

Twin Cities metro home ownership

75⁰/₀

33%

White families

Black families

Largest gap in the nation (Minneapolis Fed, 2022)

What is a covenant?

- A provision in a property sale that limits the buyer's use of the property
- Often "runs with the land," meaning that it's binding on future buyers as well
- Not all restrictive covenants are racial, many still legal
 - F. No persons 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.

Source: Legal Information Institute, Cornell Law School

Warning

Racist and outdated language coming in next slides

Racial Covenant

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

Henry B. Scott & Wr.

to
Nels A. Anterson

THIS INDENTURE, Made on the 25th day of May A. D. One Thousand Mine Hundred and ten (1910)
by and between Henry B. Scott and Leonora G. Scott, his wife, by W. P. McMarland, her attorney in
fact, or the City of Burlington, lowa, parties of the first part, and Nels A. Anderson of the
Company of Henrepin 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 Five
Hundred Twenty-rive and No/100ths (8525.00)

Dollars, to them paid by the said party of the
Scooni part, the receipt of which is hereby acknowledged, do by these presents Grant, Bargain,
Sell, Convey and Confirm, unto the said party of the second part, his heirs and assigns, the
following described Lots, Tract, or Parcels of Lami, lying, being and situate in the County of
Hennepin and State of Hinnesota, to-wit:

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

Cake Acres, Hinnespolis, Minnesota according to the recorded mp 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

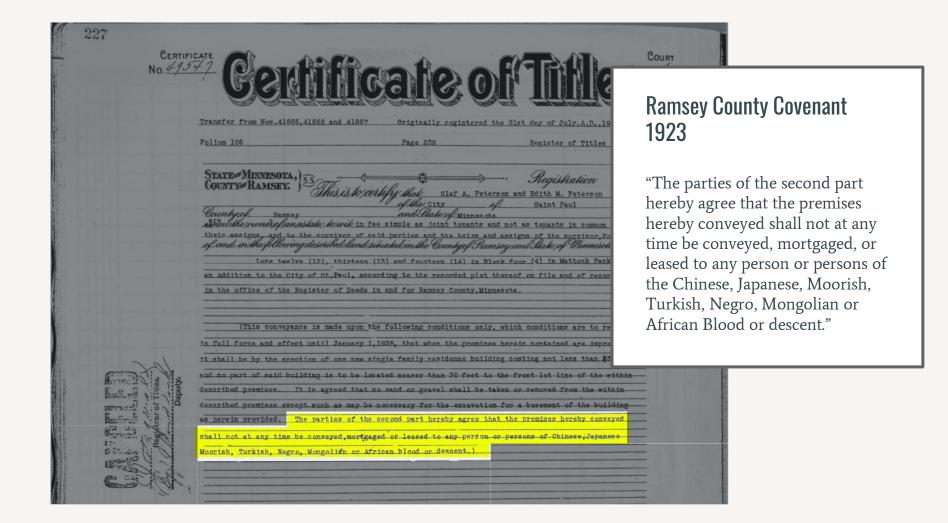
It is further mutually coveranted that the premises hereby conveyed shall not at any time be conveyed, nortgaged or leased to any person or persons or Chinese, Japanese, Moorish, Turkish, Negro, Mongolian or African blood or descent. Said restrictions and covenants shall run with the land and any breach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

TO HAVE AND TO EDLD THE SAME, Together with all the hereditaments ami appurtenances thereto in anywise appertaining, and the said 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
lawfully seized of said premises in fee simple, and that they have good right and power to grant
ami convey the same; that the same are free from all incumbrances whatscover 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 eajoy 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 WITNESS WHENEOF, the said parties of the first part have hereunto set their hands and eals the day and year first above written.

Signed, Sealed and Delivered in Presence of E R Hanbold

Henry B Scott (Seal) Leonora C Scott (Seal) by W.F. McFarland Atty in fact.



