

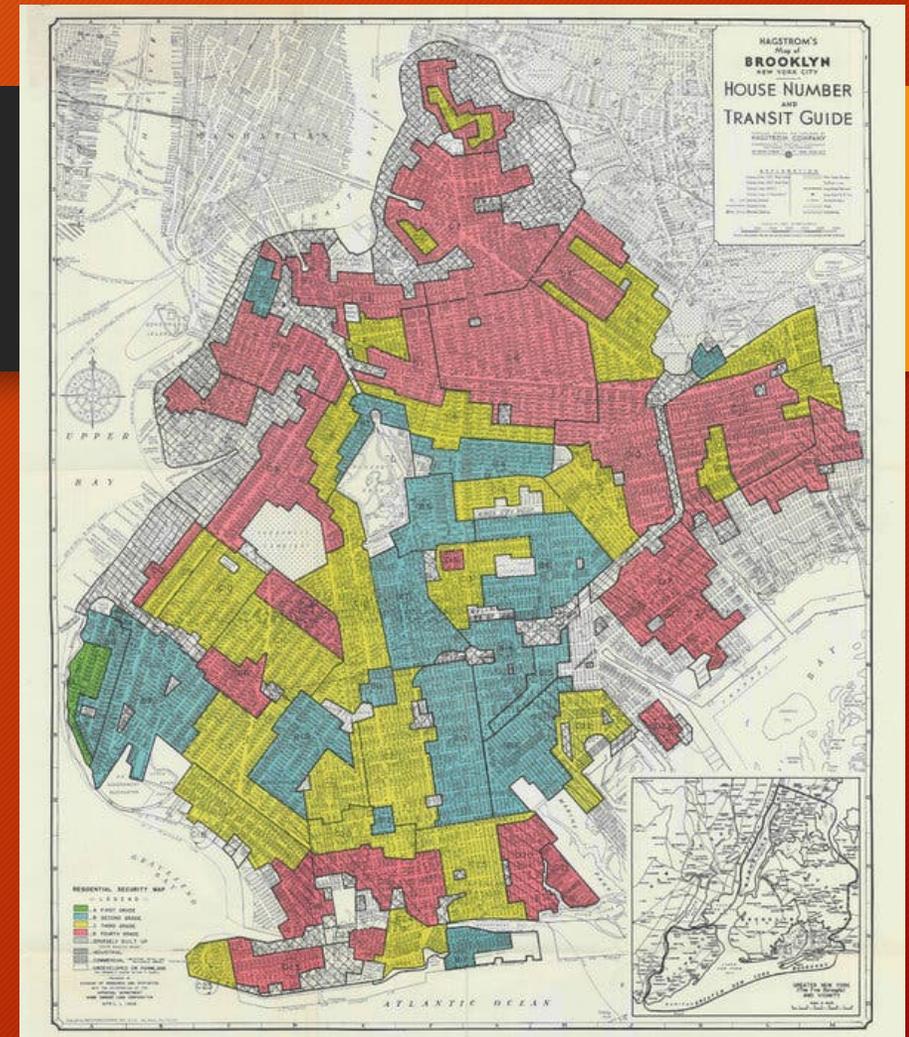
The History Behind the Calls for Housing Justice and Equity

