

WOMEN *of* HABITAT

# HOPE BUILDERS

## Virtual Fundraising Luncheon

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### *Event Companion Guide*

*Women of Habitat is a community of women engaged in Twin Cities Habitat for Humanity's mission through volunteering, giving, learning, advocating, and networking.*

*Women empowering women for generations by creating stable homes and bright futures.*

**Thursday, October 22, 2020**

Registration 11:45 a.m.

Event Program 12:00 – 1:00 p.m.

Come together with other philanthropic-minded women for the *Women of Habitat Hope Builders Fundraising Luncheon* to invest in affordable homeownership when it's needed most. This virtual event generates critical support for families to build brighter futures for generations to come. Tune in to learn how your generosity creates and preserves homeownership.



Former Minneapolis Mayor Sharon Sayles Belton will moderate an engaging conversation with Minnesota civil rights legend Dr. Josie Johnson and her granddaughter, cohost of *Justice in America*, Josie Duffy Rice about the intersection of housing, criminal justice, and racial equity.

**Josie Duffy Rice**

**Sharon Sayles Belton**

# A safe, stable home is essential for public health and it's a building block for racial equity.



Courtesy of University of Minnesota Press file

Dr. Josie R. Johnson became one of the most well-known civil rights activists in Minnesota. She has spent decades fighting for fairness in voting, housing, education, and employment.

Today, a new generation of advocates, including Johnson's granddaughter, Josie Duffy Rice, carries the torch in the ongoing march for racial justice.

Read more about our speakers on our blogs: [Meet Dr. Josie Johnson, Minnesota Civil Rights Icon](#) and [Meet Josie Duffy Rice, Racial Justice Advocate](#). The blogs are also included at the end of this packet.

## Why Race & Housing?

As our country reckons with systemic racism, Twin Cities Habitat for Humanity is shining a light on the critical role racist housing policies have played in Minnesota's painful racial disparities.

Our state has some of the widest racial gaps in the nation—in education, health, economics, criminal justice, and especially housing. And all of them can be tied back to discriminatory housing practices used throughout the 20<sup>th</sup> century.

We must learn from the past as we work to build a more equitable future.

### CONTENT

Racial Disparities in Housing  
Racist Housing Policies  
Homeownership is the Key  
How Habitat is Creating Change

### RESOURCES

Actions  
Books  
Videos  
Family Resources  
Other Organizations

**Minnesota's disparities didn't come about by accident. Racist policies created them. We need to be as intentional in closing those disparities as we were in creating them.**

# Home impacts everything.

Whether we see it or not, our home impacts everything. It influences our health and education outcomes. It contributes to family stability and quality of life. And homeownership is the primary way we build wealth and pass it on to our children.

Unfortunately, too many families in our community didn't and still don't have the opportunity to feel those positive effects of homeownership. Minnesota has one of the highest rates of homeownership at nearly 70%. However, Minnesota's racial gap in homeownership is one of the widest in the nation: 3 in 4 White households own homes compared to 1 in 4 Black households.

The Twin Cities' racial disparities in housing didn't happen by accident. Racist policies created them. That's why we must be intentional in fixing them. Join Twin Cities Habitat to advocate for policies to expand homeownership, especially among communities of color.

Together, we can ensure everyone can share in the prosperity of the Twin Cities.

