

# Homeownership

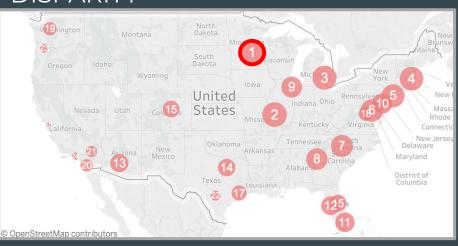
Ranking out of the 25 most populous metros

#### **PROSPERITY**



Highest share of residents that own their home

#### **DISPARITY**



Largest racial disparity in homeownership

## **Racial Covenant**

Doc. No. 712111. Filed April 23 1914 at 12:35 o'clock P. M.

Henry B. Scott & Wf.
to
Nels A. Amerson

MIS INDESTREE, Made on the Sth day of May A. D. One Thousand Mine Studied and ten (1910) by and between Henry B. Scott and Leonora C. Scott, his wife, by W. F. McDarland, her attorney in fact, or the City of Burlington, Iowa, parties or the first part, and Mels A. Anierson or the Connty of Henrein in the State of Minnesota, party or the second part:

WITHERSETH, That the said parties of the first part, in consideration of the sum of Piw Hundred Twenty-five and No/100 thms (8525.00) Dollars, to them paid by the said party of the second part, the receipt of which is hereby acknowledged, do by these presents Grant, Dargain, Sell, Convey and Confirm, unto the said party of the second part, his heirs and assigns, the following described Lots, Tract, or Parcels of Land, lying, being and situate in the County of Hennepin and State of Minnesota, to-wit:

The East Ome-half (E of of Lot numbered Five (5), in Block numbered Eleven (11), Seven Oaks Acres, Minneapolis, Minneapolis according to the recorded map or plat thereof on file and of

The party of the second part hereby agrees that the premises hereby conveyed shall not at any time be conveyed, mortgaged or leased to any person or persons of Chinese, Japanese, Moorish Turkish, Negro, Mongolian or African blood or decent. Said restrictions and covenants shall run

them are broken by the grantee herein or his heirs or his assigns, then and in that case this conveyance shall be void.

It is further mutually covenanted that the premises hereby conveyed shall not at any time be conveyed, mortgaged or leased to any person or persons of Chinese, Japanese, Moorish, Turkish, Negro, Mongolian or African blood or descent. Said restrictions and covenants shall run with the land and any breach of any or either thereof shall work a forfeiture of title, which may be

TO HAVE AND TO EDLD THE SAME, Together with all the hereditaments and appurtenances thereto in anywise appertaining, and the waid Henry B. Scott, one of the parties of the first part does
covenant with the said party of the second part his heirs and assigns, as follows: That they are so
lawfully seized of said premises in fee simple, and that they have good right and power to grant
and convey the same; that the same are free from all incombrances whatsover except special installments of taxes, if any, levied, but not paid and that the said party of the second part his heirs
and assigns, shall quietly enjoy and possess the same; and that the said parties of the first part
will WARRANT AND DEFEND the title to the same against all lawful claims.

IN WITMESS WHEMEOF, the said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of E R Hanbold Edwin J Smith Henry B Scott (Seal) Leonora C Scott (Seal) by W.F. McFarland Atty in fact.

D. No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

E. No persons of any race other than the Aryan race shall use or occupy any

building or any lot, except that this covenant shall not prevent occupancy by

domestic servents of a different race domiciled with an owner or tenant.

"And this condition and covenant shall run with the land and bind the heirs, executors administrators and assigns of the party of the second part." (The grantee therein.)

"This deed is further given on the express condition that, and the party of the second part agrees, that the said premises shall not at any time be sold, conveyed, leased,

or sublet, or occupied by any person or persons who are not full bloods of the so-called Caucasian or White race.

"And this condition and covenant shall run with the land and bind the heirs, executors,

administrators and assigns of the party of the second part." (The grantee therein.)

material shall be and remain the property of the platter of this addition, its successors or assigns.

J No person of any race other than the Caucasian race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

To Have and to Hold the Same, Together with all the herediaments and appurtenames thereunto belonging, or in anywise appertaining, to the said party of the second part, her heirs and assigns, Forever. And the said party of the first part, for it-

BIG SALE ALL DAY SATURDAY AUG. 9TH AND MONDAY AUG. 11 FROM 8 A. M. TO 8 P. M. OF CHOICE RESIDENCE

YOU CANNOT AFFORD TO MISS THIS OPPORTUNITY, CAN YOU?

