<table>
<thead>
<tr>
<th>Inquiry Design Model (IDM) Blueprint™</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Compelling Question</strong></td>
</tr>
<tr>
<td>How has structural racism shaped Kansas City neighborhoods?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Standards and Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas</td>
</tr>
<tr>
<td>Missouri</td>
</tr>
<tr>
<td>1.1, 1.2, 2.2, 3.1, 3.4, 4.1, 4.3, 5.2, 5.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Staging the Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students discuss the definition of structural racism – ways that people have organized society around race and instituted policies that reproduced racial bias from the past into the present. Place an emphasis on the description of redlining from Mapping Inequality (source no. 1).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supporting Question 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>How did redlining and restrictive covenants constrict life for Black Kansas Citians?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supporting Question 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are the long-term impacts of disinvestment in neighborhoods?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supporting Question 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>What steps are neighborhoods taking to improve their community?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Formative Performance Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>Write down two to four different reasons that the Home Owners’ Loan Corporation reviewers downgraded neighborhoods.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Formative Performance Task (Question 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using the four different reasons you listed in the prior exercise, talk in small groups about the consequences of redlining. Work with a partner to write a three-sentence to explain what happened.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Formative Performance Task (Question 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a news report (flip grid, poster, Google Jam Board, etc.) highlighting the solutions that are being utilized to help neighborhoods recover from redlining.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Featured Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOLC Neighborhood Maps and Descriptions, Restrictive Covenants.</td>
</tr>
<tr>
<td>School closure maps Dangerous / Condemned Buildings Food Deserts.</td>
</tr>
<tr>
<td>New lending strategies efforts to end food deserts.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Argument</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construct an argument with evidence in response to the question, “How did structural racism (redlining) shape neighborhoods in Kansas City?”</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extension</th>
</tr>
</thead>
<tbody>
<tr>
<td>In a visual organizer, identify the social, legal, and economic aspects of structural racism in Kansas City.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Taking Informed Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understand: Based on your new understanding of structural racism, explain the causes and impacts of structural racism in shaping how Kansas City’s neighborhoods</td>
</tr>
<tr>
<td>Assess: What are the first steps to dismantling racist policies?</td>
</tr>
<tr>
<td>Act: How should we teach people about structural racism? Who is at fault for structural racism’s creation? Create a presentation that outlines the steps people take to recognize and oppose structural racism?</td>
</tr>
</tbody>
</table>
Primary Sources

Home Owners’ Loan Corporation (HOLC) Maps and Descriptions
The federal government's Home Owners' Loan Corporation created thousands of municipal maps between 1935 and 1940. HOLC staff members, using data and evaluations organized by local real estate professionals—lenders, developers, and real estate appraisers—in each city, assigned grades to residential neighborhoods that reflected their "mortgage security" that would then be visualized on color-coded maps. Neighborhoods receiving the highest grade of "A"—colored green on the maps—were deemed minimal risks for banks and other mortgage lenders when they were determining who should receive loans and which areas in the city were safe investments. Those receiving the lowest grade of "D," colored red, were considered "hazardous."

HOLC agents in the other two hundred-plus cities graded through this program adopted a consistently white, elite standpoint or perspective. HOLC assumed and insisted that the residency of African Americans and immigrants, as well as working-class whites, compromised the values of homes and the security of mortgages. In this they followed the guidelines set forth by Frederick Babcock, the central figure in early twentieth-century real estate appraisal standards, in his Underwriting Manual: "The infiltration of inharmonious racial groups ... tend to lower the levels of land values and to lessen the desirability of residential areas."

Descriptions of the "infiltration" of what were quite often described as "subversive," "undesirable," "inharmonious," or "lower grade" populations, for they are everywhere in the HOLC archive.

These grades were a tool for redlining: making it difficult or impossible for people in certain areas to access mortgage financing and thus become homeowners. Redlining directed both public and private capital to native-born white families and away from African American and immigrant families. As homeownership was arguably the most significant means of intergenerational wealth building in the United States in the twentieth century, these redlining practices from eight decades ago had long-term effects in creating wealth inequalities that we still see today.