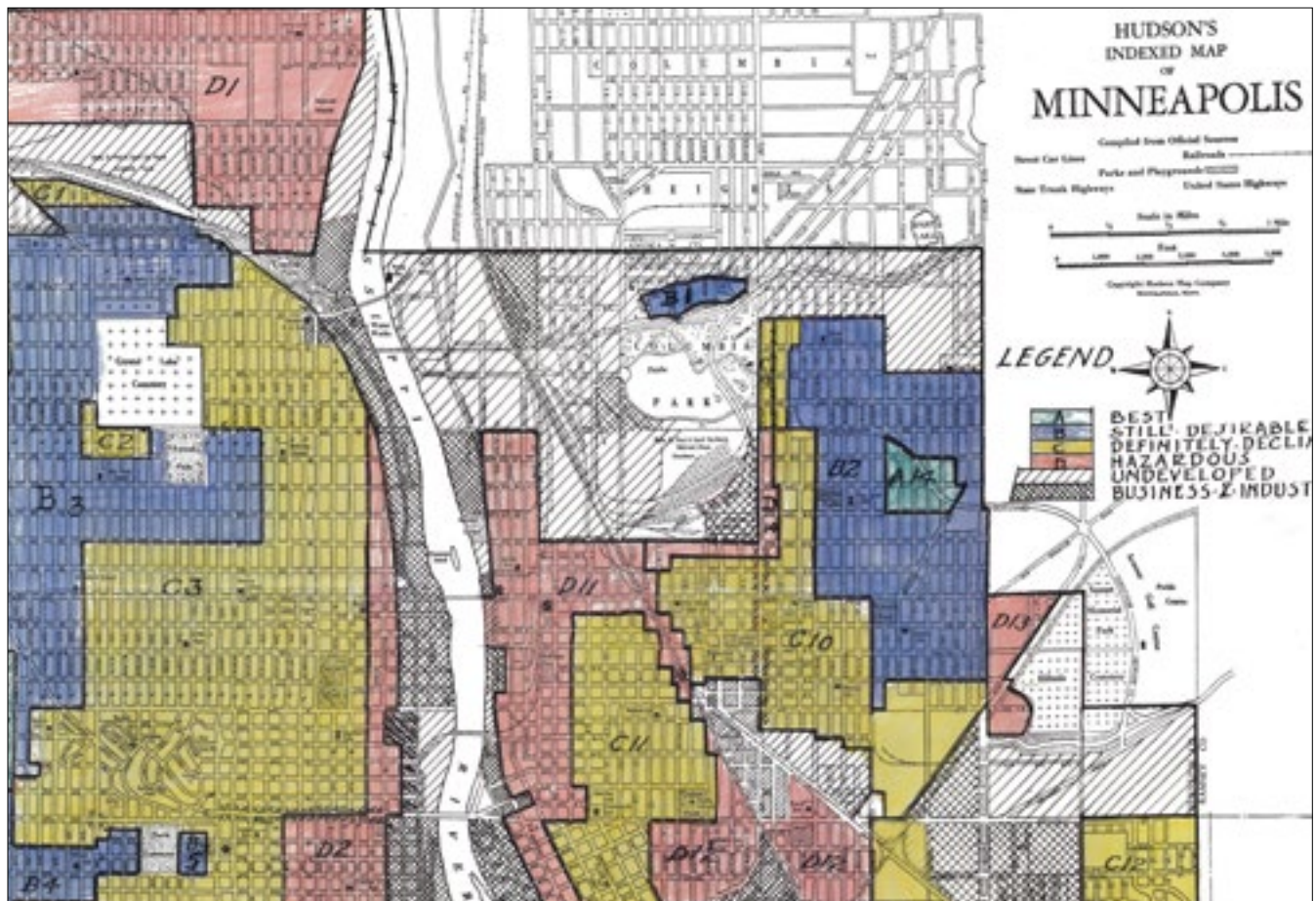


Image courtesy of Mapping Inequality

**During the 1930s, the U.S. government published maps to guide lending practices. The neighborhoods marked red were considered "hazardous" for lending simply because people of color lived there. This sparked a ripple effect of disinvestment still felt today.**

## Racial Housing Policy Landmarks

### 1910–1948

Racially restrictive housing covenants blocked families of color from buying or living in homes in many Twin Cities neighborhoods.

### 1930–1968

Bank redlining restricted neighborhoods of color from accessing mortgage lending.

### 1956–1968

The I-94 freeway development bulldozed the homes of one out of every eight African American households in St. Paul<sup>1</sup> and divided North Minneapolis from the rest of the city.

### 1968

The Fair Housing Act was passed to protect people from discrimination in housing.

### 1968 – present

Illegal discriminatory practices in lending and renting continue to harm communities of color.

### 2008

The housing collapse disproportionately impacted communities of color due to predatory lending practices.

### Today

Minnesota has the nation's widest racial divides in homeownership, wealth, and education achievement.

## Racist housing policies created segregation, exclusion, and inequality.

People of color across the country and here in Minnesota have been systematically shut out of homeownership for generations. Following centuries of slavery, government policies continued to intentionally block families of color from accessing good housing, home financing, and wealth-building opportunities.