For this is unquestionably one of the most desirable and the most beautiful tracts ever platted and offered for sale in the Twin Cities. These lots are very rapidly selling, so if you want selected locations come early Saturday and make your selection.

Did you ever stop to consider that

#### RENTED HOME IS NOT A HOME"

Why not come out Saturday and buy a lot in this fine addition, that for soil, price and location has no fair comparison or rival in the two cities?

#### WHY PAY RENT ANY LONGER? OWN YOUR OWN HOME.

If you haven't the money to build a home yourself, buy a lot and I will build it for you. Did you ever stop to consider that NEVER BEFORE IN ST. PAUL OR MINNE-APOLIS was so large a tract as 120 acres offered for sale with such rigid restrictions? This will protect every owner and assure to every purchaser a selected and choice resi-

dence district. With this opportunity staring you in the face, CAN YOU AFFORD TO BUY A LOT WITH VIEW OF BUILDING A HOME WHEN YOU ARE SURROUND-ED BY "CHEAP JOHN" HOUSES, STORES AND FACTORIES?

Don't forget my restrictions-read them again:

First, that no gravel shall be removed from said lots except such as is used in the

erection, construction or alteration of buildings on the premises.

Second, that no building shall be erected upon said premises nearer than 30 feet from the front line, and the top of the stone foundation shall be at least three and a half feet above the sidewalk grade, and that no building shall be erected for occupancy as a dwelling house, or occupied as such which shall cost less than \$2,500 to \$6,000, provided, however, that temporary structures for occupation may be erected and constructed upon the rear ends of said lots in case the same are sided, dropsided, painted and shingled, but no tar paper buildings or what is commonly designated as shacks shall be erected on said premises or any part thereof.

Third, that no factory, flat or store buildings shall be erected on said premises, nor shall any buildings be used or occupied as a flat or store building on said premises.

Fourth, that grantee cannot sell or lease said real estate to a colored person. With this assurance can you not afford to pay \$400 to \$800 for a lot in such a desir-

able and beautiful location? You have my assurance that the above restrictions will be enforced to the fullest extent of the law.

#### Also Please Remember

- 1. There is only one Midway.
- Only one fare to either city. 3. Free telephone to either city.
- 4. That these lots adjoin Como Park on the east-one of
- the most beautiful parks in the state.

#### **Prices and Terms** \$400 PER LOT AND UP

Small payment cash; balance \$10.00 per month and 6%

5% DISCOUNT FOR ALL CASH.

#### **How to Get There**

From St. Paul-Take Como-Harriet car to Snelling avenue and walk two blocks north.

From Minneapolis-Take Como-Harriet car to Snelling avenue and walk two blocks north.

will have my salesman, THOMAS GARRETT, on the Ground Every Day This Week Except Sunday from 8 A. M. to 8 P. M. Corner of Midway Parkway and Snelling avenue. East side of STATE FAIR GROUNDS.

#### OFFICE ON GROUNDS

OUR AUTOS WILL TAKE YOU TO THE GROUND BY APPOINTMENT.

TELEPHONES:

For Sale by THOMAS FRANKSON, Owner

400 LINCOLN BUILDING, 302 NICOLLET AVENUE MINNEAPOLIS, MINN.

ST. PAUL AGENCIES:

H. J. MAXFIELD CO. 158 East Fifth Street, St. Paul, Minn E. M. & H. F. WARE 212 Endicott Building, St. Paul, Minn.

N. W. Telephone, Nicollet 5381

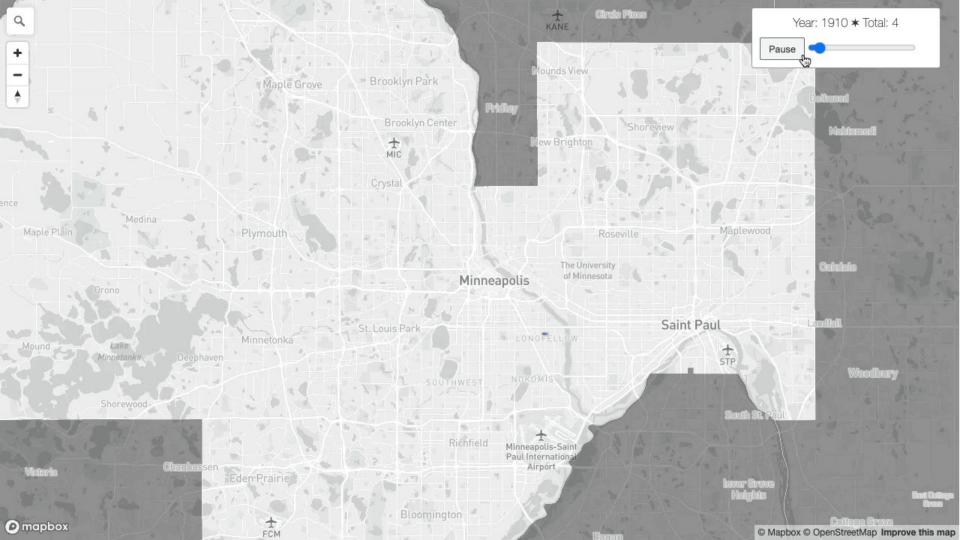
T.-S. Telephone, Center 2727



### Jesse Schleusner

Administrative Manager Hennepin County Recorder, Registrar of Titles March, 2021



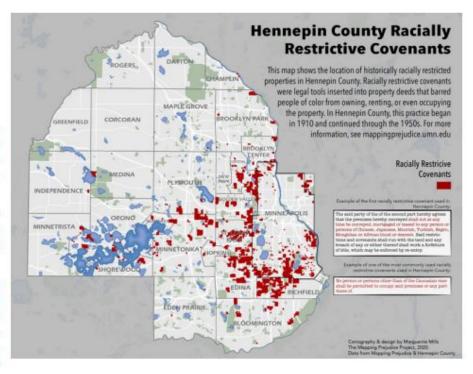


## Hennepin County Wins 2021 Finnegan Freedom of Information Award

ennepin is the first county in Minnesota to win the John R. Finnegan Freedom of Information Award. The award is given annually by the Minnesota Coalition on Government Information (MNCOGI) to a person or organization that demonstrates the value of freely available information and its power to effect change.

The award was given jointly to the county and the Mapping Prejudice project at the University of Minnesota (https://mappingprejudice.umn.edu/) for the producing the nation's first comprehensive map of historic racial covenants. That map raised public awareness around the world and impacted public policy in Minnesota.

Hennepin County board chair Marion Greene says, "This project's use of open data to identify restrictive discriminatory covenants to property deeds is a great example of using open data to educate the public on institutional racism that has impacted the way our communities look and feel today." In accepting the award, she thanked MNCOGI and county staff for their contributions, and the Mapping Prejudice project "for asking Hennepin County to be the first project of this kind in the nation."



Hennepin County was a pioneer in providing open access to deeds. A decade ago, the county spent \$3 million to scan the entire collection of deeds, then added RecordEASE software giving people online access. But deeds are tricky and not everyone can make sense of them. Staff in the Recorder's Office helped the Mapping Prejudice team learn those tricks and begin their analysis.

Register of Deeds.

relling. All buildings must be ffi

ch as lap siding, drop siding, log and tarpaper or any other building constitute such an accepted finish.

me erected on any side lot line or

5, before me, a Notary Public tate, personally appeared Frank band and wife to me known to be i who executed the foregoing

#### CERTIFICATE OF TITLE

# lle Lacs County

THIS IS TO CERTIFY THAT John F. Ryan and Sabrina L. Ryan

are the owner(s) of an estate: in fee simple, as joint tenants

of and in the following described land situated in the County of Blue Earth, State of Minnesota, to wit:

#### Subject to the following restrictions:

use only. No building or any part thereof shall be constructed on the front 35 feet of said lot. The sale of this

lot shall be restricted to members of the Caucasian Race only. Said restrictions and covenants herein enumerated shall bind not only second parties but their heirs, successors and assigns

That the said John P. Ryan and Sabrina L. Ryan are of the age of 18 years or older, are married to each other



Sandra K. King

MEMORIALS ON REVERSE SIDE

between Malcolm 5. 3180, and Secreton 1. 1160, massau and site taster L. van Fatten and Catherine Van Fatten, husband and wife of the County of Chi RECO. and State of Managana, bandend Red. At of the first part, and ... HONEYLE F. JERODAGO. SOG. SKI PLAY JERODAGO. of the County of of the County o 3D No. 115 OCLARS.

