

Lesson Plan #

Secondary History / Social Studies

Course	Lesson Topic & Unit Name	Instructor	Date(s)
American History	Redlining		
Lesson Essential Question (LEQ) <i>OR</i> Learning Objective (LLO)	Students will understand redlining and the effects it had on the African-American community.		
Content Standards Identify <i>at least two</i> NCS content strands (History, Civics & Government, Economics, Geography, Behavioral Sciences), with one content objective as a main focus and content objectives from other areas as supporting focus	<ul style="list-style-type: none"> ● Main Content Strand Objective: AH.E.1.4 Compare how some groups in American society have benefited from economic policies while other groups have been systemically denied the same benefits. ● Supporting Content Strand & Objective(s): AH.B.1.3 Critique multiple perspectives of American identity in terms of oppression, stereotypes, diversity, inclusion, and exclusion. ● AH.H.3.4 Compare how competing historical narratives of various turning points portray individuals and groups including marginalized people. 		
Inquiry (Skill) Standard Enter objective(s) from NCS Inquiry Strand	<ul style="list-style-type: none"> ● I.1.1 Compelling Questions ● Identify issues and problems in social studies. ● Formulate questions based upon disciplinary concepts. 		
Activity	Details of Activities	Purpose-Rationale	Time
<p>The questions below serve as guideposts for each section. If your lesson requires, you may want to rearrange or repeat Acquisition and/or Extending & Refining (leave Pre-Lesson & Closure as is).</p> <p>Pre-Lesson How do you prepare students for content & skills acquisition, or use students' prior knowledge? How do you open this new lesson?</p>	<p>What are the students doing? Provide the necessary setting, steps, materials, and prompts. Be explicit so any substitute teacher can effectively conduct your lesson.</p> <p>What is redlining? Begin the class by asking students what they know about redlining/ mortgage discrimination. After a discussion of answers and students' prior knowledge, the teacher will show this video: https://www.youtube.com/watch?v=l8zeecPN35g that discusses redlining and its effects. Then, rediscuss redlining. What is it? Can students summarize the video in their own words?</p>	<p>Why are students doing this activity? How does the activity align to the content and skill standards and/or LEQ/ LLO?</p> <p>Students will complete these discussions to assess their prior knowledge and to get them thinking about the topic of today's lesson. This also helps the teacher understand what students already know about redlining, as well as what subjects may need more or less time.</p> <p>This connects to AH.E.1.4 because students are learning about how white Americans have benefitted from home loans while black Americans have been denied them.</p> <p>This connects to AH.B.1.3 because students are learning about how harmful stereotypes have oppressed African Americans and excluded them from home loans.</p> <p>This connects to AH.H.3.4 because students are learning about events from the Great Depression from a different angle. Rather than focusing on Hooverilles or FDR, students will be examining a different perspective.</p>	<p>Provide estimated minutes in each row</p> <p>10 minutes (3 minutes video, 7 minutes discussion)</p>

