

**Fighting Redlining,
Building Community**

A Personal History in the Anti-Redlining Movement

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Preface: What I Witnessed

This is the story of how a boy from the Mission Hill Extension projects became one of the first researchers to document bank redlining in Boston — and how that research helped ignite a national movement that transformed community reinvestment in America. It is a story of neighborhoods deteriorating before my eyes, of determined activists who refused to accept disinvestment as inevitable, and of the power of organized communities to compel even the largest financial institutions to change.

It did not begin with policy. It began with a walk.

PART ONE

Growing Up in Disinvestment: Mission Hill to Jamaica Plain

I grew up knowing what redlining looked like before I had a word for it. My family lived in the Mission Hill Extension housing projects in Boston — public housing built with a promise that quickly curdled into something else. As the Boston Housing Authority made what can only be described as deliberate choices to racially segregate its developments, Mission Hill Extension became a Black-only project. It was no coincidence that, once the project's composition changed, maintenance and security declined in lockstep. The message embedded in that institutional failure was clear: some communities were worth investment; others were not.

When I was fourteen, we moved out of the projects to Jamaica Plain — a more residential neighborhood, but one that carried its own lessons in disinvestment. Our family rented the first floor of a two-family house just outside Hyde Square. Jamaica Plain felt like an improvement, but the forces of neglect were already visible if you knew where to look.

"As the closer you got to the Southwest Corridor where I-95 was being proposed, you could see the abandonment — vacant lots, deteriorating storefronts, the built landscape preparing itself for a highway that the community would eventually stop."

Every school day, I walked roughly a mile each way to English High School Annex, just outside Eggleston Square. That daily walk was an education. Along the Southwest Corridor, where planners had proposed routing Interstate 95 through the heart of the city, speculation and anticipation had produced their characteristic effect: property owners stopped investing, buildings fell vacant, and lots emptied out. The neighborhood was being hollowed out in anticipation of a highway that would, eventually, never be built — but only because community organizing forced a different outcome.

Those walks gave me something important: a visceral, embodied understanding that economic forces were not neutral. Capital flowed somewhere on purpose. Its absence somewhere else was equally intentional.

PART TWO

Education and Entry: Internships, Planning, and an Awakening

When I entered Suffolk University, I majored in urban sociology — a field that gave me intellectual frameworks for what I had observed on those walks. During my undergraduate years, I secured internships at three institutions that would shape my professional DNA: Boston City Council, the regional office of the U.S. Department of Housing and Urban Development, and the Boston Redevelopment Authority. These were not passive experiences. They exposed me firsthand to the machinery of urban development — and to the ways that government policy, planning decisions, and private capital interacted to produce the neighborhoods I had grown up in.

After graduating from Suffolk, I spent two years working for the City of Boston, hired under the Emergency Employment Act — federal recession-era legislation that placed hundreds of unemployed workers onto the city payroll. I was assigned as a personnel analyst, a title with nothing to do with my actual interests, but the position put me three floors from the planning and development offices I aspired to inhabit. It was formative patience.

The real turning point came when I was accepted to a new graduate program at Tufts University: the program in Urban and Environmental Policy. It was, without qualification, the best academic experience of my life. The program was led by Herman Field, an architect and former head of the Tufts–New England Medical Center redevelopment, a man who brought both intellectual rigor and practical experience to everything he taught.

One course changed the direction of my life. A professor named Tee Taggart, who worked for the Massachusetts State Banking Commissioner, taught a housing course that introduced me to an idea I had never encountered academically but had lived empirically: **how banks systematically disinvested in urban neighborhoods**. She called it redlining. She encouraged me to do my thesis research on the practice in Jamaica Plain.

PART THREE

The Research: Uncovering Redlining at Boston Five

The year was 1974. There was no Home Mortgage Disclosure Act — no publicly available data on where banks were making loans and where they were not. If I wanted evidence, I would have to go find it myself.

I focused on Jamaica Plain's primary thrift institution: the Boston Five Cent Savings Bank. The bank had a branch in Jamaica Plain. I went to the Suffolk County Registry of Deeds and spent weeks going through every mortgage Boston Five had recorded, painstakingly mapping where those loans went.

"They made very, very few loans in Jamaica Plain — the neighborhood where they had a branch and collected deposits. But they made numerous loans in suburban communities, including what seemed like an extraordinary number in a new development in Bellingham. I had never heard of Bellingham. I still don't think I've ever been there."

The pattern was unmistakable. Deposits flowed in from Jamaica Plain residents. Mortgage capital flowed out — to suburbs, to new subdivisions, to communities that were overwhelmingly white. The neighborhood was subsidizing its own disinvestment.