Kendyl Larson and Lauren Johnson
Polk County Housing Trust Fund

Undesign the Redline Project

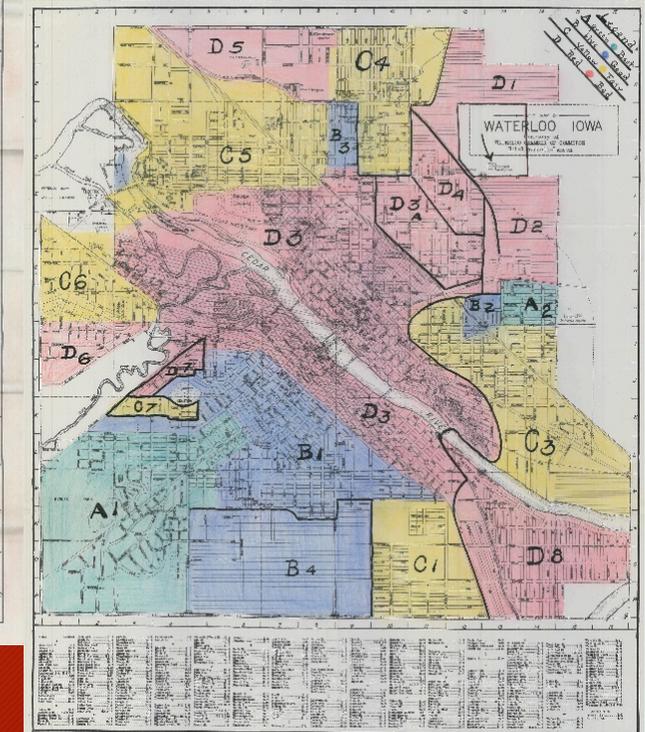
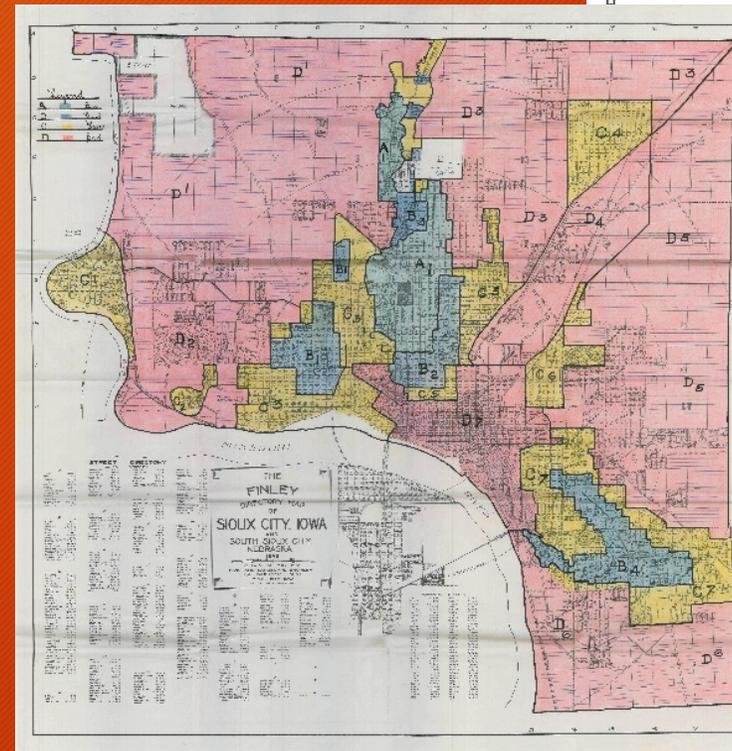
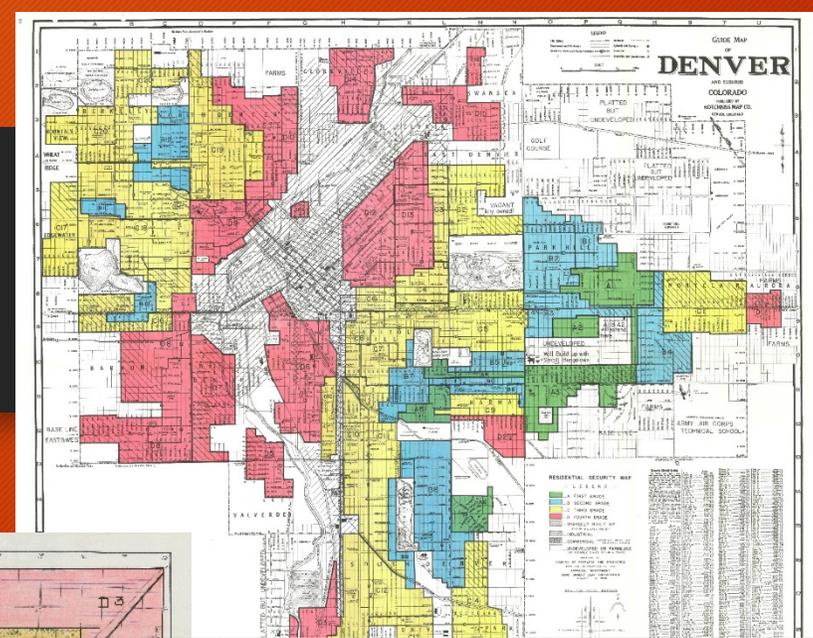
What is Redlining?

