

Redlining: How racist policy from a 1930s program has left scars still visible in today's Des Moines

Kim Norvell | Des Moines Register

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Bobbretta Brewton was about 8 years old when her family moved from downtown Des Moines to the east side, where she had to start in a new school and try to make new friends.

Her family's move wasn't because they were upgrading their home or relocating to be closer to work.

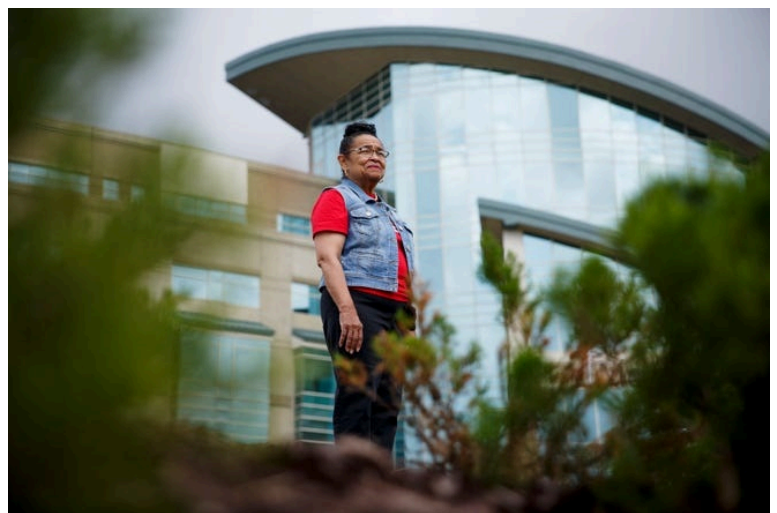
It was the late 1950s, and the city had purchased Brewton's grandmother's home — where she, her parents and two of her siblings lived together — to demolish it and those of other Black residents.

The city had identified the neighborhood as "slums" and cleared it and others as part of urban renewal, an attempt to rid Des Moines of what leaders said were eyesores in favor of Interstate Highway 235 and new development that they believed would increase property value and bring more tax revenue to the city's coffers.

But the decline of those neighborhoods was not by accident.

Twenty years earlier, the federal government had created a program that promoted mortgage lending, but at the same time ordered banks not to make loans in neighborhoods it deemed “risky” — primarily areas with non-white, low-income residents, said Kendyl Larson, director of research and planning for the Polk County Housing Trust Fund.

The practice was known as redlining, and as a result, Black residents and other people of color could not secure funding to fix up their homes, purchase new ones



Bobbretta Brewton stands near the intersection of 3rd and Laurel streets on June 20 in Des Moines. As a child, Brewton lived at the site in her grandmother's house, which was cleared to make way for I-235 and other so-called urban renewal. Brian Powers/The Register

or sell them, cutting them off from participation in America's most effective form of wealth building.

By design, Brewton's childhood neighborhood had fallen into disrepair, making it an easy target for city leaders who wanted to remove it and others like it in the name of progress.

"The city looked at it just like a run-down neighborhood. But that was home to us," said Brewton, now 71. "The house was warm. We were clean. We got food. We went to church. We did all kinds of family things together.

"We always had what we needed."

While homes in some other redlined neighborhoods were spared, deep scars from the government-sponsored program remain generations later.

Though boundary lines have shifted over eight decades, the majority of neighborhoods that were once redlined have median single-family home values lower than the median home value citywide, according to data from the Polk County Assessor's Office. In at least three neighborhoods, values are half the median.

Also, a majority of Des Moines' formerly redlined neighborhoods still are home to primarily minority residents, according to the Polk County Housing Trust Fund, which is hosting an ongoing exhibit, "Undesign the Redline."

"This legal segregation in the 1930s caused the city of Des Moines to be forever shaped by this embedded system both socially and physically. ... it is very clear that a negative legacy has been left on Des Moines' landscape because of these policies," the exhibit's website says.

The exhibit's goal is to educate Iowans about the persistent inequities redlining created in the hope that new policies and programs will be put into place to help lift up the affected neighborhoods and right the wrongs that so many Black residents have faced since Des Moines' redline map was created in 1938.

"We really need a full telling of this history first. And we need to ask the question, 'How did we get here and what happened?'" said Braden Crooks, co-founder of Designing the WE, a national organization that helps create local redline exhibits, including Des Moines'. "That's really a critical part because if you're not very intentionally undoing this history and undoing structural racism and inequality, you're most often repeating and reproducing those systems."