		<p>This connects to I.I.1 because students are being presented with issues to identify. Throughout the class they will be required to ask and answer questions regarding redlining.</p>	
<p>Acquisition How will students acquire new content or skills? Is acquisition teacher or student-centered? [Explain lesson goals by emphasizing LEQ/LLQ]</p>	<p>Students will get in groups of four and begin “expert” research. Each student in the group will pick one of the following to research: Home Owners Loan Corporation, Fair Housing Act of 1968, Home Mortgage Disclosure Act of 1975, Federal Housing Administration. Before students begin their research, the teacher should give an overview of loans and mortgages to ensure students know what they are. Students will be given a handout to conduct their research on. The questions they will answer are: “What does/did it do? When was it started? Why was it started? What does it do today?” After students finish their research, each will get three minutes to teach their group members about their government agency/ law. Group members that are listening will take notes. The teacher will walk around to ensure that everything being researched/ taught is correct, to answer any questions, and that students are staying on task.</p>	<p>Student’s attention spans last around 10-15 minutes, so it is good to keep different activities short. Rather than giving students a lecture, students will do their own research into different vocabulary terms relating to the topic. Having them work in small groups allows them to bounce ideas off of one another and get to know each other better.</p> <p>This connects to AH.E.1.4 because students are learning about how white Americans have benefitted from home loans while black Americans have been denied them.</p> <p>This connects to AH.B.1.3 because students are learning about how harmful stereotypes have oppressed African Americans and excluded them from home loans.</p> <p>This connects to AH.H.3.4 because students are learning about events from the Great Depression from a different angle. Rather than focusing on Hooverilles or FDR, students will be examining a different perspective.</p> <p>This connects to I.I.1 because students are being presented with issues to identify. Throughout the class they will be required to ask and answer questions regarding redlining.</p>	<p>25 minutes (13 minutes research, 12 minutes to share)</p>
<p>Extending & Refining I (group) How will students practice new content and skills by working with classmates? How does this activity promote historical thinking skills and using primary/secondary sources?</p>	<p>Next, as a whole class, we will look over this website: https://dsl.richmond.edu/panorama/redlining/#oc=5/37.3/-95.142 It is a collection of primary source documents. They are actual district gradings from the HOLC. The website is a large map, and you can click cities to see how the HOLC graded them during the Great Depression. Some cities have more detailed primary sources than</p>	<p>This activity will give students a chance to examine and analyze primary sources and to get their information straight from the source. It will aid their critical thinking skills and give them practice understanding older English. Doing this in a large group setting will aid students who have trouble reading and understanding primary sources, because they can learn from their peers and their teacher without having to show that</p>	<p>20 minutes</p>

	<p>others. The website allows you to switch between images of the district map and images of scanned descriptions of districts. The teacher will begin with Birmingham. The class will start with red and make their way up to green, looking at the different criteria used to grade each district. After studying Birmingham, the teacher can go back to the map of the United States, and students can choose which districts they want to examine. Make sure the last city examined is Chicago for transition into the next part of the lesson plan.</p>	<p>they do not comprehend what they're seeing on their own.</p> <p>This connects to AH.E.1.4 because students are learning about how white Americans have benefitted from home loans while black Americans have been denied them.</p> <p>This connects to AH.B.1.3 because students are learning about how harmful stereotypes have oppressed African Americans and excluded them from home loans.</p> <p>This connects to AH.H.3.4 because students are learning about events from the Great Depression from a different angle. Rather than focusing on Hooverilles or FDR, students will be examining a different perspective.</p> <p>This connects to I.1.1 because students are being presented with issues to identify. Throughout the class they will be required to ask and answer questions regarding redlining.</p>	
<p>Extending & Refining II (individual)</p> <p>How do students apply the knowledge they have learned in acquisition and group work? In this section, students begin to work independently with the goal of demonstrating their understanding on their own.</p>	<p>Next, students will watch a video about the Contract Buyer's League. https://www.youtube.com/watch?v=YxPX_uj36bg</p> <p>After, students will be given four sticky notes. They must answer these four questions, one on each sticky note. "What is the Contract Buyer's League? What were their goals? Were they successful? Why is the Contract Buyer's League significant?" Students will stick their sticky notes on the white board under each corresponding question, and read another student's sticky note. Afterwards, the class will discuss the students' answers as well as answers their classmates gave that they thought were interesting.</p>	<p>Students will study the Contract Buyer's League because it is important for students to understand that redlining was resisted. The story of the Contract Buyer's League also allows students to see individual people who were affected by buying on contract and redlining, which will make the injustice more real for students. The sticky note activity has the students getting up and walking around the classroom, which keeps them engaged. The questions they are answering has them summarizing what they've learned in their own words, which is a good way to assess students' understanding.</p> <p>This connects to AH.E.1.4 because students are learning about how white Americans have benefitted from home loans while black Americans have been denied them.</p> <p>This connects to AH.B.1.3 because students are learning about how harmful stereotypes have</p>	<p>30 minutes (10 minute video, 5 minute to answer questions and post stick notes, 15 minutes for discussion)</p>