- New Deal Era and the creation of the social safety net and wealth building programs
- Congress wanted to “bake in” to these programs systemic ways to cut out people of color from benefitting.
- Redlining is how Jim Crow was brought into the structures of Home Ownership
- Starting in the 1930s, 239 Cities in the US had Redlining Maps created
- Invention of the 30 year mortgage
 - The federal government was insuring home loans, and were essentially creating the American Dream of home ownership (but only for white families)



Reading the Maps

- A- Green (BEST)- lowest risk
- B- Blue (GOOD)- low risk
- C- Yellow (DECLINING)- high risk
- D- Red (HAZARDOUS)- highest risk
 - Hazardous populations included Italians, Irish, Jews, Eastern European Immigrants, Hispanic and Asian Populations, and African Americans
- Risk Assessment Maps
- Done by real estate speculators and lenders in local areas



General Impact of Des Moines

- Racially Restrictive Covenants/Deeds
- Segregated Neighborhoods



Jazz 1: Howard & Seymour Gray @ 1950

ABSOLUTE SAFETY AND SURE PROFIT
This Is Your Opportunity

FARWELL PLACE

Is now on sale and every piece will be taken. 100 fifty-foot lots still unsold. \$100 to \$315.
\$1.00 Down--\$1.00 per week. No Interest
Ten weeks' suspension of payments in case of sickness.

4½ Minute Car Service and Owl Cars. The best street car service in Des Moines.
The territory surrounding Farwell Place is thickly settled because it is a good place to live. Hundreds of new homes are being built every year. New factories are coming and the Rock Island system has bought large tracts of land within easy walking distance of Farwell Place.

Values Are Sure to Advance
These lots are going fast. Don't wait until too late.

BUY NOW!

You will not miss the cost and you do want the profit.
Take Grand View car to Thirtieth and Walker or Fair Ground car to Twenty-eighth St. Or **call us and we will call for you with automobile.**

We can not sell to colored people in this tract.

Des Moines Trust Co.
313 West Fifth Street
Nelson Royal, Pres.

Phone 2057 Walnut
Guy B. Brunk, Sec'y

BIG LOT SALE

Starts Tomorrow, Sunday, May 26

in

Timmons Place

or what is known as the old ball park on East 20th and Walnut streets between the State Capitol and the Fair Ground.

No better location in city.

4½ Minute Car Service

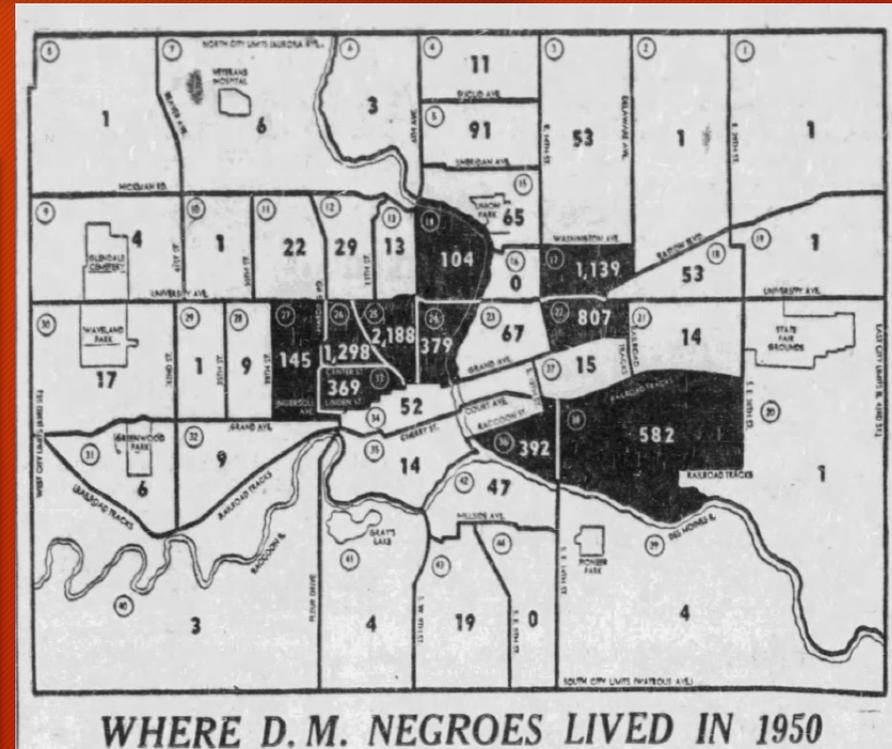
FINE LOTS
LOW PRICES
EASY TERMS

Remember this is your last chance to get lots in such a desirable and convenient location. Don't forget the date sale starts. Come early to make your selection.

These lots will all be numbered and tagged.
See Timmons Place before you buy.

Man will be on Ground

We cannot sell to colored people.