Racial covenant from Mounds View

Watranty Decd. Individuel to Corporation. Minerote Undere Contractor Plate (1991). 0225872 This Indenture, Made this 27th November 10 45 between Oscar Bronson and Lillian Bronson, husband and wife; and John O. Brickson and Easy M. Brickson, husband and wife; of the County of Honnopla and State of Winne part 103 of the first part, and Spring Lake Park Lutheren Church and State of Winnesota a corporation under the laws of the State of Winnesots ... , party of the second part, to then in hand paid by the said party of the second part, the receipt whereof is hereby acknowledged, do hereby Grant, Bargain, Sell, and Concey unto the said party of the second part, its successors and assigns, Forever, all the tract or purcel of land lying and being in the County and State of Minnesota, described as follows, to-wit: Lot One Mundred Fourteen (114), Spring Lake Park Hillview, Rensey County, Winnesota, according to the plat thereof on file in the office of the Registrar of files in and for said County of Rensey, State of Minnesota. Subject to a five (5) foot strip easement along the rear line for public utility use such as satting of poles, stringing of wires, triming or removing trees, if necessary, for line clearance and laying of underground conduits. The above described premises are subject to the following covenants which shall run with the land and shall bind the purchasors, their heirs, exceptors, administrators and essigns, until the lat day of January, 1971, when they shall cease and terminate, to-wit: No person or persons other than of the Causaion race shall be permitted to occupy said premises or any part thereof.

The above described premises are subject to the following covenants which shall run with the land and shall bind the purchasers, their heirs, executors, administrators and assigns, until the 1st day of January, 1971, when they shall cease and terminate, to-wit: No person or persons other than of the Caucasion race shall be permitted to occupy said premises or any part thereof.





And the above bargained and granted lands and premises, in the quiet and peaceable possession of the said party of the second part, its successors and assigns, against all persons lawfully claiming or to claim the whole or any part thereof, subject to incumbrances, if any, hereinbefore my of the first part will Warrant and Defend.

In Testimony Ulhereof, The said parties of the first pa hand & the day and year first above written

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

"Said buildings must have shingle roofs, drop siding, and be painted or of brick, Covenant in Ramsey County cement or stone construction"

This conveyance is ugde subject to the following restrictions: That during the period ending Jamuary 1, 1983, no building shall be erected or occupied upon said premises other than a completed single family dwelling containing not less than 20,000 cubic feet, fronting on Baynard Avenue, and garage for not morethan two passenger automobiles said buildings must have shingle roofs, drop siding, and be painted, or of brick, cement or stone construction; no animals shall be permitted upon said premises except family pets limited to one cat, one dog and one bird; no part of any building shall be erected within 30 feet of the front line of said lot and within 5 feet of the west line of said lot 12 and the east line of said lot 13; such dwelling house and garage shall not be so constructed as to be identical instructure and appearance with any other dwelling house and garage constructed in the same block; that said premises shall be occupied only by persons of the caucasian race,

'no animals shall be permitted upon said premises except amily pets limited to one cat, one dog and one bird"

TAXES PAID AND TRANSFER ENTERED SEP 20 1948 EUGENE A. MONICK, Auditor

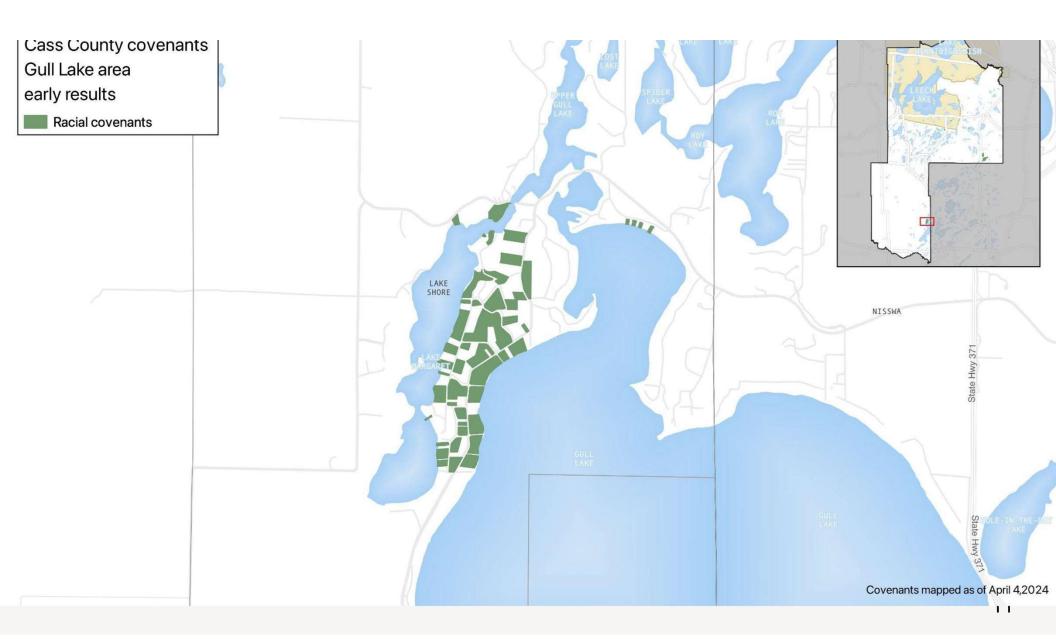
"that said premise occupied only by persons of the caucasian race."