		<p>oppressed African Americans and excluded them from home loans.</p> <p>This connects to AH.H.3.4 because students are learning about events from the Great Depression from a different angle. Rather than focusing on Hoovervilles or FDR, students will be examining a different perspective.</p> <p>This connects to I.I.I because students are being presented with issues to identify. Throughout the class they will be required to ask and answer questions regarding redlining.</p>	
<p>Closure</p> <p>How do students put it all together for today's lesson? The closure activity helps tie this lesson to the overall unit. Re-emphasize LEQ/LLO, UEQ/ULO, and "big picture" understanding</p>	<p>Students will complete an online exit ticket via index card. The question they will answer will be: "What are the effects of redlining on housing, neighborhoods, and schools today?"</p> <p>Students will hand these to the teacher as they leave class.</p>	<p>This exit ticket has students directly answering the LEQ. This formative assessment will be good way to gauge the success and efficiency of the lesson, and will allow the teacher to be reflective in the way they teach this lesson in the future.</p>	<p>5 minutes</p>
<p>Accomodations: What adjustments are you making for diverse learners (ELLs, struggling readers, gifted & talented)?</p>			
<p>Target Group of Student</p>	<p>Students with autism.</p>	<p>Strategies</p>	<p>Students with autism work better when the class has a variety of 10-15 minute activities, rather than two or three long activities. They also work better individually or in small groups, and this lesson plan has both of those types of work. Another way to ensure successful learning for students with autism is to post the schedule in class, as well as remind the class of the schedule. Students with autism work better when they know what's coming and what they're working towards.</p>
<p>Assessments: How do formative assessments measure progress? How do summative assessments learned skills & content?</p>			
<p>Formative - Informal</p> <p>Which activities act as formative assessments? How might you, or the students, use FAs in this lesson as learning tools?</p>	<p>Class discussions/ sticky notes; the teacher can use these discussions to gauge student learning and understanding in real time and make adjustments accordingly.</p> <p>Exit Ticket- helps students understand what they've learned. Summarization is an indicator of sufficient learning.</p>		
<p>Summative - Formal</p> <p>Which activities act as summative assessments? How will SAs in this lesson prepare students for the unit summative assessment?</p>	<p>None</p>		
<p>Materials & Supplies</p>	<ul style="list-style-type: none"> ● Expert Redlining Guided notes 	<ul style="list-style-type: none"> ● Sticky notes 	<ul style="list-style-type: none"> ● index cards ●
<p>Sources & Notes</p>	<p>Sources (cited in Chicago Manual of Style)</p>	<p>Notes to self (post-lesson)</p> <ul style="list-style-type: none"> ● 	

Where did you research content for today's lesson?
Where did you find helpful information, primary &
secondary sources, and lesson plan ideas?

- Briggs, Saga. "The Science of Attention: How to Capture and Hold The Attention of Easily Distracted Students." *informED*, June 28, 2014. <https://www.opencolleges.edu.au/informed/features/30-tricks-for-capturing-students-attention/>.
- The Atlantic. "The Story of the Contract Buyer's League." Youtube Video, 9:34. May 28, 2014. https://www.youtube.com/watch?v=YxPX_uj36bg.
- NowThisNews. "How Housing Redlining Contributed to the Racial Wealth Gap and Segregation | NowThis." Youtube Video, 3:03. February 19, 2020. <https://www.youtube.com/watch?v=l8zeecPN35g>.
- Kurt, Daniel. "Contract Buyer's League." *Investopedia*. Accessed December 3, 2022. <https://www.investopedia.com/contract-buyers-league-5101680>.
- Coates, Ta-Nehisi. "The Case for Reparations." In *We Were Eight Years in Power*. New York: One World, 2017.
- "Mapping Inequality: Redlining in New Deal America." *Digital Scholarship Lab*. University of Richmond. Accessed November 30, 2022. <https://dsl.richmond.edu/panorama/redlining/#loc=5/37.3/-95.142>.
- Bottema-Beutel, Kristen, Josephine Cuda, So Yoon Kim, Shannon Crowley, and David Scanlon. "High School Experiences and Support Recommendations of Autistic Youth." *Journal of Autism & Developmental Disorders* 50, no.9 (September 2020): 3397-3412.
- Jackson, Candace. "What Is Redlining?" *New York Times*, August 17, 2021. <https://www.nytimes.com/2021/08/17/realestate/what-is-redlining.html>.
- U.S. Department of Housing and Urban Development. "History of Fair Housing." *U.S. Department of Housing and Urban*

