CONTAINS  
NUMEROUS PAGES  
WITH THE ORIGINAL  
PRINTING BEING  
SKEWED  
DIFFERENTLY FROM  
THE TOP OF THE  
PAGE TO THE  
BOTTOM.**

**THIS IS AS RECEIVED  
FROM THE  
CUSTOMER.**

## TABLE OF CONTENTS

	Page
List of Tables and Graphs	
Acknowledgements	
I. Introduction. . . . .	1
II. Prior Case Studies. . . . .	10
A.) Theoretical Explanations of Neighborhood Decline	10
B.) Examples of Neighborhood Decline. . . . .	25
1.) New York City . . . . .	26
2.) Baltimore . . . . .	37
3.) Chicago . . . . .	43
4.) Philadelphia. . . . .	50
C.) Analysis. . . . .	64
III. Federal Housing Policy and its Impact on the Private Mortgage Lending Markets. . . . .	69
A.) Introduction. . . . .	69
B.) 1928 through 1948 . . . . .	73
C.) 1949 through 1970 . . . . .	96
D.) 1970 to the Present . . . . .	117
E.) Conclusion. . . . .	132
IV. Draft Legislation . . . . .	135
A.) Introduction. . . . .	135
B.) Administrative Enforcement. . . . .	139
C.) Geographic Discrimination . . . . .	152
D.) Variable Rate Mortgage Instrument. . . . .	153
E.) Conclusion. . . . .	158
V. Redlining, a violation of the 14th Amendment Equal Protection Clause . . . . .	163
A.) Introduction. . . . .	163
B.) Questions at Bar. . . . .	175
C.) Argumentation . . . . .	176
1.) Argument 1. . . . .	176
2.) Argument 2. . . . .	188
D.) Prayer. . . . .	199
VI. Recommendations . . . . .	200
VII. Conclusion. . . . .	209

	Page
VIII. Footnotes . . . . .	213
IX. Appendices. . . . .	241
A.) Appendix 1. . . . .	241
B.) Appendix 2. . . . .	259
C.) Appendix 3. . . . .	259