Carlisle's Unofficial Redlining

Starting in the 1930s, official government redlining was used to keep people segregated. Redlining is the act of declaring a particular area unsafe for financial investment, usually to a neighborhood or area occupied by groups of minorities. Because of this, banks would not issue loans to those in the neighborhoods deemed risky, creating a lack of equitable housing, access to medical care, and grocery stores. The government's fear was that if people of color moved into the all-white neighborhoods, property values would decline.

Carlisle was not a large enough community to have an official redlining map, but that does not mean it was immune from these policies. The banks still controlled the lending. People of color were pushed toward the northwestern part of town (4th ward), when previously, people of color lived throughout the borough. New housing developments also wrote restrictions into their building plans to keep communities restricted to white occupants. In 1949, the East Hills Development Restrictions in Carlisle stated, "No lot or portion thereof shall be sold to or owned or occupied by any person or persons other than members of the Caucasian Race, except that this restriction shall not prevent occupancy by domestic servants of a different race domiciliated with the owner or tenant."