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 servants of a different race domiciled with an owner or tenant.

### Example of a racial covenant used in Hennepin County

Mapping Prejudice Project

### *The “American Dream,” but not for everyone*

Racism was baked into every effort to expand homeownership following the Great Depression and WWII.

When Franklin D. Roosevelt created the Federal Housing Administration (FHA), guidelines explicitly discouraged racial integration in neighborhoods.<sup>2</sup>

Later, World War II veterans benefited from the G.I. Bill—but most black vets were denied loans based on the myriad policies preventing their access to homeownership.



Harvard Civil Rights - Civil Liberties Law Review



**98%** of all FHA loans were given to white people between 1934 and 1968.<sup>3</sup>

***If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values.***

Federal Housing Authority (FHA) Underwriting Manual, 1935

Courtesy of HathiTrust

# Homeownership is key to building wealth and opportunity



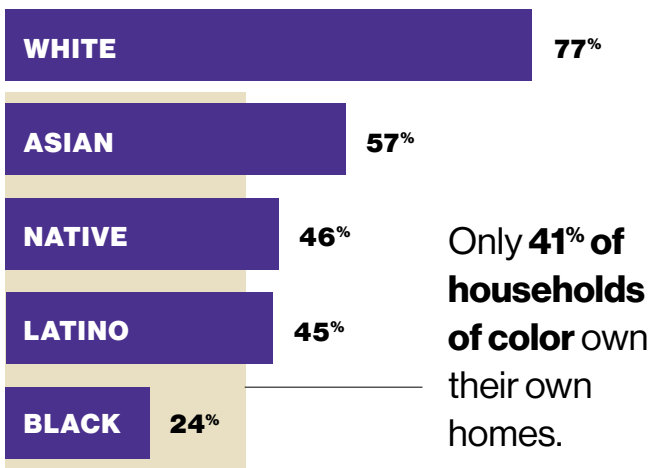
Photo by Bruce Silcox

**Homeownership is the primary way Americans build wealth and pass it on to future generations.**

Owning a home results in net wealth increases of \$9,000–\$10,000 for each year a home is owned. Renter wealth growth is near zero.<sup>4</sup>

Plus, the stability of homeownership means families are healthier, kids do better in schools, parents stay in their jobs longer, and overall quality of life is increased.

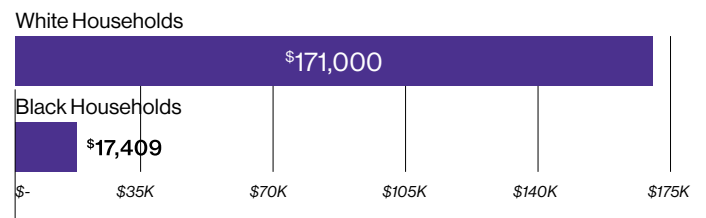
## Minnesota Homeownership Rates by Race<sup>5</sup>



**\$10,000**

Average family **wealth gain** per year of homeownership<sup>6</sup>

## Median U.S. Family Wealth, 2016<sup>7</sup>



### Footnotes

1. Minnesota History Center, Gale Family Library
2. Federal Housing Administration, Underwriting Manual, 1935. Part II, pg 233-235
3. Lipsitz, George. The Possessive Investment in Whiteness, 2006, pg 6
4. Harvard University, Joint Center for Housing Studies, September 2013

5. Norton, G., Minnesota Housing Partnership, State of the State's Housing, 2019
6. Harvard University, Joint Center for Housing Studies, September 2013
7. Urban Institute calculations from Survey of Financial Characteristics of Consumers 1962 (Dec. 31), Survey of Changes in Family Finances 1963, and Survey of Consumer Finances 1983–2016

# Big changes are needed to make our state equitable.

We all benefit when we expand homeownership, create opportunities for wealth building, and build an equitable community where everyone can thrive.

Twin Cities Habitat was involved in the 2018 Minnesota Task Force on Housing, which unveiled **six important systems-level changes** to boost homeownership. The recommendations help address our racial disparities in homeownership and jumpstart the generational wealth building families of color have been denied for centuries.