Adapted from “Introduction,” Mapping Inequality: Redlining in New Deal America
https://dsl.richmond.edu/panorama/redlining/
AREA DESCRIPTION
Security Map of Greater Kansas City

1. POPULATION: a. Increasing
   b. Rate and Season
   c. Foreign Families 0 %
   d. Negros 0 %
   e. Shift or Inflation

2. BUILDINGS: PREDOMINATING 100 %
   a. Type and Size
   b. Construction
   c. Average Age 1-18 years
   d. Repair
   e. Occupancy
   f. Owner-occupied
   g. 1935 Price Bracket $2000-$37,500
   h. 1937 Price Bracket
   i. Current Price Bracket
   j. Sales Demand
   k. Predicted Price Trend
   l. 1935 Rent Bracket
   m. 1937 Rent Bracket
   n. Current Rent Bracket
   o. Rental Demand

3. NEW CONSTRUCTION (past yr.) No.
4. OVERHANG OF HOME PROPERTIES: a. HOLC App $35,000
   b. Institutions 28 $236,000
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 5 for $19,000
   b. Institutions Few
6. MORTGAGE FUNDS Used
7. TOTAL TAX RATE PER $1000 (1938) $37.70

8. DESCRIPTION AND CHARACTERISTICS OF AREA: This area embraces the best of the far-flung, nationally-known J. C. Nichols' exclusive subdivisions. The southern portion to 120th Street and Independence, between 78th and 80th and between Meyer and 82nd is Meyer Circle. Except for the northern portion the terrain is reasonably level between Wornall and Ward Parkway. Near the Kansas State Line the large mansions are artistically located in rolling hills. Mission Hills on the Kansas side is a continuation of this area. The homes are all of the wealthiest Kansas City and with adjoining Mission Hills one of the outstanding subdivisions of the United States. Although taxes on some of the large houses are high, this area like other parts of Country Club does not bear a fair proportion of the tax burden in relation to other parts of the city.

9. LOCATION KANSAS CITY, MO. SECURITY GRADE First AREA NO. A-8 DATE 1-2-39
Structural Racism in Kansas City

KCBlackHistory.org

Close up of Description and Characteristics of Area section A8
Description of Area D24, Northeast Kansas City Neighborhood

**AREA DESCRIPTION**

Security Map of Greater Kansas City

1. **POPULATION:**
   - a. Increasing
   - b. Class and Occupation: Laborers
   - c. Foreign Families: 6%
   - d. Nationalities: Italians
   - e. Shifting or Inflation: Negro 65%

2. **BUILDINGS:**
   - a. Type and Size: Single 4-story
   - b. Construction: 35% brick, 65% frame
   - c. Average Age: 60 - 80 years
   - d. Repair: Very poor
   - e. Occupancy: 92%
   - f. Owner-occupied: 70 - 80%
   - g. 1935 Price Bracket: $400 - $2000
   - h. 1937 Price Bracket: $400 - $2000
   - j. Sales Demand: Up to $1000
   - k. Predicted Price Trend (next 6-12 months): Static to down
   - l. 1935 Rent Bracket: $8 - $18
   - m. 1937 Rent Bracket: $10 - $20
   - n. Current Rent Bracket: $10 - $20
   - o. Rent Demand: Up to $15
   - p. Predicted Rent Trend (next 6-12 months): Static

3. **NEW CONSTRUCTION (last yr):**
   - No. 0
   - Type & Price: Now Selling

4. **OVERHANG OF HOME PROPERTIES:**
   - a. HOLC 32 Appraisal: 33
   - b. Instructions: 5103
   - c. HOLC 82 for $111,000

5. **SALE OF HOME PROPERTIES (2 yrs):**
   - a. HOLC 82 for $111,000

6. **MORTGAGE FUNDS:**
   - Home: 7
   - TOTAL TAX RATE: 73 cents ($100 = $73)

7. **DESCRIPTION AND CHARACTERISTICS OF AREA:**
   - This five-square mile area, containing the principal negro habitat of Kansas City, Mo., is that old section where values were "shot" several years ago. The colored bolt extends from the vicinity of Troost east to the vicinity of Cleveland, south to 27th Street and north to the vicinity of 18th Street. Scattered throughout the negro district is the typical wide variety of large old houses, poorly kept, occupied by low-income wage earners and laborers. This is true of the outer fringes where the negro section is a typical colored area, rugged in every respect. Throughout, the large area is one where values have fluctuated very little in the last five years, with demand for property negligible. Fifteenth Street and 18th Street are negro business streets. Scattered throughout the area are a large number of small factories and commercial institutions, such as laundries and similar service establishments. In this respect it suffers from the fact that the district was built up long before Kansas City had zoning restrictions. Throughout the area are a large number of apartments, particularly along 9th Street, the Plaza and other streets. Many of these are in the colored areas as well as outer parts of the district. There is a number of negro apartments renting at $25 a unit. Otherwise $20 per unit is the maximum. The ratio of assessed values to market values is high.