	<p><i>Development.</i> https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history#:~:text=The%201968%20Act%20expanded%20on,Housing%20Act%20(of%201968).</p> <ul style="list-style-type: none"> • Consumer Finance Protection Bureau. “Mortgage Data (HMDA).” <i>Consumer Finance Protection Bureau.</i> https://www.consumerfinance.gov/data-research/hmda/. • U.S. Department of Housing and Urban Development. “The Federal Housing Administration (FHA).” <i>U.S. Department of Housing and Urban Development.</i> https://www.hud.gov/program_offices/housing/fhahistory. 	
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HISTORY CONTENT NOTES

- Home Owners Loan Corporation: The Home Owners' Loan Corporation (HOLC) was a government-sponsored corporation created as part of the New Deal. The corporation was established in 1933 by the Home Owners' Loan Corporation Act under the leadership of President Franklin D. Roosevelt.[2] Its purpose was to refinance home mortgages currently in default to prevent foreclosure, as well as to expand home buying opportunities.
- Redlining: The term has come to mean racial discrimination of any kind in housing, but it comes from government maps that outlined areas where Black residents lived and were therefore deemed risky investments.- NYT candace jackson, august 17,2021
- Redlining: In the United States, redlining is a discriminatory practice in which services (financial and otherwise) are withheld from potential customers who reside in neighborhoods classified as "hazardous" to investment; these neighborhoods have significant numbers of racial and ethnic minorities, and low-income residents. wikipedia
- Fair Housing Act of 1968: The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).
[https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history#:~:text=The%201968%20Act%20expanded%20on,Housing%20Act%20\(of%201968\).](https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history#:~:text=The%201968%20Act%20expanded%20on,Housing%20Act%20(of%201968).)
- Home Mortgage Disclosure Act of 1975: The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; they give public officials information that helps them make decisions and policies; and they shed light on lending patterns that could be discriminatory. The public data are modified to protect applicant and borrower privacy. <https://www.consumerfinance.gov/data-research/hmda/>
- Federal Housing Administration: FHA mortgage insurance protects lenders against losses. If a property owner defaults on their mortgage, we'll pay a claim to the lender for the unpaid principal balance. Because lenders take on less risk, they are able to offer more mortgages to homebuyers.
https://www.hud.gov/program_offices/housing/fhahistory
- Chicago: North Lawndale
- buying on contract: 8 years p. 168—“He’d bought “on contract”: a predatory agreement that combined all the responsibilities of homeownership with all the disadvantages of renting—while offering the benefits of neither. Ross had bought his house for \$27,500. The seller, not the previous homeowner but a new kind of middleman, had bought it for only \$12,000 six months before selling it to Ross. In a contract sale, the seller kept the deed until the contract was paid in full—and, unlike with a normal mortgage, Ross would acquire no equity in the meantime. If he missed a single payment, he would immediately forfeit his

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\$1,000 down payment, all his monthly payments, and the property itself. The men who peddled contracts in North Lawndale would sell homes at inflated prices and then evict families who could not pay—taking their down payment and their monthly installments as profit. Then they'd bring in another black family, rinse, and repeat. 'He loads them up with payments they can't meet,' an office secretary told the *Chicago Daily News* of her boss, the speculator Lou Fushanis, in 1963. 'Then he takes the property away from them. He's sold some of the buildings three or four times.'"

- Contract Buyer's League: "The Contract Buyers League was a grassroots organization made up of Black homeowners in Chicago who pushed back on the practice of contract home sales." <https://www.investopedia.com/contract-buyers-league-5101680>
 - Payment strikes for a year- 106/552 striking families renegotiated contracts and won ownership of their homes, but many were evicted and had to leave North Lawndale
 - "The CBL hoped to set a nationwide precedent for fair housing. They filed two federal lawsuits claiming discrimination. After years in court, they lost both. Today, North Lawndale is one of Chicago's poorest neighborhoods. The unemployment rate is 18.6%. 42% of residents live below the poverty line. 1 in 5 homes is vacant." *The Atlantic*

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REDLINING NOTES

Name: _____

NAME	WHAT DOES/ DID IT DO?	WHEN WAS IT STARTED?	WHY WAS IT STARTED?	WHAT DOES IT DO TODAY?