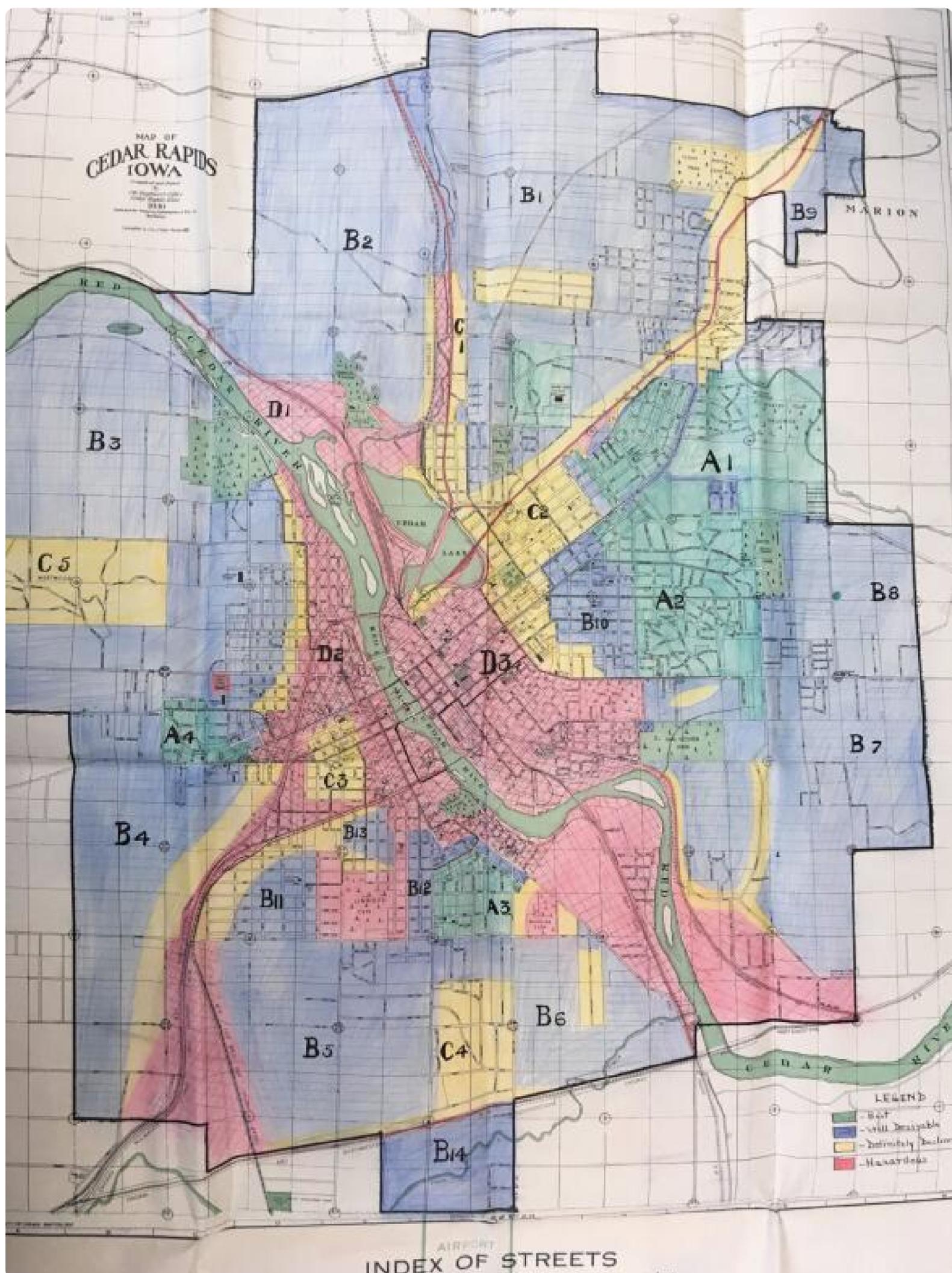# Revisiting redlining in Cedar Rapids

Austin Wu

May. 7, 2023 6:00 am, Updated: May. 8, 2023 11:51 am

The redlining map for Cedar Rapids, courtesy of Ben Kaplan, Robert Nelson, and the Mapping Inequality Project)

To provide relief from a housing crash which was part of the Great Depression, and to ensure future stability in the American housing market, in 1933 the federal government **created** the homeowners' Loan Corporation (HOLC), which was tasked with buying troubled mortgages from banks and refinancing them for home borrowers. HOLC officials sought to assess the perceived financial risk of lending for mortgages, in consultation with local Realtors, municipal officials, and bank officers in o**ver 200 cities —** including at least seven in Iowa. The results of this work were maps dividing up these cities into four categories, from most to least safe to lend to: "Best" (green), "Still Desirable" (blue), "Definitely Declining" (yellow), and "Hazardous" (red). This is also where the term "redlining" comes from.