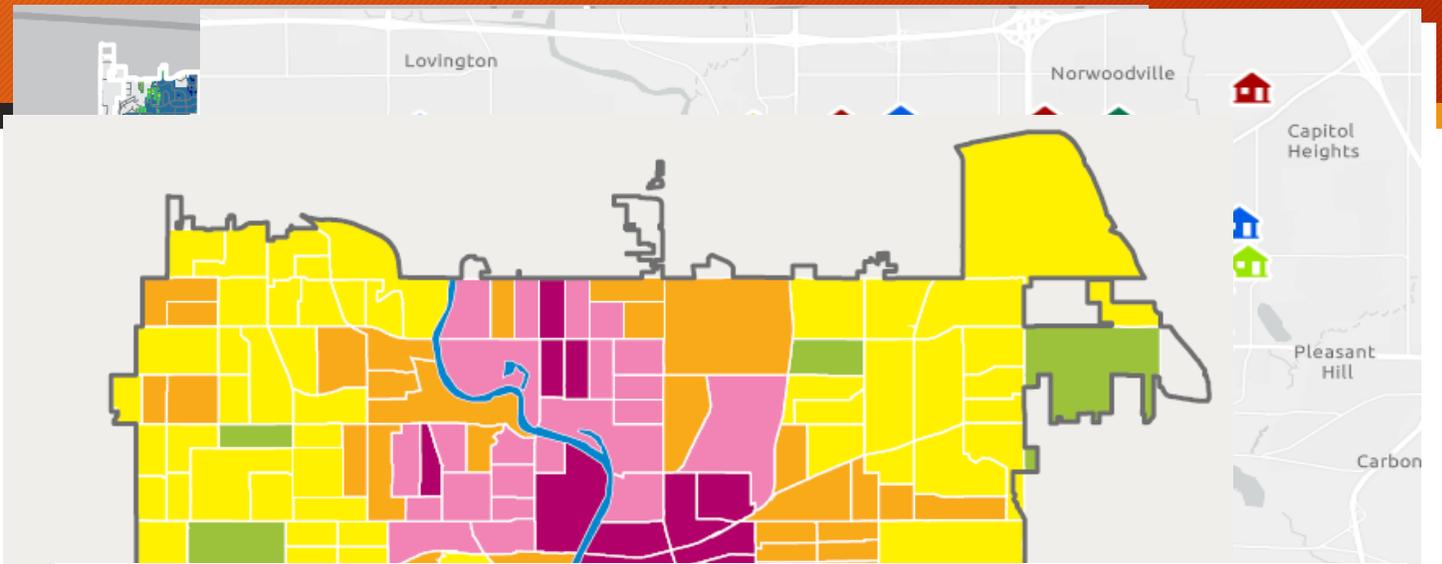
City of Des Moines Commission on Human Rights: 1961

*“Negroes have been almost totally excluded from the purchase or rental of the 15,379 homes built by private enterprise since World War II (1945 to August 1960). **At this writing, no builder will sell a Negro a house in any development now in progress... Eighty-six percent of all Negro households in Des Moines are located in our most rundown sections of our city.** Further, there is hardly a structure in these areas that is on the residential tax rolls for more than \$2,500- most are under this figure.”*

- The City Commission on Human Rights, 1961

What is the Legacy?

- Areas of concentration
- Location of low property values and conditions
- Large inequalities throughout our community
- How our cities continue to develop- where is revitalization happening?
- Black residents in Des Moines are the demographic group most likely to live in poverty.



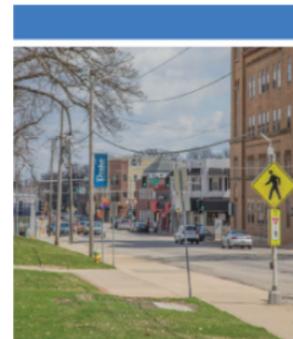
Afr
loan
thar



Oak Park / Highland Park

Historic neighborhood business district surrounded by well-built homes plus beautiful McHenry Park overlooking the river — a great value close to downtown employment and amenities.

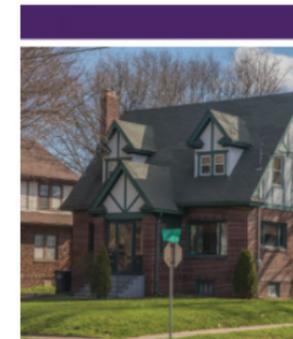
[LEARN MORE](#)



Drake

Beautiful historic homes on stately boulevards in an eclectic and diverse neighborhood, home to Drake University, friendly neighbors, and unique community events.