9. **LOCATION:** Kansas City, Mo.
   - SECURITY GRADE: Fourth
   - AREA NO. 38
   - DATE: 2-21-39
This flourishing area, containing the principal negro habitation of Kansas City, Mo.,
is that old section whose values were fixed several years ago. The colored
boul is that old section whose values were fixed several years ago. The colored
boul extends from the vicinity of Troost east to the vicinity of 12th Street. Scattered
throughout the negro district is the typical wide variety of large old homes,
poorly kept, occupied by low-income wage earners and laborers. This is true of
the area, the negro section is a typical colored area, existing in
very little in the last few years, with demand for property negligible. E.g.-
14th Street and 18th Street are negro business streets. Scattered throughout
the area are a large number of small factories and commercial institutions.
In this respect it suffers from the fact that the district was built up long before Kansas City had zoning-
areas as well as other parts of the district. Many of these are in the colored
as the colored population is relatively small. The ratio of assessed value to market value is high.
\[ \frac{\text{assessed value}}{\text{market value}} \]
otherwise 20.5 per unit is the maximum.
**Restrictive Covenants**
A covenant is a legally enforceable “contract” imposed in a deed upon the buyer of property. Owners who violate the terms of the covenant risk forfeiting the property. Most covenants “run with the land” and are legally enforceable on future buyers of the property.

Racially restrictive covenants refer to contractual agreements that prohibit the purchase, lease, or occupation of a piece of property by a particular group of people, usually African Americans. Racially restrictive covenants were not only mutual agreements between property owners in a neighborhood not to sell to certain people, but were also agreements enforced through the cooperation of real estate boards and neighborhood associations. Racially restrictive covenants became common after 1926 after the U.S. Supreme Court decision, Corrigan v. Buckley, which validated their use.

From “1920s–1948: Racially Restrictive Covenants,”
The Fair Housing Center of Greater Boston, www.bostonfairhousing.org/
Restrictive Covenants from the deed to a home in the Greenway Fields neighborhood, near the intersection of Meyer Boulevard and Wornall Road in Kansas City, Missouri.

Section 9.
OUTBUILDINGS, FREE SPACE REQUIRED: Subject to the conditions hereinafter set forth; no outbuilding exclusive of greenhouses and exclusive of those projections enumerated in paragraph (c) and (d) of Section Six (6) erected on any of said lots, shall occupy more than fifty percent (50%) of the width of the lot upon which said outbuilding is erected, measured along the rear line of said lot; provided, however, that in no case shall the width of any such outbuilding, other than greenhouses, be more than Thirty-three (33) feet. In case more than one such outbuilding is erected on any one lot, the combined width of such outbuildings shall not exceed the width provided for by this section for single outbuildings; any greenhouse, exclusive of other outbuildings, may occupy not to exceed a maximum width of Thirty (30) feet on any lot upon which it is erected provided, however, that the combined width of greenhouses and other outbuildings erected, or maintained on any lot at any one time may not exceed eighty percent (80%) of the width of the lot upon which they are erected, measured along the rear line thereof; it is further provided, however, that the maximum combined width of such outbuildings may, with the consent of the J. C. Nichols Land Company be increased by not to exceed ten percent (10%) of the width of the lot measured along the rear line thereof; and provided further that the width of any outbuilding, other than greenhouses, may with the consent of the J.C. Nichols Land Company, be increased by not to exceed ten percent (10%) of the width of the lot upon which it is erected, measured along the rear line thereof. The provisions of Section Seven (7) relating to the maximum width of the residence which may be erected on any lot having appurtenant with such residence a greater frontage of ground than the required frontage of ground, and the provisions for reducing such frontage shall apply with the same force and effect to outbuildings as to the residence to which such outbuildings are appurtenant.

Section 10.
OWNERSHIP BY NEGROES PROHIBITED: None of said lots shall be conveyed to, used, owned nor occupied by negroes as owners or tenants.