This was not merely an academic exercise. While conducting my research, I learned that the Jamaica Plain Neighborhood Association had formed a committee to address banking and mortgage issues. I joined immediately. The Jamaica Plain Banking and Mortgage Committee was led by Edwina "Winky" Cloherty, a tenacious activist who understood both the politics and the law. Other members who shaped this work included Silbert Billowin, Hugh McCormick, and David White — organizers who brought community networks and tactical knowledge that no university program could have provided.

PART FOUR

From Research to Policy: The Dukakis Campaign and Senate Testimony

My research did not stay inside the academy. In 1974, Massachusetts held a gubernatorial election pitting the incumbent Republican, Governor Frank Sargent, against Democrat Mike Dukakis. Dukakis had made the disinvestment of urban neighborhoods a campaign issue, and my Jamaica Plain research became evidence in that fight — a documented case study of exactly the practices Dukakis was running against. Seeing research I had done while sitting in the Registry of Deeds enter political debate was both exhilarating and sobering. Data, it turned out, was not merely descriptive. It was an instrument.

The work reached a new level when Winky Cloherty traveled to Washington to testify before the U.S. Senate Banking Committee, chaired by Senator William Proxmire, on the proposed Home Mortgage Disclosure Act. She testified about Boston Five's lending practices — the same practices my research had documented. The legislation she helped advance would eventually pass, creating the first federal mechanism requiring banks to publicly disclose their mortgage lending by geography.

The hearing produced one memorable moment. When Winky mentioned the Boston Five Cent Savings Bank, Senator Proxmire paused and said, *"When you mentioned the Boston Five, I thought you were talking about the Celtics."*

Even in testimony about financial discrimination, there was room for levity. And then the serious work continued.

PART FIVE

Building Institutional Infrastructure: JPNDC and MURAG

Returning from graduate school, I went back to the City of Boston, this time working in the newly formed Office of Program Development — a department charged with planning, implementing, and administering federal funding streams, including Community Development Block Grants and the city's capital improvement budget. I was the program officer for Dorchester. But my anti-redlining and community development work continued in Jamaica Plain.

In 1978, I helped create and served as the first president of the Jamaica Plain Neighborhood Development Corporation — an institution built to channel community energy into lasting economic development. The JPNDC would become one of the most effective CDCs in Massachusetts, a durable expression of the conviction that neighborhoods could and should be authors of their own revitalization.

That same year, the political landscape shifted. Ed King defeated Mike Dukakis in the Democratic primary and went on to become governor. His appointment of Gerry Mulligan as Banking Commissioner was widely interpreted as a signal that the regulatory climate would become friendlier to banks — and less hospitable to community reinvestment advocates. Carol Greenwald, who had been Banking Commissioner under Dukakis and had laid the groundwork for a state-level Community Reinvestment Act, was gone. Many in the community feared the work would stall.

I saw an opportunity in an unlikely place. A court had found Household Finance and Beneficial Finance corporations guilty of charging usurious interest rates and ordered them to fund consumer financial education. I wrote a proposal to use those court-ordered funds to create a statewide public interest organization dedicated to research, regulatory advocacy, and — most importantly — negotiating community benefit agreements with major financial institutions.

The result was the Massachusetts Urban Reinvestment Advisory Group (MURAG). I left my city position to become MURAG's founding Executive Director. Hugh MacCormack not only became our board chairman but also the chief strategist and visionary. We set up our office in a storefront in Forest Hills, next to the Orange Line T station, and hired researchers from Boston-area universities to begin the painstaking work of analyzing the lending practices of the state's largest banks.

PART SIX

MURAG's First Victory: The Provident Institution Challenge

Our first major action targeted the Provident Institution for Savings — then the largest savings bank in Massachusetts. We challenged their application to open a new branch in Newton, Massachusetts, under the state's Community Reinvestment Act framework. It was a test case: would the Mulligan-led Banking Department, which many expected to side with the industry, enforce the CRA?

"To our surprise — and, I think, to the surprise of the banking industry — Banking Commissioner Gerry Mulligan turned down Provident's branch application. It was one of the first successful CRA challenges in the country. Suddenly, everyone knew we were serious."

The reverberations were immediate. Major banks across Massachusetts — State Street, New England Merchants, and Shawmut among them — reached out to MURAG. They wanted to meet. They wanted to understand what we were looking for, and they were willing to negotiate. We entered into community investment agreements with all three, securing commitments for lending in underserved communities that would not have happened without organized pressure.

The Bank of Boston took a different posture. They declined to enter into a formal agreement with MURAG, but they established their own community investment programs and lending initiatives — which suggested that the pressure was being felt even where it was not formally acknowledged. Sometimes the goal of a challenge is not the negotiation itself, but the change in behavior it produces.