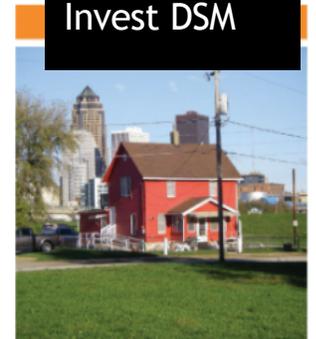
[LEARN MORE](#)



Franklin Area

Charming homes on tree-lined streets with friendly neighbors; top-rated schools in a convenient location; walk and bike to neighborhood icons including Snookie's, Waveland Cafe, the Franklin Avenue Library, and the re-activated Franklin Jr. High.

[LEARN MORE](#)



Invest DSM

Columbus Park

Little Italy on the rivers, spectacular views of downtown, affordable single-family homes plus upscale, modern apartments.

[LEARN MORE](#)

* In Po

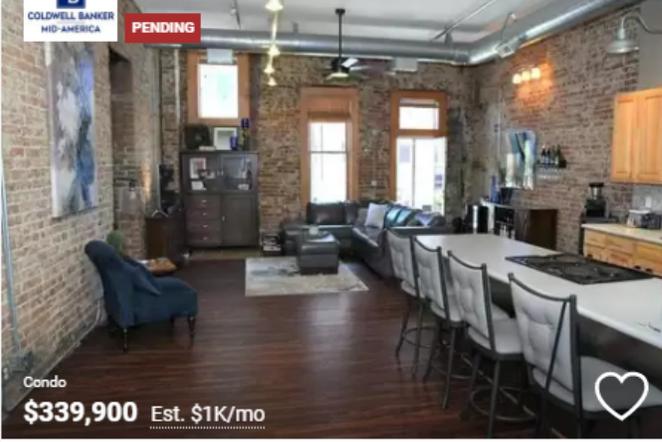
* 53.3
Thes

* Afr

What is the Legacy?

- Gentrification occurring in once Redlined Neighborhoods
- Development of Affordability

Brokered by Coldwell Banker Mid-America - Metro



PENDING

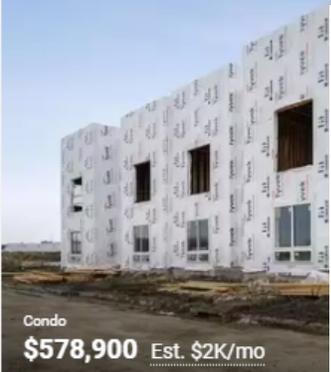
Condo
\$339,900 Est. \$1K/mo

2 bed 1 bath 1,184 sqft
507 E Locust St Unit 210,
Des Moines, IA 50309

[Email Agent](#)

Brokered by Bhhs First Realty Westown

NEW CONSTRUCTION **OPEN HOUSE 9/19**



Condo
\$578,900 Est. \$2K/mo

3 bed 2.5 bath 2,310 sqft
522 SW 12th Ct



Who is most vulnerable to displacement?