Kendyl Larson, director of research and planning with the Polk County Housing Trust Fund, gives a virtual tour of its Undesign the Redline exhibit on June 17 at Franklin Junior High in Des Moines. *Brian Powers/The Register*

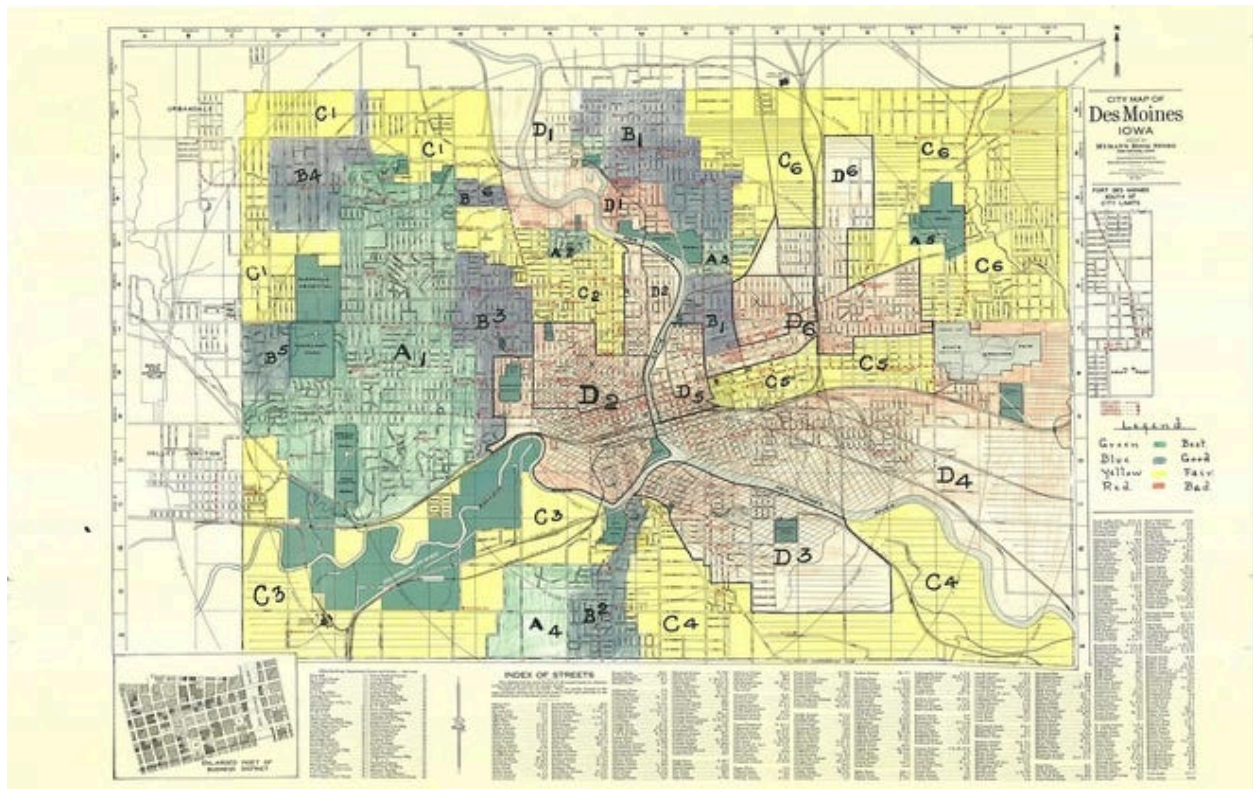
What is redlining?

In 1933, as part of the New Deal, the government created the Home Owners' Loan Corp., designed to help failing banks, refinance home loans and get Americans back into homeownership after the Great Depression.

The program created the 30-year, federally backed mortgage, which is still the standard today.

But the program also instituted the discriminatory practice known today as redlining, advising banks where and how they should lend money. It prioritized loans in neighborhoods where majority whites lived and prohibited them in areas where Black people and other minorities such as Eastern Europeans, Jews, Asians and Italians lived, Larson said.

“Congress essentially wanted to bake into these programs systemic ways to cut out people of color from benefiting from them,” she said on a recent tour of the exhibit, which has gone virtual during the COVID-19 pandemic.



This is the 1936 lending map for the city of Des Moines. It identified which neighborhoods should get home loans and which shouldn't. Those labeled red and yellow were predominantly Black neighborhoods and were cut off from banks' investment. *Digital Scholarship Lab, University of Richmond/Special to The Register*

The government created lending maps in 239 cities, including Council Bluffs, Des Moines, Davenport, Dubuque, Waterloo and Sioux City, using a four-color system that identified neighborhoods where banks should invest their money.

