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EP RED LINE

“UNDESIGN THE REDLINE”
examines the history and legacy of segregation in America.

BY ALFONZO PORTER

HOW YOU EXPERIENCE DENVER DEPENDS ON WHERE YOU LIVE.

Where you live is in part determined by housing policies that were enacted 85 years ago, prohibited 50 years ago, yet persist in practice to this day.

That’s largely due to the historical legacy of redlining, which drove a system of de jure then de facto segregation in housing based on race. Redlining created two realities: One lived by white people, and one lived by African Americans, Latinos, and other people of color. One reality fueled the possibility of future affluence and prosperity. The other led to generations of poverty and inequity that many still fight against today.

How did this happen? It was designed to.

When the Federal Housing Administration (FHA) was created in 1934, as part of President Roosevelt’s New Deal, it made credit more available to lenders. Ostensibly, the FHA existed to make housing more accessible to lower- and middle-class families. But those loans were accessible only to white homebuyers.

That’s because the FHA endorsed a practice of color-coding neighborhood maps by race. African American neighborhoods, and even those close to African American neighborhoods, were drawn in red; hence the term “redlining.” The maps were then used by banks and mortgage companies to refuse loans to projects with “incompatible racial elements.”

By 1945, redlining was common practice at the FHA. White families were incentivized to move to the growing suburbs, while African Americans were kept in urban areas. Housing
projects, another product of the New Deal, further segregated neighborhoods that had once been integrated.

This exhibition is designed to spotlight the government’s role in maintaining segregation through law, policy, and practice.

In Denver, Five Points, Park Hill, Montbello, Globeville, Barnum, and many other neighborhoods were redlined, which meant individuals and families who lived within their boundaries were unable to build wealth through real estate.

In the United States, “wealth and financial stability are inextricably linked to housing opportunity and homeownership,” Lisa Rice, Executive Vice President of the National Fair Housing Alliance, told the Chicago Tribune. “For a typical family, the largest share of their wealth emanates from homeownership and home equity.”

The racial divide in home ownership grew significantly wider after the passage of the Housing Act of 1949, which was designed to address a severe housing shortage caused by waves of veterans returning home from WWII. Through the GI Bill, white veterans were able to access low-interest, FHA-insured mortgages to buy houses. African American veterans were not. Those who did purchase homes were preyed upon by greedy and abusive loan companies.

According to Charleszine Nelson, Senior Special Collection and Community Resources Manager at the Blair-Caldwell African American Research Library, the greatest impact on the viability of the African American community in Denver (and throughout the country) was the government’s denial of full benefits to African American veterans, which devastated the economic health of African American communities.

“The GI Bill made it possible for white veterans to buy homes, participate in training programs, go to college, and begin to build wealth,” says Nelson. “African American soldiers were denied access to money that had been promised to all veterans. That is why we see such economic disparities between white and African American communities around this nation today.”

Redlining reinforced a belief, held by many white people, that when people of color moved into a community, the value of the property in the area was compromised. Some white people were convinced that the presence of African Americans in particular would place their loans—and their ability to insure their loans—in jeopardy.

That fear was at the root of redlining as well as the early
housing discrimination that first took root in cities including St. Louis, Baltimore, and Louisville, where restrictive ordinances prevented black residents from buying houses on streets where whites lived. The ordinances followed the so-called “one family rule” that suggested that if one black family lived on a block, it was at risk.

Sadly and ironically, the opposite was actually true. Discriminatory housing practices required African Americans to spend more money than their white counterparts for comparable property. As a result, property values and stability increased when blacks were allowed to buy.

The history and impact of redlining and other discriminatory housing policies are explored in depth in “Undesign the Redline,” an interactive exhibition that helps audiences of all backgrounds understand the impact of housing discrimination. Presented by The Denver Foundation and Enterprise Community Partners, “Undesign the Redline” combines historical artifacts, storytelling, photographs, and interactive displays that illustrate redlining’s roots and lasting repercussions. As the exhibition makes clear, redlining’s long-term influence on minority communities was deep and wide. It encouraged racial segregation in housing, increased group tribalism, destroyed community cohesion, and obstructed the economic and educational opportunities of millions of Americans.

“Our goal is to provide a tool through which we help community members understand how our living and residential patterns developed over time,” says LaDawn Sullivan, The Denver Foundation’s Director of Leadership & Equity. “It is designed to spotlight the government’s role in maintaining segregation through law, policy, and practice.”

“Undesign the Redline” was created by the New York-based firm Designing the WE and has been presented throughout the nation, with stops in New York, Chicago, and Baltimore, among others. Throughout its two-month run in Denver, The Denver Foundation and Enterprise will present programming that explores the past, present, and future reach of redlining. The Foundation will also share how it seeks to counteract that legacy through grantmaking and programs in basic human needs, economic opportunity education, and leadership and equity.

“We are working with all of our nonprofit partners, local communities, community leaders, and constituencies on developing actionable steps to dismantle these long-standing systems of discrimination,” says Sullivan. “We must work at all levels to deconstruct policies that perpetuate segregation.”

“Undesign the Redline,” presented by The Denver Foundation and Enterprise Community Partners, will be on display at the Blair-Caldwell African American Research Library from November 15 to December 15, and at the Webb Municipal Building from December 18 to January 2. For more information, including a list of related community events and programs, visit enterprisecommunity.org.
In his latest book, "The Color of Law," Richard Rothstein builds a compelling case against the myth of de facto segregation—the idea that communities are segregated by race because of individual preferences. In reality, Rothstein argues, racial segregation in housing happened directly as a result of federal and local laws and policies.

"The myth justifies doing nothing, while the segregation of housing is just as unconstitutional as the segregation of schools," Rothstein told a crowd at STEAM on the Platte in March.
Rothstein is a research associate of the Economic Policy Institute, and a fellow at the Thurgood Marshall Institute of the NAACP Legal Defense Fund and the Haas Institute at the University of California, Berkeley. The Denver Foundation and Urban Land Conservancy brought him to Denver for several events this spring. At each, he outlined the history of neighborhood segregation and explored the ways that housing is inextricably connected to education, employment, health, and many other social issues and the inequities that still manifest today.

During one of Rothstein’s stops, he appeared with leaders of local organizations working to address the long-term consequences of redlining.

Enterprise Community Partners is educating people about the history of neighborhood segregation in Denver and inviting them into a dialogue. A community organizer with 9to5 Colorado talked about their efforts to improve tenants’ rights and protect the communities of color that are once again being displaced.

Another local organization, United for a New Economy (UNE), is organizing communities adversely affected by gentrification and transit development to advocate for funding and legal aid. UNE reported that in 2017, one elementary school in Westminster had 80 students leave mid-year, primarily because their families could no longer afford to live in the area. Such stories will become more common as vulnerable communities are displaced by gentrification, another force driving neighborhood segregation.

An enlightening and thorough history and analysis, “The Color of Law” is a timely book with the power to educate, build understanding, and create change.