Section 11.
PERGOLAS PERMITTED: No pergola or any detached structure for purely ornamental purposes may be erected on any part of any lot in front of a line twelve (12) feet in front of the front building line shown on any of said lots, without the written consent of the J. C. Nichols Land Company.
Food Deserts in Kansas City

Some neighborhoods in the United States, particularly those in low-income areas, have been dubbed “food deserts” because residents do not live near supermarkets or other food retailers that carry affordable and nutritious food. Low-income residents of these neighborhoods and those who lack transportation rely more on smaller neighborhood stores that may not carry healthy foods or may offer them only at higher prices.

A lack of healthy options could lead to poor diets and to diet-related conditions such as obesity or diabetes. If low-income households in food deserts can only purchase food at higher prices, they may be more prone to food insecurity—not having enough food for active, healthy living.

From “Access to Affordable, Nutritious Food Is Limited in ‘Food Deserts’” USDA.Gov

Kansas City Food Desert Map

Green areas show low-income areas without access to fresh, nutritious foods.

Closed Public Schools in Kansas City

Closed KCPS Schools
- Ashland School
- Bryant School
- Askew Elementary School
- Bingham Middle School
- Blenheim School
- Chick School
- Douglass School
- Dunbar School
- Fairview School
- Franklin School
- Graceland School
- Greenwood School
- Ladd School
- Longan School
- Marlborough School
- McCoy School
- Meservey School
- Moore School
- Northeast Middle School
- Pershing School
- Pinkerton School
- Robeson Middle School
- Seven Oaks School
- Swinney School
- Switzer School
- Thacher School
- Westport High School
- Westport Middle School
- West Rock Creek School
- Willard School

Visualized using data from KCPS Repurposing List, https://www.kcpublicschools.org/about/repurposing
Dangerous / Condemned Buildings in Kansas City

Visualized using data from Dangerous and Condemned Buildings List, KCMO.Gov
Lending and Efforts at Financial Equality
Kansas City Star, March 1, 2017

How KC aims to get banks lending in distressed areas

BY JOE ROBERTSON
jrobertson@kstarc.com

Kansas City banks that want a piece of City Hall’s business will soon need to listen to urban core rehabbers like Jan Johnson and Jessica Brown.

The city is taking ideas on how it will compel banks to be “socially responsible” by making them show in bids for city contracts how they’re helping distressed neighborhoods finally join the economic recovery.

It’s about time, say Johnson and Brown, who have been restoring apartments and houses in the East Side neighborhood they grew up in with little help from lenders.

It’s 2017, seven years since the peak of the subprime lending crash, and there are three things they believe should be self-evident by now.

1. The city needs to cop “an attitude” in insisting banks come to the table, Johnson said.

2. Banks “need to see value in these neighborhoods,” she said.

3. “And the community,” Johnson said, “needs to see hope here where they live.”

While much of the city is recovering, the urban core with its sea of vacant and deteriorating properties has remained a no-go for most banks.

“Other cities have been more aggressive in their socially responsible banking resolutions,” said Kansas City Finance Director Randy Landes.

The last resolution enacted by the City Council in 2012 only requires that the city manager consider a list of criteria in awarding the bids for banking services.

Other cities have oversight bodies, more public participation, stronger evaluation procedures and published bank community service records.

Most banks are ready to participate, said attorney Jeff Williams with Legal Aid of Western Missouri, and the time is ripe.

“Everyone has been trying to bail water with a thimble out of the Titanic,” he said. “We’re so awash in distressed property. But the market is improved now to the point people are ready to renovate,” Williams said.

He acknowledges the subprime lending crisis put banks in peril, he said. The lessons were hard-learned and account for some of the chilling caution.

“Yes, banks are in the business to make money,” he said. “But who ponied up the deposit insurance? ... Who bailed them out?

“Taxpayers.”

THE ART OF COMPROMISE
Kansas City’s banking and lending habits, when plotted onto a map by the National Community Reinvestment Coalition, remain starkly divided.

Few branches are opened east of Troost Avenue, and babbles showing the number and size of home purchase loans stop at the line altogether in the 2016 analysis.

Liberty Bank, with a branch at 4701 Troost Ave., is one of several involved in discussions with the city looking at creative ways to share the risks to bring capital into the East Side — such as contributing into a pool to help capitalize loans together.

“They (banks) may not want the loans on their books,” King said, “but I think they’ll be willing to put funds into a pool.”

There is “an art” to the city’s process as it seeks the right balance in what it might demand of banks, Landes said.

On one hand, the city’s business and its $1.3 billion annual budget represents a prize for banks, he said.

But on the other hand, there are not that many that can provide services for that large of an account.

If the city’s demands are too high, Landes said, it could be left with no bidders.