10. - What is an and one of the first where of the control of the contro The said grantors reserve an easement to install telephone and electric light poles and wires, gas and water mains or permit the same to be done, in upon or over the said streets or ways, and to conduct salephone or electric light wires over any of said lots from any pole located upon electric light wires over any of said lots from any street or way to any lot shown on said plat. Said premises are conveyed subject to the following restrictions: Minnesota , part ies of the first part, and 1. No building shall be erected on said premises, any portion of which shall be within ten (10) feet of the front line of said premises, or within four (4) feet from the side line of any adjoining lot owners. and and wife as joint Minnesota parties of the second part, 2. We building shall be erected on said pressess less than eighteen (18) feet in leasth and fourteen (14) feet in width. 3. No portion of said premises shall be conveyed or leased to any of is hereby acknowledged, do ...... hereby Grant, Bargain, in common, their assigns, the survivor of said parties, and 4. No enimals or poultry shell be kept or maintained on said premises, except household pets, wing in the County of ...... Mille Lacs ywood Beach, according to the plat other than the Caucasian Race. ter of Deeds in and for said County operty for construction and mainten-Said presses shall not be used for any commercial or MERGURING PUFFORES OF RELY KING.

TO HAVE AND TO HOLD THE SAME, Together with all the hereditaments and appartenances

and appartenances.

The actions of the second-coast, their actions the e not a member of the Caucasian race. TO HAVE AND TO HOLD THE SAME, Together with all the hereditaments and appurtenances are appurent to the second part, their easigns, the survivor to the second part, their easigns, the survivor and appurent of the second part, their easigns, the survivor and appurent of the second part, their easigns, the survivor and appurent of the second part of the s thereunto belonging or in anyosise appertaining, to the said parties of the second part, their assigns, the survivor of said parties, and the heirs and assigns of the survivor, Forever, the said parties of the second parties and under the said parties of the second parties of the second parties of the second parties of the said parties of the second be built closer than fifty feet survivor of said parties, and the heirs and sarigms of the survivor, Forever, the said parties of the second part taking as foint tenust and not at tenuster in common and taking as forever the said parties of the second part taking as forever to the said taking taking the said taking coverant with the said parties of the second part, their assigns, the survivor of said parties, and the keirs had castigns of the survivor, that ... 1503 \_ A.T.9. ned! seized in fee of the lands and premises aforesaid and you want to the survivor. That ... 1503 \_ A.T.9. ned is seized in fee of the lands and premises aforesaid and the survivor. and assigns of the survivor, that they are in manner and form aforeacid, and that the same are in manner and form aforeacid, and that the same are in manner and form aforeacid. free from all incumbrances, And the above bargained and granted lands and premises, in the quiet and peaceable possession of the And the above bargained and granted lands and premises, in the quiet and proceable possession of the said parties of the second part, their assigns, the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the heira and assigns of the survivor of said parties, and the survivor of said parties, and the heira and assigns of the survivor of said parties, and the survivor of said parties and the survivor of said parties, and the survivor of said parties, and the survivor of said parties and the survivor of anid parties of the second part, their easigns, the survivor of said parties, and the heirs and assigns of the survivor, against all persons lawfully doming or to claim the whole or any part thereof, subject to incumbrances. If any. hereinheight passificated the said work of th survivor, against all persons lawfully claiming or to claim the whole or any part thereof, subject to in-cumbrances, if any, hereinbefore mentioned, the said parthog\_\_\_of the first part will Warrant and IN TESTIMONY WHEREOF, The said part 192 of the first part ha.yg. hereunto set. Linolin. Defend. IN TEXTIOUNY WIESERDUS, The game per hand S. the day and year first above written.

#### UNDERWRITING MANUAL

UNDERWRITING AND VALUATION PROCEDURE
UNDER TITLE II

OF THE

NATIONAL HOUSING ACT

FEDERAL HOUSING ADMINISTRATION



WASHINGTON, D. C.

class of improvements contemplated. Since an assumption is the basis for rating, high ratings are seldom justified.

980 (1). Protection from Adverse Influences. The Valuator should realize that the need for protection from adverse influences is greater in an undeveloped or partially developed area than in any other type of neighborhood. Generally, a high rating should be given only where adequate and properly enforced zoning regulations exist or where effective restrictive covenants are recorded against the entire tract, since these provide the surest protection against undesirable encroachment and inharmonious use. To be most effective, deed restrictions should be imposed upon all land in the immediate environment of the subject location.