## Housing Task Force Recommendations<sup>1</sup>

1. Increase access to homebuying resources for income-ready families of color
2. Create alternatives to lower cost barriers: i.e. land trusts, co-ops, manufactured homes
3. Encourage employers and foundations to support home purchases
4. Fund education and counseling for first-time homebuyers
5. Offer affordable mortgages; provide extra support to community banks
6. Offer down-payment assistance



Photo by Bruce Silcox

## Why Habitat is Part of the Solution

Many Americans get help buying their first home. In fact, nearly one-third of first-time homebuyers get gifts from family or friends to help with their down payment,<sup>2</sup> and White homebuyers are twice as likely as Black homebuyers to get family help for a down payment.<sup>3</sup>

Habitat for Humanity provides that boost for first-time homebuyers. This lays the foundation for better health and education outcomes, higher quality of life, and generations of wealth building.

## You Can Take Action with Habitat

- Advocate for housing policy at the State Capitol.
- Learn and share the history of this topic, and follow our Race & Housing blog series.
- Donate to create more homeownership opportunities.
- All ways to take action and more information about this topic is available at [tchabitat.org/race](http://tchabitat.org/race)

### Footnotes

1. Minnesota's Task Force on Housing. More Places to Call Home: Investing in Minnesota's Future: Goals and Recommendations, 2018

2. Housing Wire. More first-time homebuyers enlisting help from family, friends, 2019 <http://www.housingwire.com/articles/more-first-time-homebuyers-enlisting-help-from-family-friends>

3. Shapiro, Thomas M. Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future, 2017

# Additional reading, resources, and ways you can take action



## Take Action

- Support and learn from the Movement for Black Lives, including organizations on the ground working for racial justice and BIPOC-led organizations and businesses. [Here's a detailed list.](#)
- Advocate for better housing policies at the local, state, and federal levels. [Sign up for Habitat Advocacy Action Alerts.](#)
- Vote for Home on November 3! Check out our [Elections Resource Center](#) for information on voting in this year's election.
- Learn and share the history of this topic and follow our [Race & Housing blog series.](#)
- [Donate](#) to create more Habitat homeownership opportunities.
- Reach out to friends, family, and neighbors and have conversations about this history and the racism that still pervades our society, and help one another take action to build the equitable community we want to see.
- [Volunteer with Habitat](#) to help us provide affordable housing for local families.



## Books

- [\*Hope in the Struggle\*](#) by Josie R. Johnson
- [\*The Color of Law: A Forgotten History of How Our Government Segregated America\*](#) by Richard Rothstein
- [\*Evicted: Poverty and Profit in the American City\*](#) by Matthew Desmond
- [\*The New Jim Crow: Mass Incarceration in the Age of Colorblindness\*](#) by Michelle Alexander
- [\*Voices of Rondo: Oral Histories of Saint Paul's Historic Black Community\*](#) as told by Kate Cavett
- [\*The Days of Rondo\*](#) by Evelyn Fairbanks
- [\*Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership\*](#) by Keeanga-Yamahtta Taylor
- [\*Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide, and Threatens Our Future\*](#) by Thomas M. Shapiro

## Videos

- [\*"Housing Segregation and Redlining in America: A Short History."\*](#) – NPR
- [\*Jim Crow of the North\*](#) by TPT
- [\*Shelley v. Kramer: landmark civil rights case over the restrictions of property ownership due to race\*](#) by Nine Network
- [\*Rondo: Beyond the Pavement\*](#) documentary by Saint Paul Almanac in partnership with St. Paul Neighborhood Network and High School for Recording Arts

## Family Resources

- [\*Center for Racial Justice in Education\*](#) – Resources for talking about race, racism, and racialized violence with kids, including recorded interviews, articles, and affinity spaces.
- [\*Children's Books about Race & Diversity\*](#) – PBS
- [\*Coretta Scott King Book Award Winners\*](#)
- [\*Race Educators Guide\*](#) - Science Museum of Minnesota

## Local Organizations

- [\*The Mapping Prejudice Project\*](#)
- [\*Dr. Brittany Lewis: Research in Action\*](#)
- [\*Northside Residents Redevelopment Council\*](#)
- [\*Inquilnxs Unidxs for Justicia\*](#) (United Renters for Justice)
- [\*Rondo Ave Inc.\*](#) founded by Marvin Anderson and Floyd Smaller
- [\*Minnesota Historical Society permanent exhibit on Rondo\*](#)
- [\*Northside Funders Group and West Broadway Business Coalition\*](#)
- [\*Frogtown & Rondo Community Business Recovery Fund\*](#)
- [\*Minnesota Rapid Response Coalition\*](#)