Dakota County racial covenant

Warranty Deet. Fo	rm No. 5-M. Minnesota Uniform Conveyancing Sianks (1911).
Thomas F. Hurley, et ux TO Martin D. McDonough and wife,	Flied for Record, this 45th day of June d. D. 19-66, at 9 o'clock A.M. C. N. Tuttle , Refister of Deels By , Deputy
This Indenture, Made this 2gd trees Thomas F. Hurley and Catherine C. Hurl	day of April , 19_46.,
the County of Dakota and Sta	to of Kinne so ta , partian of the first part, the E. McDonough, his wife,
the County of Ramsey and Std Ellimisseth, That the said part ies of the first part One Doller and other sped and	
areain. Sell, and Convey unto the said parties of the second	part, the receipt whereof is hereby acknowledged, do hereby Grant, part as joint tenants and not as tenants in common, their assigns, the wor. Forever, all the tract or parcel of land lying and being in blows, to-unit:
recorded plat thereof on file and of record in Dakota County, Minnesota, subject to an esseme	second Addition to West St. Faml, according to the time office of the legister of Deeds in and for nt over the rear five feet of said lot for utility se following restrictions which shall run with the min pert, their heirs and assigns:
No structure shall be erected, altered, placed detached single-family dwelling not to exceed garage for not more than two cars.	or permitted to remein on said lands other than one two and one-half stories in height and a private
No structure of a temporary nature shall be en	rected, placed, or permitted to remain on said lends tor garage or other outbuilding be used as a resi-
No dwelling costing less than \$4000.00 exclusi	we of the lands shall be permitted on said premises.
	e shall own, use, occupy any building on said premi-

No person of any race other than the white race shall own, use, occupy any buildings on said premises, except that this restriction shall not prevent the occupancy by domestic servants of a different race domiciled with an owner of tenant.

and the above bargained and granted their assigns, the survivor of said parti	lands and premises,				
heir assigns, the survivor of said parti	lands and premises,				
Warrant and Defend. In Testimony Whereof, The	to incumbrances, if	l assigns of the surviv any, hereinbefore m	vor, against all persons lawfull sentioned, the said part 188	y claiming or to claim	
ret above written. In Presence of			Thomas F. Hurley		
0.700,700,000,000,000	1	Catherine C. Hurley			
E. C. Meisinger			**************************************		
Jeanette Olson		_			
State of Minnesota,	}				
On this 13th	day of	April		. 19 46 , before me,	
Notary Public			within and for said Count	y, personally appeared	
Thomas F. Hu	rley and Catheria	ne C. Hurley, both	n unmarried		
	d in, and who execut	ted the foregoing insti	rument,		
		heir free act	and deed		
	d the same as				
	d the same as		Edmind C. Waisinger		
and acknowledged that the Y execute	d the same as	-	Edmind C. Meisinger		
and acknowledged that _the Y_execute	d the same as	Notary Publi	Edmind C. Meisinger	County, Mins	



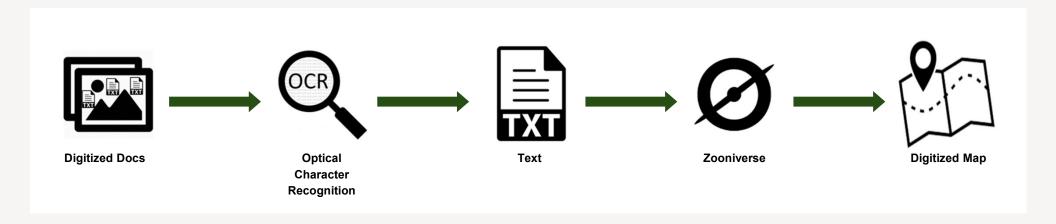
	DEED RECORD—86			
	Minnesota Uniform Conveyancing Blank No. 5			
INSTRUMENT	Edward Vandersluis and Louise Vandersluis, his wife Carl W. Grewe and Ruth M. Grewe, hasband and wife Filed for record this 25th day of October. A. D. 191, at 11:30 o'clock A. M. Thos. Niedzielski Register of Deeds. By Deputy.			
	Uhis Indruturr, Made this 27th day of October , 1941, between Pdward Vandersluis and Louise Vandersluis, his wife, also known as Ed Vandersluis			
	of the County of Benton and State of Minnesota parties of the first part, and Carl W. Grewe and Ruth M. Grewe, husband and wife,			
	of the County of Benton and State of Minnesota , parties of the second part, Witnesseth, That the said parties of the first part, in consideration of the sum of			