# Volunteer with Mapping Prejudice



Link to <a href="https://mappingprejudice.umn/take-action/volunteer">https://mappingprejudice.umn/take-action/volunteer</a>

#### NATIONAL COVENANTS RESEARCH COALITION

- 1. The restriction that no part of said premises shall in any manner be used or occupied directly on indirectly by any negro or negroes, provided that this restriction shall not prevent the occupation, during the period of their employment, of janitors' or chauffeurs' quarters in the basement or in a barn or garage in the rear, or of servants' quarters by negro janitors, chauffeurs or house servants, respectively, actually employed as such for service in and about the premises by the rightful owner or occupant of said premises.
- 2. The restriction that no part of saids premises shall be sold, given conveyed or leased to any negro or negroes, and no permission or license to use or occupy any part thereof shall be given to any negro except house servants or japitors or chauffeurs employed thereon as aforesaid.

The coverants, restrictions, and agreements bettern contained shall be considered as appurtenant to and running with the land, and shall be building upon and for the benefit of each partir bereto and may be enforced by any of the partirs bereto by any permissible legal or equivable proceedings, including proceedings to enjoin viola-

Racially restrictive covenants were used in every state and innumerable counties across the country to segregate racial and ethnic groups. This group of researchers and community members is working to document this history of exclusion and reckon with its legacy today.

# WHITE FOLK PLAN A NEGRO QUARTER

Movement on Fifth Avenue S Toward Removal of Some Residents.

Negroes Own Their Homes There Because They Want Pleasant Surroundings.

Plans for the ultimate segregation of the negroes of Minneapolis underlie the organization of residents of Fifth avenue S. which is expected to be consummated at a meeting to be held this evening in the hall at Twenty-fourth street and Fifth avenue 8. The organization is to be known as "The Fifth! Avenue Improvement League," and its principal purpose is avowedly to bring about the removal of persons whom the organizers term "undesirable "residents' from the avenue, between

#### Race War Started in Prospect Park

"We Do Not Want You," White Residents Tell the Negroes.

Party of 125 Takes Message to Colored Family's Door.

"Man Likes Home Even If. He Is Black," Offender Says.

Race war has broken out in Prospect

A party of 125 residents of that section, among them many leading business and professional men of Minneapolis, called at the home of a negro family last night and read its members a prepared paper which told in plain language that none of the colored race was wanted in that neighborhood.

Although large, the gathering of aroused citizens was orderly and there

was no demonstration of their feelings toward the offending family.

The residence owners of the park were greatly incensed when a colored man named Madison Jackson built a house on Hamlin avenue some time ago, but when W. H. Simpson, also a colored man and friend of Jackson, recently purchased a lot on Melbourne avenue and began excavation, the indignation of the waite residents broke out.

A mass meeting was held Wednesday evening to discuss the matter of getting rid of the negroes. It was arranged to have the sentiments of the white prople made in writing and have them read to the colored families last night. The paper prepared is as follows:

Paper Read to Family. At a mass meeting held by the property owners and citizens of this immediate vicinity commonly known as Prospect park last evening it was decided that a large delega-

### Race War at Harriet Involves More Blacks

Lake Residents Say They Seek to Oust Two Families.

Malone Does Not Move Into the Bungalow, as He Declared.

Negress Wants Gilt Edge Price for Property, "Tis Said.

A apread of the race war in the Lake Harriet district is the latest development in the fight of the residents against W. S. Malone, negro elder, making his residence in the bungalow at 4441 Zenith avenue south, which be purchased from Mrs. Marie Canfield last wook.

There are several negro families living in the vicinity and a strong attempt will be made to oust thom, too. According to one of the neighbors, a woman named Jackson lives at Fortysixth and Zenith, with her daughter and the latter's children.

Despite the fact that this woman val-

#### "Race Feud" Makes Trouble for South Side Residents

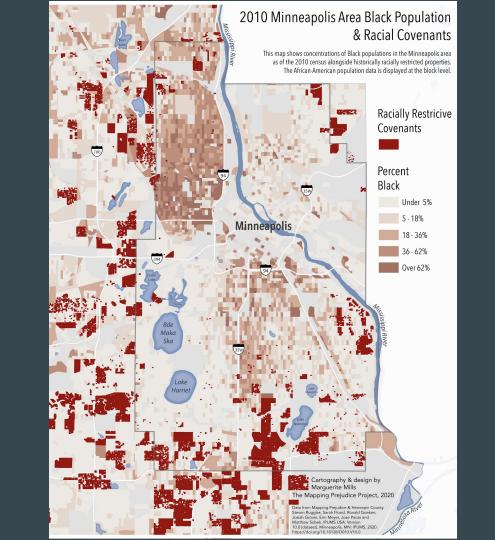
Health Department Told That One Negro Home Is in Insanitary Condition.