The four colors — red, yellow, blue and green — were assigned by looking at the neighborhoods' socioeconomic class, racial and ethnic population, types of housing and materials. Also considered was whether those who lived there were homeowners or renters — the latter more likely to be people of color.

Red was marked “hazardous,” meaning there was a “fear of infiltration of hazardous populations” should those residents get home loans; yellow was marked as “definitely declining,” consisting largely of Black Americans; blue was marked as “still desirable” — neighborhoods that were primarily white; and green was marked as “best”: white-only neighborhoods.

Banks completely cut off investment in red neighborhoods, and were advised to be cautious in yellow areas — homeowners could still qualify for loans, but they might not be on the bank’s best terms.

In Des Moines, 34% of neighborhoods, including downtown, in the East Village and on the south, east and north sides, were redlined, according to the government map, digitized by the University of Richmond’s “Mapping Inequality” project. Forty-one percent were yellow, or “definitely declining.”

Chautauqua Park, though it was almost entirely surrounded by red neighborhoods, was labeled green because it had a racially restrictive covenant that allowed only white people to purchase homes in the neighborhood.

Redlining eventually waned, and was formally outlawed by the Fair Housing Act of 1968.

But its impacts linger, Larson said.

“It’s allowing Jim Crow-era segregation to be baked not only into our home ownership, but into the physical landscape of our cities and how they develop,” she said. “When you have certain areas of the city completely cut off from investment, then that means that the parts that are getting investment are going to improve more over time than the areas that are not.

“So, this really impacts how our cities look over time, and really, how our cities look today.”

Demolishing Black, redlined neighborhoods for new investment

This systemic disinvestment led to many other issues in Black communities, as outlined by the “Undesign the Redline” exhibit: lower property values, unsafe living conditions, crime, reduced access to insurance and health care.

In the late 1950s through the 1970s, Des Moines went through urban renewal. As in other cities in the country, white leaders identified blighted neighborhoods they could demolish to make way for new investment, including the \$60 million I-235 freeway.



A historic image of Center Street, super imposed on the street today, for “The Center Street Story: An Urban Renewal Retrospective” documentary, produced by Community Legacy Matters Inc. *Special to The Register*

In Des Moines, that meant clearing out Black, redlined neighborhoods.

About 1,300 families and businesses were displaced, including all but two buildings on Center Street, a predominantly Black-owned business district downtown between 10th and 14th streets.

Center Street was once a thriving area with barber shops, restaurants, grocery stores, pharmacies, hotels and laundromats. It was also known for its jazz clubs, which brought nationally renowned artists to Des Moines.

In its place was a grand plan for private investment that never really came to fruition, said Eric Burmeister, executive director of the Polk County Housing Trust Fund.

There now? A huge surface parking lot that serves Iowa Methodist Medical Center, an outdated strip shopping center and the Oakridge Neighborhood — a worthy affordable housing development, but not the high-priced, high-taxable property that the fathers of urban renewal envisioned, Burmeister said.

While the city and the state paid for the properties they planned to clear, home and business owners rarely received fair market value. Displaced families were faced with purchasing smaller or less appealing homes, available to them only in limited areas, Burmeister said.

Some neighborhoods would not sell to Black families, or owners overpriced their homes, knowing a person of color would be unable to buy, according to Des Moines Register archives. A training manual prepared the National Association of Real Estate Brokers, used by real estate agents until 1968, said Black residents should not try to purchase in white neighborhoods — “The colored people certainly have a right to life, liberty and the pursuit of happiness but they must recognize the economic disturbance which their presence in a white neighborhood causes and forego their desire to split off from the established district where the rest of their race lives,” it said.

A May 27, 1959, article in the Des Moines Register outlined Black families’ struggles to find new, comparable housing. Lavonia Craddock was given \$5,500 for her three-bedroom home on 24th Street, but ended up having to pay \$9,500 for a two-bedroom home.

Maude Pickett, who lived on 16th Street, was given \$3,400.

“When I told people I was looking for a house which would cost what the highway commission paid me they laughed at me. My home is a nice home, with apple trees, and room enough on the grounds for another house to be built,” she was quoted as saying in the Register.

The same was true for Brewton’s grandmother, Grace Jones, who purchased a much smaller home a few blocks away. The move also split up her family: Brewton’s parents purchased their own home on the east side.