ided, that this deed is given subject to the restrictive covenant of the grantees that for twenty five years after date said premises shall not be sold, leased or rented or occupied by anyperson of the negro, oriental, semitic or Indian races, or who has the blood of any of said races (except as limited by present laws or treaties) and that said premises shall be used only for reseidential purposes.

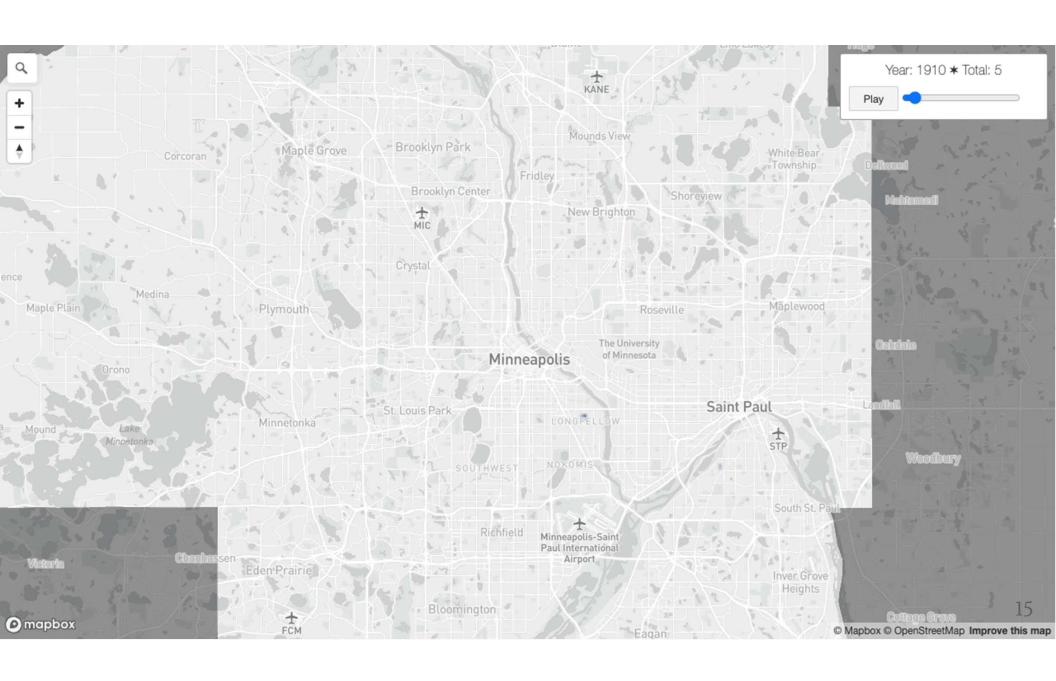
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**TOTALLED AND CANCELLED AND CANCEL

Mapping Process







National Association of Realtors

ARTICLE 26.

Before a Realtor buys for a client property in the ownership of which the Realtor has an interest, he should disclose his interest to all parties to the transaction.

ARTICLE 27.

Before a Realtor sells property in the ownership of which he is interested, he should make it clear to the purchaser that he is acting solely for the owner.

ARTICLE 2

A Realtor when acting as a broker should make it clear for which party he is acting, and he should not receive compensation from more than one party except with the full knowledge and consent of all parties to the transaction.

ARTICLE 25

Under no circumstances should a Realtor permit any property in his charge to be used for illegal or immoral purposes.

ARTICLE 30

In closing transactions, the Realtor should advise the use of legal counsel when the interest of any party to the transactions appears to require it; and in all cases he should exercise care in the preparation of documents so that they shall embody the exact agreements reached.

ARTICLE 31

At the time the agreement is reached as to the terms of a transaction the Realtor should fully inform each party regarding commissions and other expenses to which each is respectively liable.