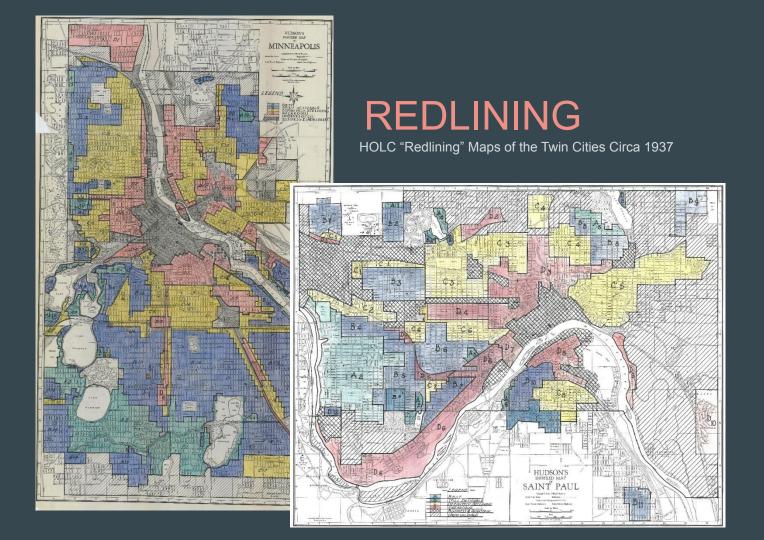
Whites Seek to Secure the Re-Removal of Famalies of Colored People.

More trouble is brewing in neighborhood of Thirty-first street and Eighteenth avenue south over the "raco foud" that has been developing in that vicinity recently, caused, it is said, by the action of un owner of property who rented houses to negroes to retaliate for complaints made against him to the health department by several of the nearby residents. -

A meeting was held last night in a ball at 1811 Thirty-first street east, at which C. H. Jensen, 3131 Eighteenth avenue south, presided as chairman. Mr. Jensen has been the leader of the movement since its inception a short time ago, and his activity in the matter has leavened the whole community.

Neighborhood in Arms. Complaints were made to the health department ament the insanitary condition of the property owned by Charles W. Cook, 2826 Park avenue, in the vicinity of Thirty-first street and Eigh-





### Delegard family moves into their new home, 1942





Delegard family home 1942







LIGGER I HJÄRTAT AF MIDWAY OCH TVILLINGSTÄDERNA

Där folkmängden ökas, där tomtvärdena hastigt stiga, och folkmassan ökas ofantligt fort. Flera nya boningshus byggas nu i denna addition, gatorna anläggas och elektriskt ljus insättes.

THOMAS FRANKSON HAR DONERAT GRUNDEN TILL BETHEL ACADEMY AND SWEDISH BAPTIST THEOLOGICAL SEMINARY som är uppbygdt och nu i fullständig verksamhet inom denna sköna residens Como Park Addition.

Will " you mangon

Tredie, att ingen fabrik, ingen hyreskasern eller butiksbyggnad skall uppföras på nämnda tomter

Fjärde, att ägaren ej kan sälja eller uthyra dessa fastigheter till en färgad person,

MED DENNA GARANTI MASTE PRISERNA FRAN \$400 TILL\$\$800 FOR EN TOMT VARA OFANTLIGT BILLIGT. NÄMNDA BESTÄMMELSER SKOLA HÅLLAS VID KRAFT EN-

LAGENS FULLA BESTÄMMELSER.



#### THOMAS FRANKSUN

har nyligen köpt ytterligare 100 acres, som äro utlagda till residens-tomter näst intill COMO PARK och FRANKSONS FÖRSTA COMO PARK ADDITION.

#### Läs och undersök noga.

Först att intet grus skall aflägsnas från nämnda tomter utan sådant som användes för att bygga, konstruera eller alterera byggnaderna på egendomarna.

Andra, att inga byggnader få uppföras på sagda egendomar närmare än 30 fot från fronttomtlinien, och att toppen af stengrunden skall vara minst tre och en half fot öfver trottoaren, och att ingen byggnad får byggas såsom bostad eller upplåtas säsom sådan för en mindre kostnad än \$2,500 till \$6,000, förutsatt att temporära hus kunna upprättas och konstrueras på bakändan af nämnda tomter, om dessa hus äro, hvad man kallar "sided" eller "drop-sided", målade och täckta, men inga tjärpappersbyggnader eller hvad man vanligtvis kallar "shacks" kunna uppföras på sagda tomter eller på någon del af dem.

