What is “redlining?”

According to the U.S. Department of Housing and Urban Development: “Redlining is said to occur when otherwise comparable loans [or policies] are more likely to be denied for houses in minority neighborhoods than for houses in white neighborhoods, even though all credit-relevant characteristics of applicants, properties, and loans are the same.”

“In addition, redlining is said to occur when minority neighborhoods receive a smaller volume of mortgage loan funds [or insurer’s investment] than white neighborhoods that are comparable in all relevant respects.”

SecurityGauge does not redline.

SecurityGauge uses a compendium of crime and geographic data from over 18,000 sources to accurately predict crime risk at any U.S. address. SecurityGauge does not include any information on race, ethnicity, ancestry or language. All locations are treated equally when the locations are comparable in all respects relevant to crime risk, regardless of racial composition. In fact, in many cases, SecurityGauge risk ratings powerfully counter racial stereotypes and discriminatory assumptions about crime risk, as illustrated in the examples below.

Low Crime Risk

The neighborhood that contains this Fort Washington, MD address shown in the map above is 76% African American*. The SecurityGauge total crime risk rating for this address is 90 which is below the national average of 100.

The address in Nottingham, MD shown in the map above has the same exact SecurityGauge total crime risk rating as the previous address: 90. Yet, this address is in a neighborhood that is 88% White (non-Hispanic)*. Both have the same crime risk rating, yet their racial composition is entirely different. The crime risk is the same because the locations are comparable in all respects relevant to crime risk.
High Crime Risk

Much like other spatially expressed risks such as flood, earthquake and hail, SecurityGauge predicts the risk of being a victim of a crime at an address, and is not an indicator that an individual is likely to participate in criminal behavior. In fact, SecurityGauge uses no information on the household or housing structure at the address as part of the crime risk assessment. Rather, it is the risks that can be visited upon the address due to its location and proximity to conditions proven to generate higher crime risk. One may be in a high crime risk location, just like one may be in a high risk location for flood, earthquakes, hail or other hazards. Race is not a factor which is relevant to assessing crime risk, just like it is not relevant to assessing these other risks. Because it is not relevant, SecurityGauge does not include any information on race, ethnicity, ancestry or language, and SecurityGauge treats all locations equally when the locations are comparable in all respects relevant to crime risk. As is demonstrated in this document, SecurityGauge risk ratings can be used to counter racial stereotypes and discriminatory assumptions about race and crime risk.

*African American and non-Hispanic white residents are specifically mentioned because they have historically been the victims and beneficiaries, respectively, of redlining.