# Meet Dr. Josie Johnson, Minnesota Civil Rights Icon

Written by [Kaitlyn Dormer](#)

For centuries, people of color in the United States have been intentionally and systematically blocked from accessing our country's primary wealth-building tool—homeownership. There are countless laws and systems designed to maintain racial segregation and inequity, such as:

- [Racial covenants.](#)
- [Redlining.](#)
- Unequal access to the [GI Bill.](#)
- [A freeway system](#) that divided or destroyed Black neighborhoods.

And many, many more. But all along the way, every system designed to uphold white supremacy was met with resistance from civil rights activists and leaders. One of those leaders is Dr. Josie Johnson.



You have a unique opportunity to hear directly from Josie Johnson at our Virtual Women of Habitat Hope Builders Luncheon on Thursday, October 22. [Sign up here](#) to see an engaging conversation between Josie Johnson, her granddaughter and activist Josie Duffy Rice, and former Minneapolis Mayor Sharon Sayles Belton. These three inspiring, wise women will discuss the intersection of housing, racial equity, and criminal justice. You won't want to miss it.

Today's blog focuses on Dr. Johnson's background; look for other blogs soon about Josie Duffy Rice and Sharon Sayles Belton.

## Happy Birthday Josie!

Before I dive in, let me say this—today, October 7, is Josie Johnson's birthday! She's been fighting for civil rights for more than seven decades and, as she turns 90 years

young, she isn't done yet. When I talked with Josie recently, she said "I keep on keeping on, as my father would say... I worry about my grands and great-grands."

But it's not worry that motivates Josie; it's hope.

"Our ancestors did it. Our slave ancestors believed that things would get better. We just have to keep hoping."

Hope has fueled Josie's fire for 90 years and, even during the challenges we face in 2020, she maintains hope that things will get better. As we celebrate this milestone birthday with Josie, let's allow hope to be our guide and our fuel. If you're craving hope and inspiration, join the [Hope Builders Luncheon on October 22.](#)

## Josie Johnson and Minnesota's Fair Housing Bill

Josie Johnson must have countless stories to share and wisdom we would be lucky to learn from. I'm sure she'll share some at our luncheon on October 22. But there's one story I've read that I can't get out of my head.

It was 1961. Josie had relocated to Minnesota five years earlier after growing up in Texas and graduating from Fisk University in Tennessee. She had quickly learned that the North had its own brand of racism, different from the South's, but similarly harmful.

The North's version of Jim Crow came in many forms, including codified housing discrimination and segregation (for more on that, watch TPT's [Jim Crow of the North](#) and read our [Race and Housing series](#)). Josie Johnson was lobbying to change that. She was a leader among a broad, grassroots coalition of advocates pushing for a fair housing bill at the state legislature. Fair housing was a contentious issue that had [failed in multiple previous legislative sessions](#) and Josie worried it might fail again in the Senate Judiciary Committee.

But Josie Johnson doesn't stop at worrying; she hopes and she acts.

So in April 1961, Josie went to the State Capitol to meet with the newly elected Governor Elmer Andersen. The Governor had been a supporter of civil rights efforts in the past and had endorsed fair housing in his inaugural address a few months earlier. Josie told the Governor the bill was in trouble; she asked for his help to get it out of committee and to the Senate floor for a vote.

In that moment with Josie still in his office, Governor Andersen pulled out stationary and penned personal notes to every member of the Senate Judiciary Committee urging them to bring the bill to the full Senate for a vote. The next day, the bill was voted out of committee. A week later, [after procedural challenges and controversy](#), the Senate passed the bill. Finally, after years of community organizing and applying pressure to elected leaders, Josie made the dream of a fair housing bill for Minnesota come true.