ARTICLE 32

Before the closing of a transaction, the Realtor should recommend the examination of title and conveyancing papers.

ARTICLE 33

All contracts and agreements to which a Realtor is a party should be made in writing and should be complete and exact.

ARTICLE 84

A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.

ARTICLE 35.

No instructions nor inducements from any client or customer relieve the Realtor from his responsibility strictly to observe this Code of Ethics. CODE OF ETHICS



ARTICLE 34.

A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.

Adopted by the

National Association of Real Estate Boards
atits
seventeenth annual convention
June 6, 1924

UNDERWRITING MANUAL

UNDERWRITING AND VALUATION PROCEDURE
UNDER TITLE II

OF THE

NATIONAL HOUSING ACT

FEDERAL HOUSING ADMINISTRATION



WASHINGTON, D. C.

Federal Housing Administration

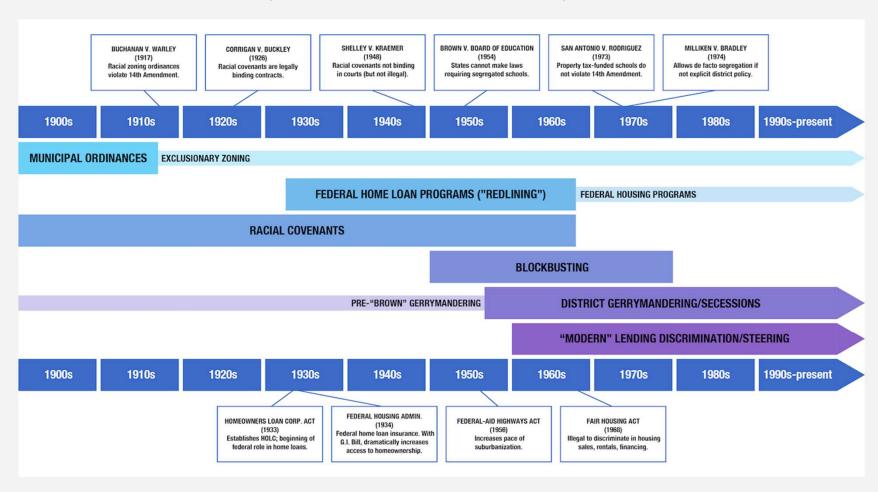
class of improvements contemplated. Since an assumption is the basis for rating, high ratings are seldom justified.

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.

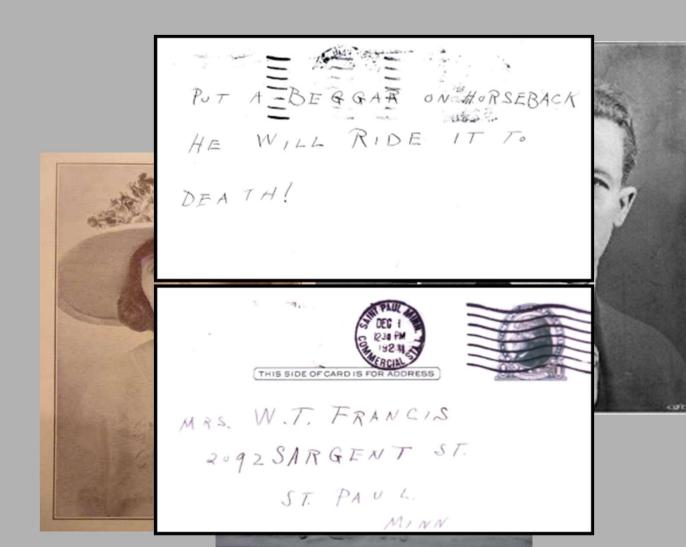
Legal action

- 1917: Buchanan v. Warley bars racial zoning, clears way for covenants
- 1919: Minnesota outlaws religious covenants
- 1940s: NAACP launches national legal campaign against covenants
- 1948: *Shelley v. Kraemer* rules covenants unenforceable
- 1953: Minnesota bars new racial covenants
- 1963: Minnesota bars housing discrimination on basis of race, religion, and national origin
- 1968: U.S. Fair Housing Act