A variety of indicators were used in deciding which category to place a neighborhood in, ranging from more objective measures, such as property values and building ages, to the less objective, such as local stereotyping — one **description** for a "hazardous" redlined area in Saint Paul, MN for example, states that the buildings are "practically worthless except to those who are unable to better themselves by living elsewhere" and that "people

who have lost interest in life live here." Perhaps most notoriously, racial and ethnic diversity was a cause for demerit on these HOLC maps, with residence by Black people, Jewish people, and immigrants often **described** as "infiltration" or "encroachment." Their neighborhoods were frequently marked red on these maps and denied financial assistance toward homeownership or investment in improving the local built environment. To this day, places which were deemed "Hazardous" on HOLC maps nearly 90 years ago are often still segregated, economically disadvantaged, and underinvested in, compared to their "gr**eenlined"** counterparts.

Discourse and research on redlining often places a primary focus upon aspects driven by systemic racism. However, more **recent analysis** of the legacy of redlining has noted that while Black, immigrant, and other minority neighborhoods were almost uniformly redlined, racial segregation was not the only impetus for an area to be redlined. Indeed, among the Iowan cities to receive HOLC mapping, 73 percent of **Sioux City** was colored red — "Hazardous," compared to only 43 percent of **Waterloo**, even though the latter was more demographically diverse. Within Waterloo, out of nine sections of the city that are redlined, only one (D3a) is marked as such due to the presence of a "colored section," in the eastern part of the city. For other places, justification for redlining included the presence of old buildings, poor prospects for real estate sales, the presence of heavy industry, poor soil quality and flood risks, as well as "poor white trash" living in the area.

Similar circumstances can be found in the **redlining maps for Cedar Rapids**, where the areas redlined include the banks of the Cedar River, railroads, and what is now Taylor, Northwest/Time Check, downtown, Oak Hill Jackson, as well as New Bohemia and Czech Village. Mound View is colored in a slightly more favorable yellow — "Definitely Declining." "Colored section[s]" are highlighted in the redlined areas on both banks of the Cedar River in downtown, as well as "Bohemian, Irish, [and] Syrian" populations, but these demographics comprise only a small portion of the redlined areas, as well as their descriptions.

What is given **more attention** are material real estate assessments, not out of place from an HGTV walk-through — the presence of industry (and odors from it), depreciating values of small homes in need of repair, the class status of its residents (working class laborers). Although the presence of racial minorities in an area wa*s sufficien*t for it to be redlined, it was by no means *necessar*y, and many predominantly European parts of the city ended up being redlined as well.

The association I find most interesting with redlining in Cedar Rapids is environmental. Virtually all of Cedar Rapids' redlined areas, from Time Check to Rompot, are along the Cedar River, and indeed much of the **flooding in 2008** which occurred within the city's 1930s boundaries also took place in redlined areas. When it came for the city to demolish inundated buildings in the aftermath of the flood, **in at least two neighborhoods** the boundaries of those demolitions aligned with the boundaries of formerly redlined areas. In the Northwest/Time Check area, this boundary is generally along Sixth Street NW; by Czech Village, this boundary is generally along C Street SW. When I asked the City why this might be the case, they provided the following response from Rob Davis, Flood Control System Manager:

"The City worked with State and Federal agencies to create first-of-their-kind programs following the 2008 Flood. A substantial majority of property owners impacted by the floods made use of the resulting Voluntary Property Acquisition Program. The properties acquired through this program exceeded a 50% damage threshold level, though resources were made available to all impacted homeowners. The Voluntary Property Acquisition program closed in 2017 and is no longer available."