Persons of Color



People 25 and older without a Bachelor's Degree



Renters



People making at or below 80% Median Family Income



Households with children in poverty

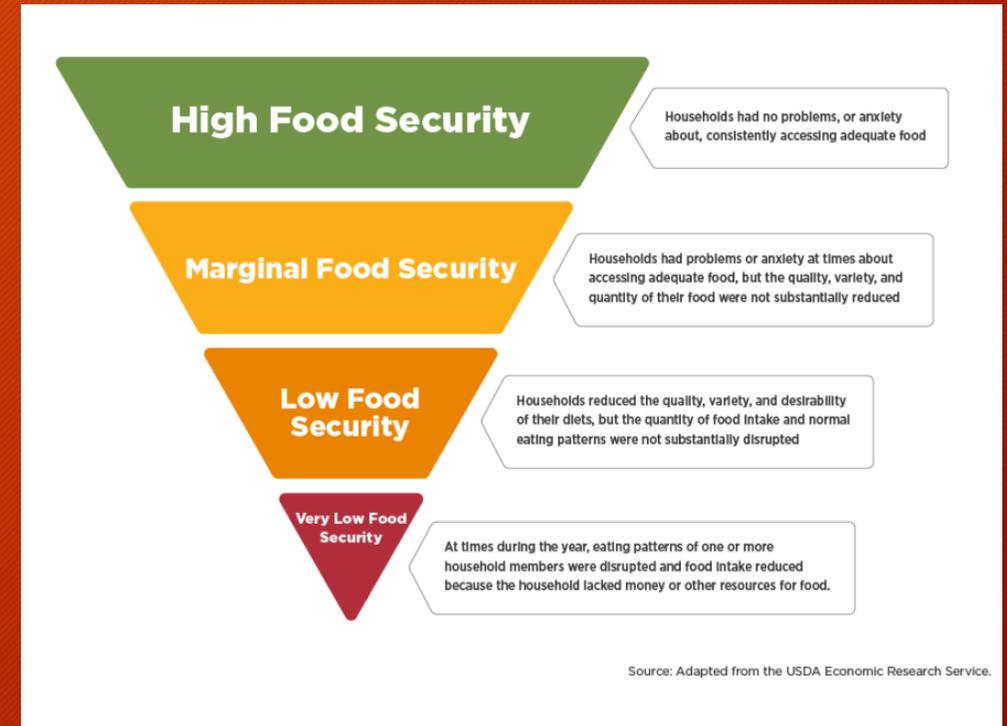


[Email Agent](#)

So what does this have to do with food
insecurity and access?

Relationship between Redlining and Food Insecurity

- Formerly redlined neighborhoods still have a concentration of our low income and minority populations.
- Predominantly low income, black neighborhoods face the most limited access to quality food
- Due to disinvestment, high quality food options in supermarkets are less likely to be available in these neighborhoods. Low conditions and disinvestment lead to stores not wanting to build or locate in those neighborhoods.
- This is when we get food deserts.



Relationship between Redlining and Food Insecurity

FOOD
INSECURITY.



“Living patterns are correlated with access to educational opportunities, employment opportunities, and, ultimately, to the health of those living within a community. One factor influencing the health of individuals is access to affordable nutritious foods. Studies comparing specific neighborhoods have found that low-income neighborhoods and minority neighborhoods are less likely to have access to large supermarkets. Federal and state policies have influenced the evolution of supermarkets and their relative scarcity in low income and minority communities just as they have influenced segregated living patterns.”

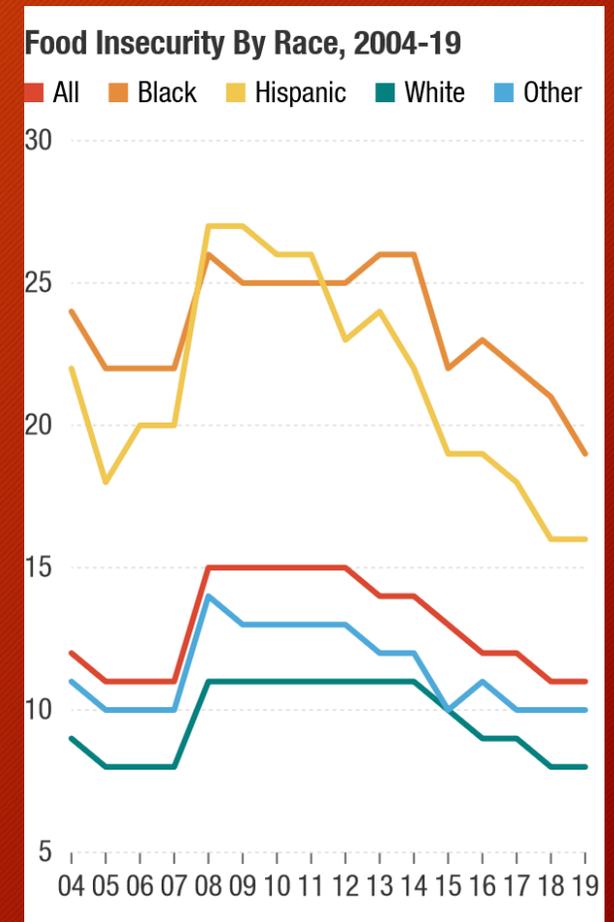
Supermarket Redlining

- Since the 1960s, supermarkets began being developed in the newly established suburbs.
- Grocery stores and retailers fled to the suburbs. “Upon relocation to the suburbs, supermarkets shifted” from specialty stores such as “meat markets, bakeries, produce shops, to a model which integrated various products”
- City supermarkets and specialty stores found it hard to compete with the suburban stores due to land requirements and strict city zoning laws.
- This all leads to problems- lack of investment into new stores, relocation of stores, difficulty of access and availability to healthy food choices