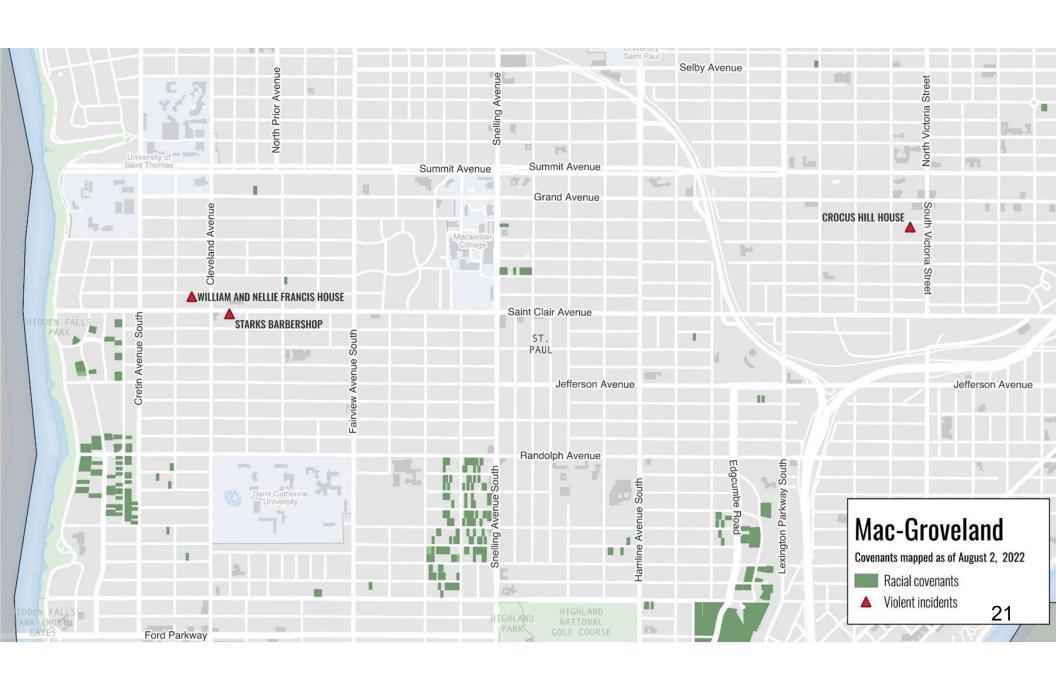
THE CHRONOLOGY OF MAJOR RACIAL/ETHNIC SEGREGATION STRATEGIES, LAWS, AND SUPREME COURT DECISIONS, 1900-2022