Tredje, att ingen fabrik, ingen hyreskasern eller butiksbyggnad skall uppföras på nämnda tomter Fjärde, att ägaren ej kan sälja eller uthyra dessa fastigheter till en färgad person.

# Kirsten at Delegard house

**Summer 1972** 

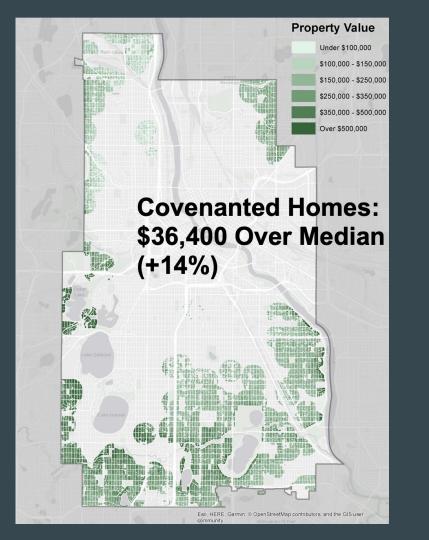


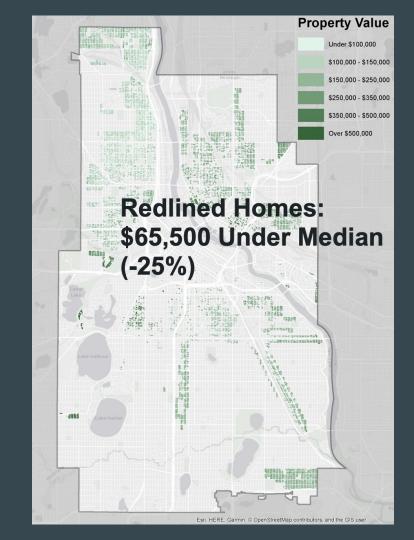
# Lake Nokomis

January, 1941









Henry B. Scott & Wr.
to
Nels A. Amierson

Uncle Sam sa

Join our Program

THIS INDESTURE, Made on the Soth day of May A. D. One thousand Mine Sundred and ten (1910) by and between Henry B. Scott and Leonora C. Scott, his wife, by W. P. McMarland, her attorney in fact, of the City of Burlington, Iowa, parties of the first part, and Mels A. Anderson of the Company of Hennepin in the State of Minnesota, party of the second part:

WITNESSETH, That the said parties of the first part, in consideration of the sum of Pive
Huntred Twenty-five and Ho/100ths (8525.00) Dollars, to them paid by the said party of the
100 loop second part, the receipt of which is hereby acknowledged, do by these presents Grant, Bargain,
Sell, Conwey and Confirm, unto the said party of the second part, his heirs and assigns, the
following described Lots, Tract, or Parcels of Land, lying, being and situate in the County of
Hemmesia and State of Minnesota, to-wit:

The East One-half (E ) of Lot numbered Five (5), in Block numbered Eleven (11), Seven



It is further mutually covenanted that the premises hereby conveyed shall not at any time be conveyed, mortgaged or leased to any person or persons of Chinese, Japanese, Moorish, Turkish, Negro, Mongolian or African blood or descent. Said restrictions and covenants shall run with the land and any breach of any or either thereof shall work a forfeiture of title, which may be enforced by re-entry.



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TO HAVE AND TO FOLD THE SAME, Together with all the hereditaments and appurtenances thereto in anywise appertaining, and the said Heary B. Scott, one of the parties of the first part does
covenant with the said party of the second part his heirs and assigns, as follows: That they are
lawfully seized of said premises in fee simple, and that they have good right and power to grant
and convey the same; that the same are free from all incumbrances whatsoever except special installments of taxes, if any, levied, but not paid and that the said party of the second part his heirs
and assigns, shall quietly enjoy and possess the same; and that the said parties of the first part
will WARRANT AND DEPEND the title to the same against all lawful claims.

IN WITNESS WHEMEOF, the said parties of the first part have hereunto set their hands and seals the day and year first above written.

Signed, Sealed and Delivered in Presence of E R Hanbold Edwin J Smith Henry B Scott (Seal) Leonora C Scott (Seal) by W.F. McFarland Atty in fact.