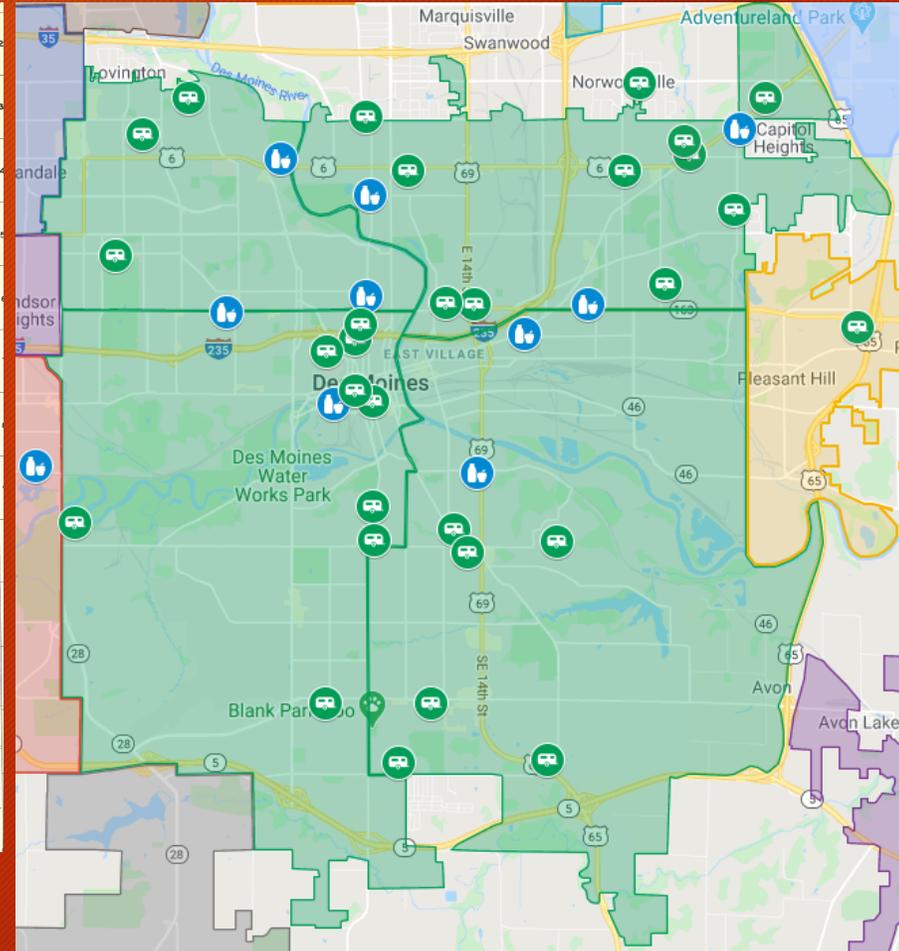
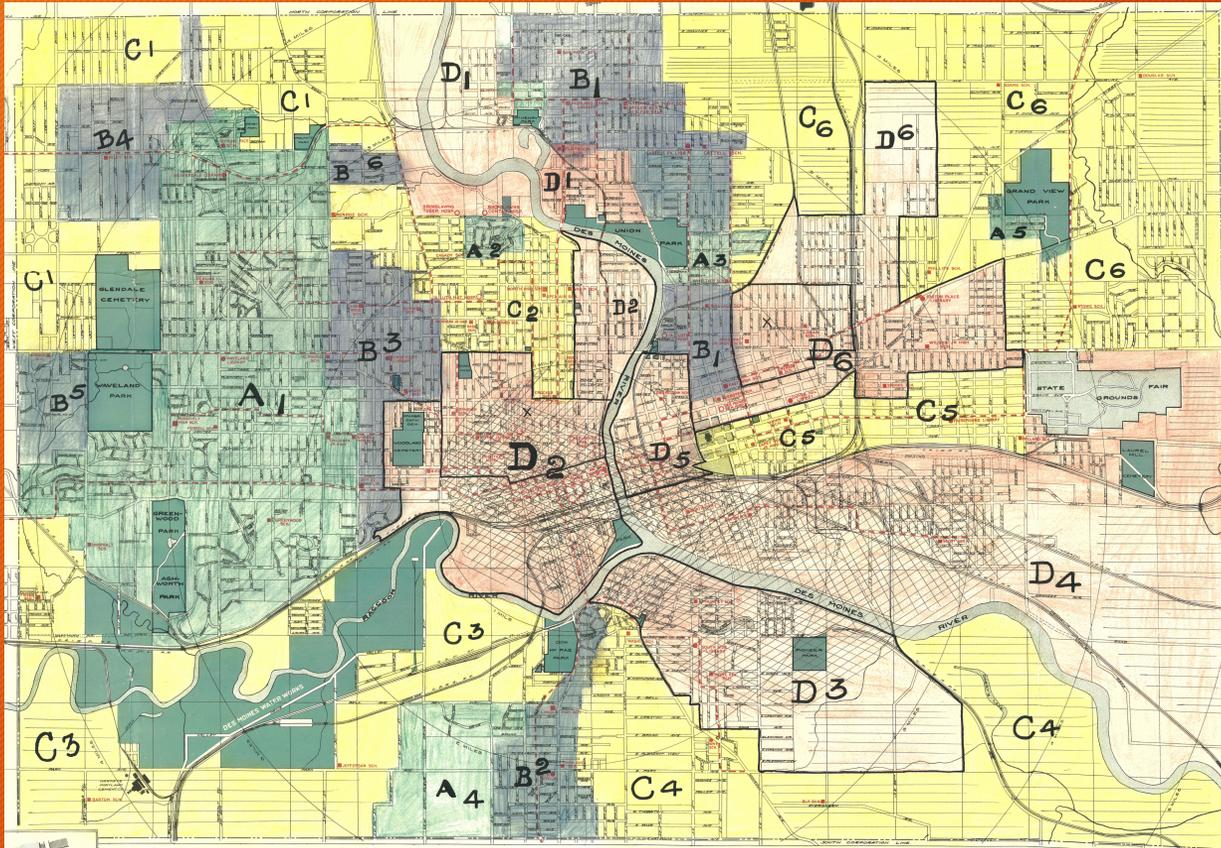