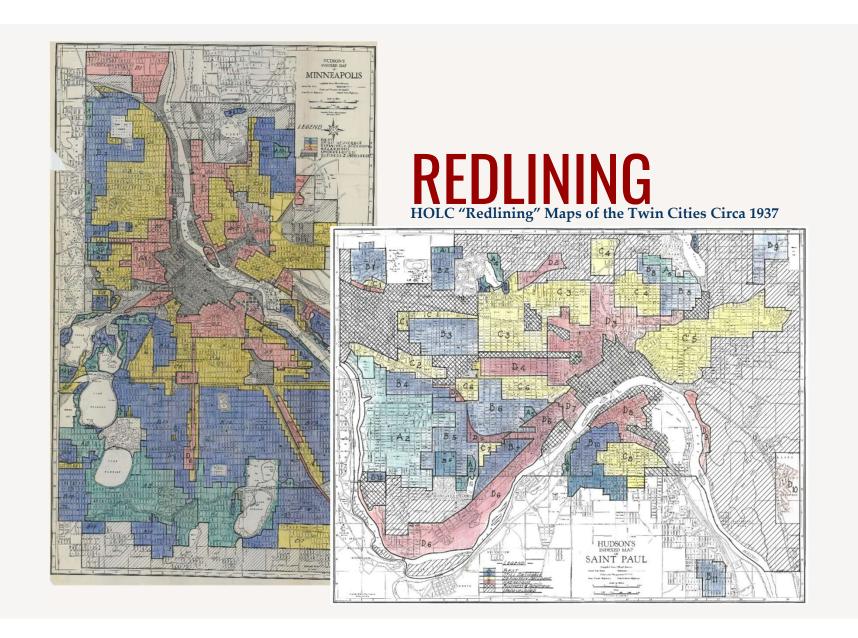


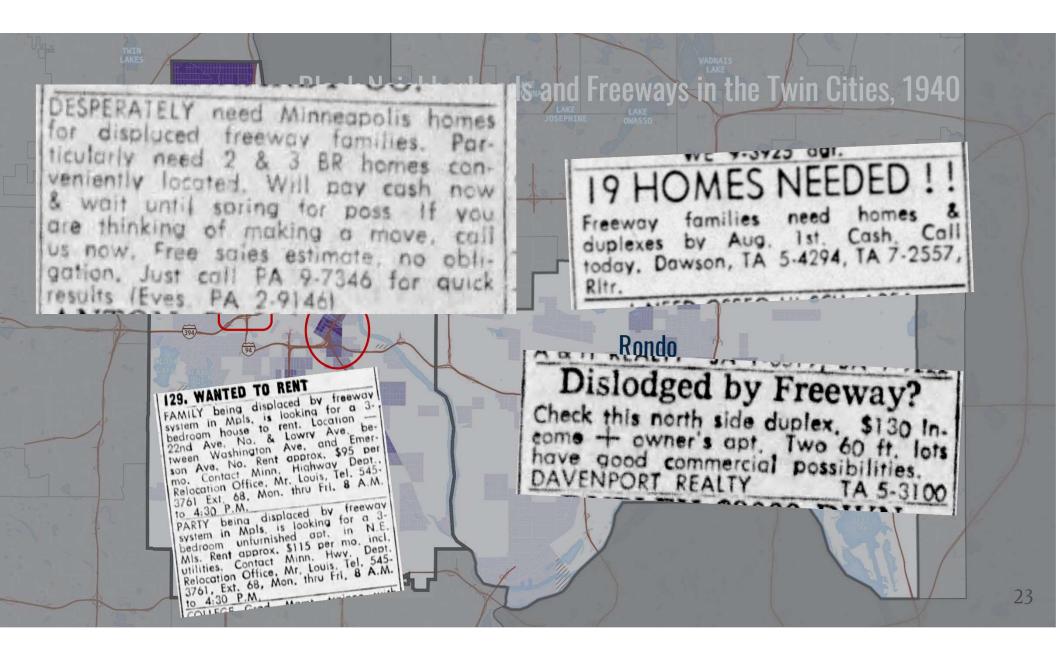
Source: Albert Shanker Institute



Nellie and William T. Francis







NewHome Development

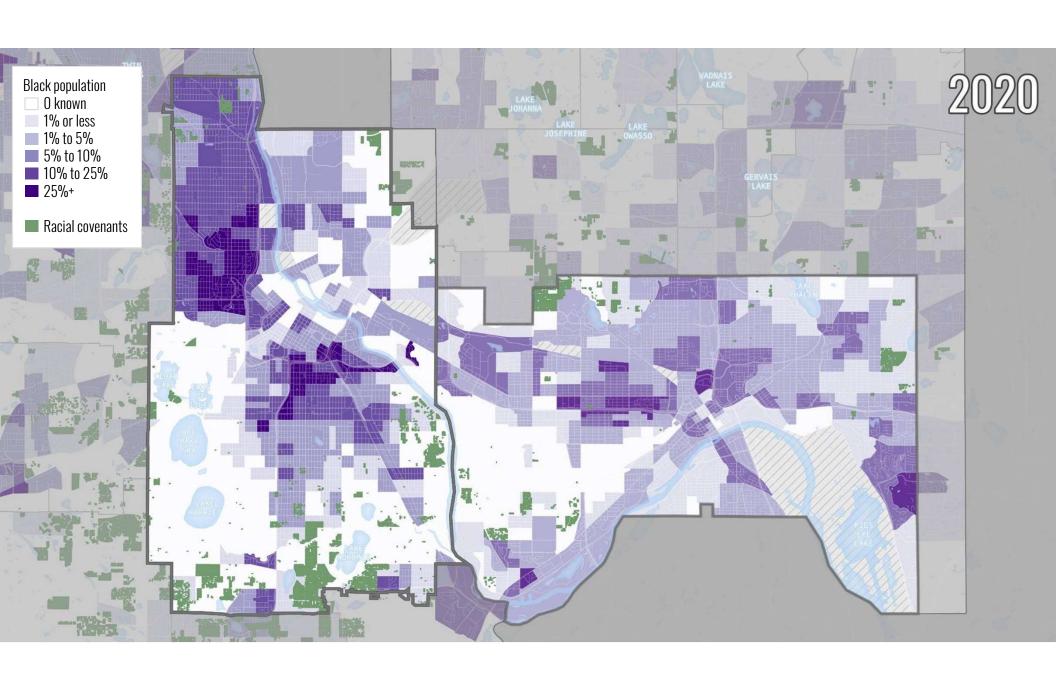
This Indenture, Made this 20th day of February , 19 50 , between SUBURBAN PROPERTIES, INC.