**Vice President Walter Mondale and Dr. Josie Johnson worked together on many civil rights issues throughout their careers. Photo via University of Minnesota's Humphrey School of Public Affairs, 2018.**

Josie's conversation with Governor Andersen that spring morning turned the fate of Minnesota's fair housing bill, which became the first of its kind nationwide. When Walter Mondale penned the federal Fair Housing Act seven years later, Minnesota's bill was undoubtedly a reference point and inspiration. (Mondale and Johnson worked together throughout their careers. [Here's a great interview](#) with the pair.)

Think about Josie Johnson's relentless hope. She was a Black woman in her early thirties living in [a state that was almost 99% White](#) at the time. Racism was deeply embedded in every system and policy around her.

But Josie believed in a better future. She hoped and she acted.

## More About Josie Johnson

If Josie Johnson had stopped after that successful lobbying effort in 1961, she should be considered a hero and icon of civil rights in Minnesota. But of course, that's just one of many, many stories about Josie's work over her lifetime that left a mark on our community and country. I'll do my best to highlight some of her accomplishments

here and you can learn a whole lot more in her memoir, [Hope in the Struggle](#).

Josie first got engaged in civil rights activism as a teenager. She recalls working with her father at 14 years old to gather signatures on a petition opposing the poll tax in her home state of Texas. Both her parents were active in the community and inspired her lifelong value of education.

After graduating from Fisk University with a B.A. in Sociology, Josie and her husband moved to Minnesota. She soon joined the League of Women Voters and the Board of the Minneapolis NAACP and began her work as a community organizer for the Minneapolis Urban League—all while raising three daughters.

In 1963, Josie marched on Washington and heard Martin Luther King Jr.'s iconic "I Have a Dream" speech. The following year, she joined [Wednesdays in Mississippi](#), a movement of Northern women who supported Southern civil rights activists and Black families facing animus and violence. It was dangerous work—a Mississippi school that Josie visited was [bombed later that same day](#).



Photo credit: Donald Black, *Minneapolis Star Tribune* 1971

**In 1971, Josie Johnson, center, was the first Black woman appointed to serve on the University of Minnesota's Board of Regents.**

University of Minnesota. She served as faculty in the College of Education and a senior fellow at the Hubert H. Humphrey Institute of Public Affairs and later helped create the Office of the Associate Vice-President for Academic Affairs. She went on to serve four years in this position.

Josie retired from the University in 1996, but, as you might guess, her work didn't stop. She continues to serve our community and fight for racial equity and justice.

*Published on October 7, 2020*

In 1967 and 1968, Josie served as acting director for the Minneapolis Urban League and began to turn her attention toward education. In the late 1960s and early 70s, Josie was involved in creating the African American Studies department at the University of Minnesota and served as one of its first faculty members. In 1971, she became the [first African American to serve on the University's Board of Regents](#).

Josie went on to serve multiple political campaigns and public officials, including as campaign manager for George Brown, the first African American lieutenant governor of Colorado. She also worked on Jimmy Carter's 1980 Presidential campaign as deputy campaign manager in Tennessee and Kentucky.

After earning her M.A. and Ed.D. at the University of Massachusetts, Amherst, Josie (now Dr. Johnson), returned to the

# Meet Josie Duffy Rice, Racial Justice Activist

Written by [Blake A. MacKenzie](#)

After George Floyd was killed by Minneapolis police on May 25, protests against racism and police brutality swept the country. The Black Lives Matter movement is being called the [largest protest movement in U.S. history](#)—tens of millions have participated in demonstrations this year, and protests continue to this day. But while the need for change is clear, many are asking: what now? What's the path forward?

The good news is today's movement for Black Lives is built on decades – centuries – of activists fighting for a more just world. From ending slavery to resisting Jim Crow laws to expanding the right to vote to demanding police accountability, each generation of activists brings us a few steps closer to racial equity. Then they pass the baton to the next generation.

Accepting the baton from her grandmother, [Dr. Josie Johnson](#), is one of today's leaders in the fight for racial justice: [Josie Duffy Rice](#).



You'll have a unique opportunity to see a conversation with Dr. Josie Johnson and Josie Duffy Rice at our Virtual Women of Habitat Hope Builders Luncheon on Thursday, October 22. [Sign up here](#) to save your place! They will be joined by moderator Sharon Sayles Belton, the first Black person and first woman elected Mayor of Minneapolis. These three inspiring, wise women will discuss the intersection of housing, racial equity, and criminal justice. You won't want to miss it.