Not only were they all relocated, the move changed Brewton's grandmother forever. The hardworking, graceful mother of six became depressed, never adjusting to her new surroundings. And during the move, to make matters worse, Jones dropped a pitcher on her foot, which had to be amputated.

"She was really sad. She didn't know anybody up there. She didn't want to be up there," Brewton said.

The Polk County Housing Trust Fund argues that redlining and urban renewal led to more issues that still present themselves today: In what became known as white flight, white residents began leaving cities for the suburbs, which led to urban decay. Manufacturers and companies followed them as they left the urban core. Because of this so-called capital flight, cities began "planned shrinkage," cutting off investment from declining areas of the city — formerly redlined areas — including fire service, garbage pickup, policing and water.

According to the exhibit, those unsafe conditions led to heroin and crack epidemics, the mass incarcerations of the War on Drugs, and, most recently, predatory lending that contributed to the foreclosure crisis. The resulting inequities are frequently cited in the protests that have erupted after the deaths of Black people at the hands of police.

What can be done now?

Today, 74% of redlined neighborhoods nationally are low-to-moderate income, according to a 2018 study by the National Community Reinvestment Coalition. Nearly two-thirds are minority neighborhoods, it found.

Conversely, 91% of the green neighborhoods remain middle- to upper-income today, with 85% of them still mainly white.

That segregation largely exists in Des Moines, where redlined neighborhoods are still home primarily to minority populations.

[See the map.](#)



A map of two urban renewal areas in Des Moines, originally published in the Dec. 25, 1962 edition of the Des Moines Register. The River Hills Renewal Area was where Bobbretta Brewton lived; the Oakridge Renewal Area is where Center Street was. *Des Moines Register Archives*

In those minority census tracts, the median home value is about half of the \$140,600 median home value in Polk County, according to the 2017 “One Economy: The State of Black Polk County” report. Black residents in Polk County are still denied home loans 2.2 times more than the countywide average, according to the report. And Black Polk County residents represent just 2.6% of all homeowners countywide, though they make up 6% of the population.

Sherman Hill is one exception to the rule, in large part due to a targeted restoration and revival by white Iowans who liked the neighborhood’s history, architecture and proximity to downtown, Burmeister said. The largely minority population that lived there during redlining and before urban renewal no longer call it home, he said.

“We still have to deal with the pandemic of racism that still affects us today. That is the invisible virus, human-made, that has infected and poisoned all communities in America,” said Joshua Barr, director of the city’s Civil and Human Rights Commission. “Des Moines is not immune to the virus of racism, and we have to dismantle that.”

The city took one step forward last year when it prohibited housing discrimination against people receiving public assistance, Barr said. But there’s more that can be done, including developing policies that require affordable housing with any new development; requiring landlords to take a fair housing training class to get a rental certificate from the city; banning slumlords; creating programs for affordable home ownership; banning the box on rental applications requiring disclosure of felony convictions; and creating certain “empowerment zones” in which the city can make targeted investments in once-redlined neighborhoods, he said.

The city also should consider land banking, in which government agencies and nonprofit organizations work together to purchase and remodel vacant or tax-delinquent properties and create programs that lead to affordable home ownership, Burmeister said.

“Once you strengthen housing, so many other issues take care of themselves,” Barr said. “It’s that simple, but the question is: Do we have the will and courage to do those things that are right?”

“Typically when it comes to investing in those who have been historically denied or historically marginalized, we just want those issues to go away, and we want to push them to the side. But those issues come back, one way or another.”

Local advocates agree that the first step is education. The Polk County Housing Trust Fund will conduct virtual tours of “Undesign the Redline” on Wednesdays on its Facebook page. More information can be found on its website, undesigndsm.com.

It hopes to continue the in-person exhibit at Franklin Junior High when COVID-19 concerns wane.

“Des Moines is going to have to own up to its history and its responsibility before we can have serious discussions,” Burmeister said. “And that is what we’re hoping, from a housing standpoint, happens through this particular exhibit.”

For Brewton, finally telling her family’s story to people who will listen has been rewarding, building on her lifelong work in local nonprofit organizations where she tries to “bridge the gap” for disadvantaged Iowans like her and her grandmother.

“It’s really fulfilling for me to be able to tell her story because at the time it was happening to her, there was nobody to listen. It was just, ‘You guys need to get out of the way. Get out of the way of progress,’” she said. “I think she’d be really proud that I talked about her in such a reverent way.”

Systemic racism: what is it exactly and how do we fight it?

The movement to end systemic racism has never been stronger. How can you be part of the solution to end it?
Associated Press, USA TODAY

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