Redlining in St. Paul
HJC is a nonprofit public interest advocacy and legal organization whose primary mission to preserve and expand affordable housing for low income individuals and families.
Current housing disparities are the consequence of deliberate decisions.
Native American Nations Map Detail

From Aaron Carapella - Tribal Nations Maps
## Population Change in Saint Paul 1850-1930

<table>
<thead>
<tr>
<th>Census</th>
<th>Pop.</th>
<th>%±</th>
</tr>
</thead>
<tbody>
<tr>
<td>1850</td>
<td>1,112</td>
<td>—</td>
</tr>
<tr>
<td>1860</td>
<td>10,401</td>
<td>835.3%</td>
</tr>
<tr>
<td>1870</td>
<td>20,030</td>
<td>92.6%</td>
</tr>
<tr>
<td>1880</td>
<td>41,473</td>
<td>107.1%</td>
</tr>
<tr>
<td>1890</td>
<td>133,156</td>
<td>221.1%</td>
</tr>
<tr>
<td>1900</td>
<td>163,065</td>
<td>22.5%</td>
</tr>
<tr>
<td>1910</td>
<td>214,744</td>
<td>31.7%</td>
</tr>
<tr>
<td>1920</td>
<td>234,698</td>
<td>9.3%</td>
</tr>
<tr>
<td>1930</td>
<td>271,606</td>
<td>15.7%</td>
</tr>
</tbody>
</table>
## Areas by Grade

<table>
<thead>
<tr>
<th>Area</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>A &quot;Best&quot;</td>
</tr>
<tr>
<td>28%</td>
<td>B &quot;Still Desirable&quot;</td>
</tr>
<tr>
<td>31%</td>
<td>C &quot;Definitely Declining&quot;</td>
</tr>
<tr>
<td>27%</td>
<td>D &quot;Hazardous&quot;</td>
</tr>
</tbody>
</table>
HOLC Map of St. Paul

Minnesota Historical Society
Redlining in context

Denial of African American borrowers under the GI bill

Racially restrictive covenants

Steering
Legal Framework to address redlining

- Federal Fair Housing Act
- Minnesota Human Rights Act
- Home Mortgage Disclosure Act
- Community Reinvestment Act
History is not something in the rear view mirror – we live with the past every day
Saint Paul Demographics 2016
Saint Paul has one of the lowest homeownership rates in the nation among Black households.
Homeownership rates by race

Saint Paul Homeownership by Race and Ethnicity

- Black or African-American (one race): 16.9%
- American Indian or Alaska Native (one race): 30.2%
- Asian (one race): 40.2%
- Some other race (one race): 42.0%
- Two or more races: 27.6%
- Hispanic or Latino (of any race): 35.4%
- White alone (not Hispanic or Latino): 61.2%
The housing market is not broken – it is working exactly as intended by the people who created it.
Causes, consequences, or both?

**Wealth disparities**
- 240 years to close the wealth gap between Black and white households

**Income disparities**
- $28,763 gap between white households and households of color

**Credit scores**
- Median credit score in white areas is 720 compared to 570 non-white areas
Denial rates by race and income
Subprime lending before the great recession

Frogtown Neighborhood Association
Gentrification is creating new challenges and barriers to homeownership.

Source: Author calculations, 2000 Census and 2011-2015 ACS
What worked for people in the past does not necessarily work for people in the future.
Something that you can do TODAY that will make a difference

Go to fightforhousingjustice.org or defendcivilrights.org and submit comments on the proposed disparate impact rule!
Learn more:

• Mapping Inequality: Redlining in New Deal America
• Jim Crow of the North
• Mapping Prejudice Project
• The Color of Law: A Forgotten History of How the Government Segregated America
• Racial Disparities, Homeownership, and Mortgage Lending in the Post-Great Recession Period
Margaret Kaplan
President
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www.hjcmn.org