The Lasting Impact of These Issues

- Smaller convenience stores and grocery stores become necessary in low income, urban neighborhoods. But there is a price paid by the consumers living there.
- Higher Health issues such as obesity, high blood pressure, high cholesterol, diabetes and more
- The cost of healthy food compared to less healthy foods.
- Ignoring past influences constraining the choices of minorities redirects attention from social constraints imposed by institutions on minorities to minorities' personal choices.



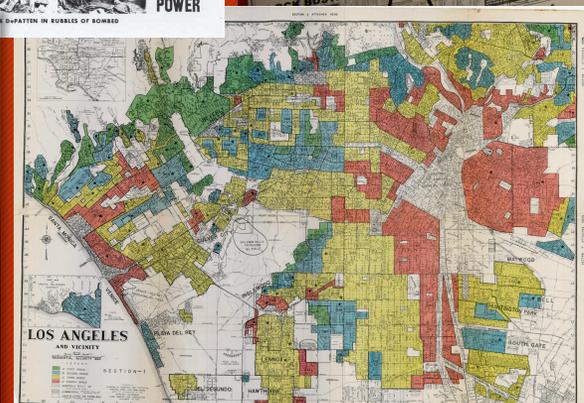
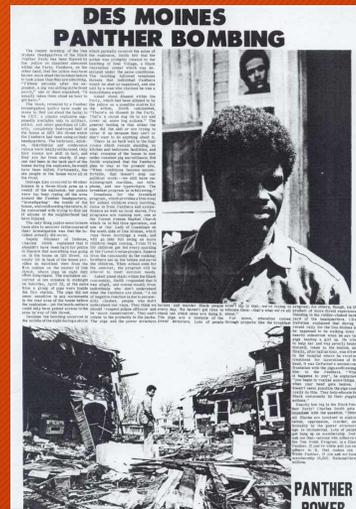
Redline Map vs Location of DMARC Pantries



Our Work to Address Issues of Inequality

Phase 2 of Undesign the Redline Project

- Education is KEY!
- Community Engagement
- Actionable strategies to address inequities
 - Investment into communities
 - Policy actions



Questions?

Sources

- https://digitalcommons.nyls.edu/cgi/viewcontent.cgi?article=1002&context=racial_justice_project
- [https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4810442/#:~:text=%E2%80%9CSupermarket%20redlining%E2%80%9D%20is%20a%20term,to%20suburbs%20\(Eisenhauer%202001\).](https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4810442/#:~:text=%E2%80%9CSupermarket%20redlining%E2%80%9D%20is%20a%20term,to%20suburbs%20(Eisenhauer%202001).)
- <https://www.npr.org/2020/09/27/912486921/food-insecurity-in-the-u-s-by-the-numbers>
- Undesign the redline project