The city is continuing to work with the banks and solicit ideas from other agencies and community groups, he said.

“It’s a fluid process knitting this together,” he said. “We want banks to meet their needs, but also leverage relationships to improve services to the city.”

SIDE STREETS...NOT WALL STREET
Johnson and Brown like this

SEE LENDING, SA
Structural Racism in Kansas City

KCBlackHistory.org

Kansas City Star, March 1, 2017 (Continued)

14

TENDING FROM PAGE 4A
Ending Food Deserts
Kansas City Star, July 30, 2013

Oasis in a food desert finally has groundbreaking - Kansas City Star, The (MO) - July 30, 2013
July 30, 2013 | Kansas City Star, The (MO) | LYNH HORSLEY, The Kansas City Star

Nothing has come easy during the nine years that Kansas City residents and city officials have been trying to bring an oasis to the food desert surrounding 39th Street and Prospect Avenue.

Even Tuesday's formal groundbreaking for a new Aldi grocery store was held in a driving rainstorm.

But after all the delays, bureaucratic hurdles and economic challenges, supporters weren't going to let a little wet weather and mud stop the celebration.

"Although there is rain, I believe that God showers blessings," said 3rd District City Councilman Jermaine Reed, a prime mover behind the project.

The quest for a decent market may seem strange to suburbanites, who can have two upscale groceries across the street from each other in affluent neighborhoods. But that's not the case in a large swath of Kansas City's central city.

Reed said the Aldi store will mean residents in surrounding neighborhoods finally can buy healthy fruits, vegetables and meat instead of having to rely on nearby convenience stores or on driving as far as Independence to shop.

The 16,850-square-foot grocery store is expected to open late this year and employ about 15 people.

Aldi has pledged to provide the same fresh produce, meats and other grocery items at the same prices as its stores in Johnson County, Blue Springs and elsewhere in the metro area, said Mark Bersted, Aldi regional vice president. Because of its proximity to a church, the store will not sell liquor.

Mayor Sly James and other city officials said the grocery store is just the latest in a string of promising projects within a few miles of 39th and Prospect. It comes on the heels of new housing developments in Beacon Hill, near the VA Medical Center and elsewhere, as well as plans for a new police station and crime lab at 27th and Prospect.

"We have over $100 million in new developments under construction or approved east of Troost," said John Wood, the city's Neighborhood and Housing Services director. "These are done deals."

Aldi is investing about $3.5 million in the store, and tax incentives bring the total cost of the project to about $5 million, said Phil Klawuhn, real estate attorney for the project.

"I've been asked by many people, 'Why are you going into a food desert?'" Bersted said, adding that Aldi is interested in serving the entire Kansas City community.

But Bersted acknowledged it has definitely taken longer than anyone had anticipated and has been
more of a challenge than building in a suburban greenfield.

The idea was first proposed in 2004, when then-City Councilman Troy Nash approached Aldi about building in the neighborhood. Nash had held a six-day campout at 39th and Prospect even earlier, in 2000, to raise awareness about the neglected corner and the need for some type of economic development.

The tax incentive plan to make the project financially viable was first approved in 2006. Tax increment financing, in which some of the tax revenues generated by the project are available to reimburse the developer, were needed to recoup investments in land acquisition, demolition and site preparation.

Aldi's development entity, Al Redevelopment Corp., was able to negotiate the purchase of 22 of the 24 properties, but two went through a condemnation process that took until 2009, Klawuhn said. By then, Aldi had shifted money set aside to build the store in that year's budget to another project. Then the recession further hindered progress.

The tax increment financing plan had to be amended to increase the amount of tax reimbursement because officials belatedly realized many of the store's intended customers would be using food stamps, which are exempt from sales taxes.

The city also had to work with environmental regulators and seek federal grants to deal with underground petroleum storage tanks. The project was delayed further, Klawuhn said, while regulators monitored groundwater and ensured it had no contamination. The site received final environmental clearance just a few months ago.

"The long waiting period has not been fun," conceded Margaret May, executive director of the Ivanhoe Neighborhood Council, who has been involved since the beginning. But she said all that effort has been worth it.

Mayor Sly James said he expects more progress on Prospect Avenue and sees the Aldi as one anchor and the East Patrol police station planned for 27th and Prospect as another.

"There's a lot of good things happening on Prospect," he said, "a lot of stuff we can fill in between those points."

Copyright (c) 2013 The Kansas City Star