#### **Home values**

Covenanted homes: 15% over median (+\$36,400)

Redlined homes: 25% under median (-\$65,500)

### Homeownership

75% of White families

25% of Black families

50% gap: worst in U.S.

# Risk of being unhoused

White: 1 in 1,250

Black: 1 in 100

Native: 1 in 50





# mappingprejudice.org







## What can Recorders do?

#### Share

Share data, knowledge, and tools with organizations like Mapping Prejudice

### Collaborate

Collaborate with legislators on laws to provide an avenue for homeowners to disavow racially restrictive covenants

#### Support

Those who provide education, assistance, and solutions to homeowners and the community



# Minn. Stat. 507.18

	(Top 3 inches reserv	red for recording data)
DISCHARGE OF RESTRICTIVE COV PROTECTED CLASSES Minn. Stat 507.18	ENANT AFFECTING	Minnesota Uniform Conveyancing Blank Form 40.10.1 (201
the real property with the intent of restri origin, or religious beliefs, is discharged State of Minnesota, County of	icting the use, occupancy, owne	nt affecting a protected class, including covenants which were placed or rship, or financing because of a person's race, color, creed, national scribed herein.
l/we		having an ownership or other
	(insert name(s) of Owner(s))	
		ear that the contents of this form are true to the best of my/our f, and that as to those matters I/we believe them to be true.
		- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
knowledge, except as to those matters	stated on information and belief	, and that as to those matters I/we believe them to be true.
knowledge, except as to those matters' Name and address of Owner(s):	stated on information and belief	, and that as to those matters I/we believe them to be true.

 a restrictive covenant which had the intent to restrict the use, occupancy, ownership, or financing of this property based on a protected class, including race, color, creed, national origin, or religion, existed at one time related to the property described in this form;

2 of 2	Minnesota Uniform Conveyancing Blanks Form 40.10
the restrictive covenant is contained in an instrument dated	, and recorded as Document Number
( to be but	(month/day/year)
(or in Book of	Page) in the Office of the County Recorder of
County, Minnesota;	
strictive covenants relating to or affecting protected classes a	are unenforceable and void pursuant to Minnesota Statutes, sections
07.18 and 363A.09, the United States Constitution, and the M	finnesota Constitution;
	or of a restrictive covenant of the nature described herein through the use of
indowner(s) from any such restrictive covenant related to or a	
ne instrument containing such restrictive covenants shall have estrictive covenant was contained therein; and	full force in all other respects and shall be construed as if no such
	expiration of covenants, conditions, or restrictions under Minnesota Statute:
ection 500.20.	
nenforceable restrictive covenants affecting protected classes	
enforceable restrictive covenants affecting protected classes	Affant (Owner's signature)  Affant (Owner's signature)
nenforceable restrictive covenants affecting protected classes	Affant (Owner's signature)
nenforceable restrictive covenants affecting protected classes	Affant (Owner's signature)
	Affant (Owner's signature)
d and sworn to before me on	Affant (Owner's signature)  Affant (Owner's signature)  by
d and sworn to before me on	Affant (Owner's signature)
d and sworn to before me on	Affant (Owner's signature)  Affant (Owner's signature)  by
d and sworn to before me on	Affant (Owner's signature)  Affant (Owner's signature)  by
d and sworn to before me on	Affant (Owner's signature)  Affant (Owner's signature)  by  d) of Affant(d/Owner(s))
d and sworn to before me on	Affiant (Owner's signature)  Affiant (Owner's signature)  by  to of Affiant(s)Owner(s))  (signature of notarial officer)

THIS INSTRUMENT WAS DRAFTED BY:



# **Participating Cities**











- Golden Valley
- Robbinsdale
- Crystal
- New Hope
- Minnetonka
- Minneapolis
- St. Paul
- Roseville
- Ramsey Co

- Hopkins
- Rochester
- Richfield
- St. Louis Park
- Edina
- Wayzata
- Bloomington
- St. Anthony



## **Just Deeds Coalition Mission**

#### What?

Acknowledge the racist practices that established and perpetuate segregated housing. Be honest about the roles of our industries in this practice.

### Why?

To understand who benefits from racial covenants, and that their legacy still shapes access to homeownership, health outcomes

#### How?

By discharging racially restrictive covenants, educating communities and individuals, and investing in solutions that create equity.

# What *You* Can Do

- Research restrictive covenants in your community
- Be honest about your institution's role in historically racist practices
- Share what you know
- Look for ways to create greater access to opportunities and resources