The most immediate impact of redlining — cautioning against property investment or real estate loans in an area — played into the decay of inner cities and suburban sprawl in the latter half of the twentieth century. Whether this was an accurate prediction of the future or simply and observation of where bankers and Realtors were placing their thumbs on the scale, the descriptions for Cedar Rapids' redlining map accurately states that "the growth and development of Cedar Rapids is distinctly to the northeast." As a very informal metric of residential occupancy, the history of schools in Cedar Rapids also shows a trend of older inner-city schools closing by the **mid-20th century**, right as **bond measures** were being passed to build new facilities on what was then the outskirts of town.

In public health, the concept of a **syndemic** refers to when two or more diseases cluster and interact, through social, psychological, or biological means, and aggregate to create a condition which is worse than the sum of its parts. I think the judgment cast down on American cities within the redlining maps — that neighborhoods with immigrants, people of color, workers, old buildings, or environmentally vulnerable locations are unworthy of investment — can be viewed as an urban syndemic of sorts, where in aggregate the conclusions represented on the maps granted financial license to let American cities decay, and for (predominantly) white populations to decamp for the sprawl of the suburbs.

Indeed, as Cedar Rapids more than doubled in population from 1940 to 2020 (from 62,120 to 137,710), **research shows** that many of the Census tracts in formerly redlined areas **lost** significant amounts of housing stock in the same time period. In **Taylor**, there are now fewer than 900 housing units left today, compared to nearly 1,800 in

1940; in Oak Hill Jackson, 1,280 housing units in 1940 has become 962 today. The downtown core and much of the [MedQuarter](#), once home to 2,504 units in 1940, now only has 847 — a loss of over 66 percent.

Around this time last year, there was a [journal article](#) published which suggested that informing white Americans about racial disparities in COVID-19 — that people of color have been [more likely](#) to be infected, hospitalized, or die of the disease compared to white people in the U.S. — might reduce their fear of the disease and support for public health measures, rather than increase empathy for people who had contacted COVID-19. In the article's highlights, the authors conclude that "Highlighting racial disparities may paradoxically perpetuate racial inequalities," perhaps by giving white people license to perceive COVID-19 only as an issue for a distinct 'other,' and not for themselves or their white friends and family.

I am concerned that singularly focusing upon the racial impacts of redlining might have a similar effect, leading white people to conclude that the impacts of redlining are only a matter of concern for racial and ethnic minorities, and thus something which can be safely ignored from their position of privilege, or confined to the realm of distant sympathy. This is not the case. The maps and their descriptions show that the creators of these documents treated with disregard not only Black people, but also Jewish people, Hispanics, Asians, European immigrants, renters, the working poor (including white folks) — indeed, pretty much anyone who was not part of an established white homeowning family by the early 1930s. Although whiteness was *necessary* to avoid the negative consequences of redlining, it was by no means *sufficient* to on its own.

I wonder if a more expansive outlook on who was judged and demeaned in these redlining maps could be an avenue to multiethnic, class-based solidarity in addressing the harms that have taken place in American society through a deep anti-urban animus, the vaunting of private property accumulation as the primary method by which to create wealth and stability, and plain old capitalist exploitation. At the same time, some of these mentioned groups — such as European immigrants — have largely been fortunate enough to work their way into the propertied class of Americans, along with the stability and wealth it brings. Others have not been as fortunate, and have had their homes lost to the forces of floodwaters, or f[reeways.](#)

When I first started writing this column, one of my objectives was to show that Cedar Rapids is not some pastoral backwater, but rather a town just large enough to experience many of the major events in U.S. urban history, just like our larger neighbors of St. Louis, Milwaukee, Des Moines, Chicago, Omaha, Minneapolis, and Saint Paul — industrialization and deindustrialization, [institutionalized racism](#), [urban sprawl](#) and disinvestment, the [loss of railroads](#). Redlining and its consequences are part of that list too.

I would like for someone to investigate this topic, in the context of Cedar Rapids, more fully, in a more rigorous manner than my cursory analysis thus far. At least for now, this is beyond the bounds of my capabilities, for this is my final column for *The Gazette* as an editorial fellow. Over the past year, I am thankful to have had the privilege, every two weeks or so, to explore a wide variety of subjects and interests in the newspaper of my hometown. I wish the best for future editorial fellows.

Austin Wu is a Gazette editorial fellow. editorial@thegazette.com