## Generations of Josies

As a lawyer and journalist, Josie Duffy Rice illuminates issues in the criminal justice system and helps us envision how we could transform public safety so it works for everyone. But before we dive into her current work, let's take a step back and look at the generations who came before her and formed her. Specifically, the generations of Josies.

You maybe wondered if Josie Duffy Rice was named after her grandmother, Dr. Josie Johnson, who has been a civil rights leader in Minnesota for seven decades. But it goes back even farther than that.

Josie gave birth to her second child in September, a daughter who she named Josie Araminta. Here's a bit of what she shared online about why she named her daughter Josie:

*We share a name—I'm the 5th Josie in my family, she's the 6th—but she is not named after me. She is named, as I am, for Josies 1-4, two passed and two living, women from whom I'm lucky to be descended. The first Josie was born in 1890. She lived in Texas, the child of a slave. After her came 4 other women, one a generation. These women, by virtue of our shared name, have always guided me.*

*She is especially named for one of those Josies: my grandmother, Josie 3, who turns 90 next month. I admire so much about her—her brilliance, her wisdom, her strength, her kindness. But mostly I admire her persistence.*

*My grandmother was born in Jim Crow Texas, during the Great Depression. At 15 she went door to door, trying to get people to sign a petition against the poll tax. In the years since, up to this very minute, she has never stopped fighting.*

*I wavered on naming her Josie. I always had complicated feelings about having a family name when I was growing up. I never felt quite like my name was mine. But I learned a lesson I hope she'll learn too—that it is our obligation to confront our history as much as our future, that we are shaped by the trauma and triumphs and struggles and joy of those who came before us, and that carving our own path requires understanding where we came from. All those years I was right. My name is not just mine. That's been much more of a blessing than a burden.*

## Josie's Criminal Justice Work

Just like her grandmother and other generations before her, Josie Duffy Rice took the baton of racial justice work and ran with it. In recent years she's established herself as a leading expert in criminal justice reform and other related issues.



**Josie Duffy Rice hosts the Justice in America podcast with a series of co-hosts. Each episode explores a criminal justice issue with experts and advocates.**

she's President of [The Appeal](#), which “produces original journalism on how policy, politics, and the legal system impact America’s most vulnerable people.” She’s also cohost of the podcast [Justice in America](#). Josie’s work has been featured in *The New York Times*, *Vanity Fair*, *The New Yorker*, *The Atlantic*, *Slate*, and others. (I’d like to add that she’s also a brilliant [essayist!](#))

In the wake of the uprisings for racial justice sparked by the killing of George Floyd, Josie has become a sought-after speaker and news show guest on topics like police defunding and abolition, and envisioning how public safety can work for everyone. Her recent piece in *Vanity Fair* about [the abolition movement](#) covers the history and present-day state of policing in America, and explores how public safety could be reconfigured to meet the needs of everyone in society. A key component of better public safety for all is more access to stable, affordable

Josie earned an undergraduate degree in political science from Columbia University and a law degree from Harvard Law School. Like her grandmother who went door-to-door collecting signatures to oppose a poll tax, Josie worked on voting rights and criminal justice policy as a staff attorney at the Center for Popular Democracy. But she’s mostly been focused on criminal justice reform, working for other reform organizations like The Bronx Defenders, Advancement Project, and the Justice Collaborative.

When Josie joined the Daily Kos as a staff writer in 2015, she was one of the first nationwide journalists focused primarily on prosecutors, prisons, and other criminal justice issues. Today,



Josie Duffy Rice contributed “The Abolition Movement” to the September 2020 issue of *Vanity Fair*, which was guest-edited by Ta-Nehisi Coates.

housing—a connection Josie Duffy Rice and Dr. Josie Johnson will explore together at the luncheon.

We’re so excited to have Josie Duffy Rice in conversation with Dr. Josie Johnson and Sharon Sayles Belton at the [Virtual Women of Habitat Luncheon](#) at noon on October 22! We hope you’ll join us for what’s sure to be a captivating, illuminating, and inspiring conversation among these three phenomenal women. It’s free to sign up—[learn more and register here](#).

*Published on October 15, 2020*