PART SEVEN

A National Stage: The John Hay Whitney Fellowship

My work with MURAG attracted attention beyond Massachusetts. I was awarded a fellowship from the John Hay Whitney Foundation in New York — a recognition that our methodology could be applied elsewhere. The fellowship gave me the freedom and resources to work with legal services organizations across the southeastern United States, bringing the CRA research, challenge, and negotiation framework to new communities.

Over the course of that fellowship, I worked in Florida, South Carolina, North Carolina, Tennessee, Louisiana, and Georgia. Each state had its own regulatory environment, its own banking landscape, its own community organizations fighting disinvestment. But the fundamental dynamic was the same everywhere: deposits collected from low-income and minority communities were being invested elsewhere, while those same

communities were denied the mortgage capital, business loans, and branch access that would have supported their economic stability.

The fellowship work gradually evolved into consulting. I had become a practitioner who could move between community organizing, policy advocacy, and financial negotiation — a combination that was still rare in the late 1970s and early 1980s.

PART EIGHT

The Massachusetts Billion-Dollar Commitment: Transforming a State's Banking Industry

The culmination of this work came in 1989, when the Massachusetts Bankers Association — under public pressure for discriminatory mortgage lending practices — approached me for help. Their initial request was, in its way, remarkable: they wanted me to defend their industry.

I declined. I told them I would not serve as an advocate for practices I believed were genuinely discriminatory. But I offered an alternative: I would work with them to design a forward-looking initiative — concrete commitments, measurable programs, and institutional changes that could address what the evidence showed was happening.

They accepted. What followed was two years of public forums, negotiations with community organizations, and hard bargaining over the specific contours of what would become a landmark commitment. I worked closely with Ed Shea and Bob Fichter key Massachusetts Bankers Association staff. They diligently ensured that regulatory and operational concerns were fully considered, while personally demonstrating a thoughtful commitment to responsible community reinvestment. Their engagement reflected both institutional responsibility and a genuine concern for expanding access to capital in low-income communities.

The result was a package of initiatives totaling one billion dollars in community investment — a number that, in 1989, represented a genuine departure from business as usual. The package included:

- **Massachusetts Housing Investment Corporation (MHIC):** A \$100 million community development financial institution, created from scratch, that has grown into one of the most successful CDFIs in the country — still deploying capital for affordable housing and community development today.
- **Massachusetts Minority Enterprise Investment Corporation:** A dedicated capital vehicle focused on businesses owned by people of color — acknowledging that access to capital was not merely a geographic problem but a racial one.

- **The Soft Second Mortgage Program:** A homeownership assistance tool that reduced the effective down payment requirement for first-time buyers in underserved communities. This program still exists today, more than three decades after its creation.
- **Massachusetts Community Banking Council:** A nonprofit organization that promotes fair and equitable access to credit and banking services across Massachusetts. It was designed to conduct research, convene financial institutions and community stakeholders, and provide data-driven analysis to strengthen community reinvestment and advance inclusive economic opportunity.
- **Branch Access Commitment:** A commitment to open bank branches in Boston's low-income, predominantly communities of color — neighborhoods that had been branch deserts for years. The physical presence of a bank in a neighborhood is not just a convenience; it is a signal about which communities are considered worthy of financial services.

C O D A

What This History Teaches

Looking back across nearly five decades of this work, a few lessons stand out with clarity.

The first is that disinvestment is never accidental. The deterioration I watched as a teenager in Mission Hill and Jamaica Plain was produced by decisions — decisions made by bankers who drew lines on maps, by housing authority administrators who sorted people by race, by highway planners who routed interstates through the path of least political resistance. Naming those decisions for what they were — policy choices with racial and economic consequences — was the necessary precondition for changing them.

The second is that research and organizing must work together. My thesis research on Boston Five mattered because Winky Cloherty and her colleagues at the Jamaica Plain Banking and Mortgage Committee knew how to use it politically. The MURAG research mattered because we were willing to use it in regulatory challenges. Data without organized constituencies to act on it goes nowhere.

The third is that change comes from multiple directions simultaneously. The Home Mortgage Disclosure Act was passed because of Senate testimony from community advocates. The Massachusetts CRA challenge succeeded because we were willing to use the regulatory system — even when the regulatory environment seemed unfavorable. The billion-dollar banking commitment happened because the industry, under sustained public pressure, found it preferable to negotiate rather than to continue being exposed.

"You do not change institutions by asking them to be better. You change them by changing the incentive structure they face — through regulation, through organizing, through negotiation, and through the sustained demonstration that the status quo is no longer acceptable."

The communities I grew up and worked in — Roxbury, Jamaica Plain, Dorchester — deserved investment. They deserved branches, mortgages, business loans, and the physical infrastructure of economic participation. So did the South End, Mattapan, and neighborhoods across every city where this pattern repeated itself. The work of making that case — in research, in testimony, in negotiation, in institution-building — was the work of a generation. It is unfinished. But the ground it covered was real.