Suburban Properties, Inc., has

and State of Minnesota, described as follows, to-wit: Lots twelve (12) and Thirteen (13), Block Six (6), Lexington Park No. 5, Anoka County, Minnesota, all according to the recorded plat thereof.

covenant shall not prevent the removal of gravel for the purpose of excavating for the erecting, con nance on any of said lots, nor the proper grading of any lot in order to make the contour thereof content than of the Caucasian race shall be permitted to occupy said premises or any part thereof.

under \$3,000, which makes it possible for the average worker to purchase on terms like rent, the realtor declares.



Delegard family moves into their new 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.



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.

MED DENNA GARANTI MÄSTE PRISERNA FRÄN \$400 TILL\$\$800 FÖR EN TOMT VARA OFANTLIGT BILLIGT. JAG FÖRSÄKRAR ATT NÄMNDA BESTÄMMELSER SKOLA HÄLLAS VID KRAFT EN-LIGT LAGENS FULLA BESTÄMMELSER.

nag an \$2,000 uni \$6,000, torusast at temporara nus kunna upprattas och konstrueras på bakandan af nämda tomter, om desa hus åro, hvad man kallar "såded" eller "dropsåded", målade och täckta, men inga tikrpappersbyggnader 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 tomie MED DENNA GARANTI MASTE PRISERNA FRAN \$400 TILL\$\$800 FOR EN TOMT VARA OFANTLIGT BILLIGT. JAG FORSAKRAR ATT NÄMNDA BESTÄMMELSER SKOLA HALLAS VID KRAFT EN-LIGT LAGERS FULLA BESTÄMMELSER, Kom också ihåg- Det finnes blott en enda Midway.
 Endast en spärvagnasfgift till endera staden.
 Fri tellefon till endera staden.
 Att desa tomter gränsa Intill Como Park på östsiden, en af väckraste parkerna i staten. 6. Att färgade personer ej få tillträde 7. Att Midway i dag är i stigande fart. 8. Fullständiga köpebref. "Torrens title" kan nu lämnas. Gör intet misstag; köp en tomt eller två i dag, då ni kan kö dem så billigt som \$400.00. OM NI EJ HAR PENGAR ATT BYGGA MED, SA SKALL JAG BYGGA FOR ER, FOR PRISER OCH PLANER SKRIF TILL MIG ELLER BESSK MITT KONTOR, THOMAS FRANKSON 916 Andrus Bidg., MINNEAPOLIS, MINN. 320 Pioneer Bldg., ST. PAUL, MINN. Tel. N. W. Gedar 1484; T. S. 1484 Thomas Frankson är en pälitlig och sanningsenlig man. Franksons sköna och värdefulla tomtutläggningar.—Red. Denna tidnings utgifvare har köpt tomt intill Como Park Boulevard, i

THOMAS FRANKSON KAN OCKSA BEREDA TILLFALLEN FOR VINSTGIFVANDE PENNINGEINSATTNINGAR, SKRIF TILL HONOM I DAG.

Kirsten at Delegard house

Summer 1972



Lake Nokomis

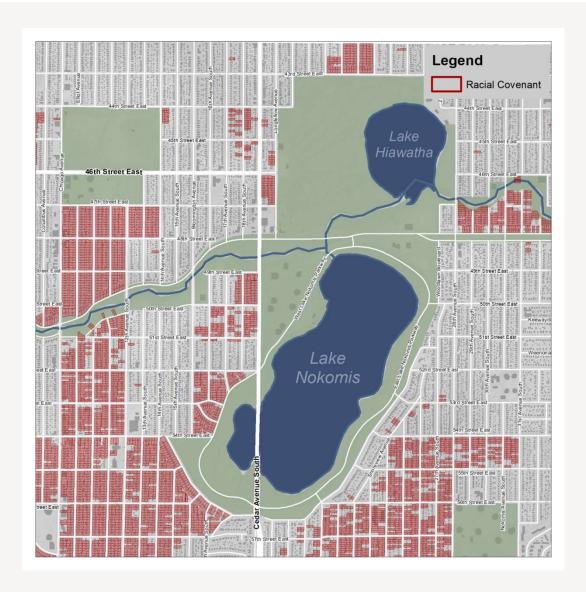
January, 1941



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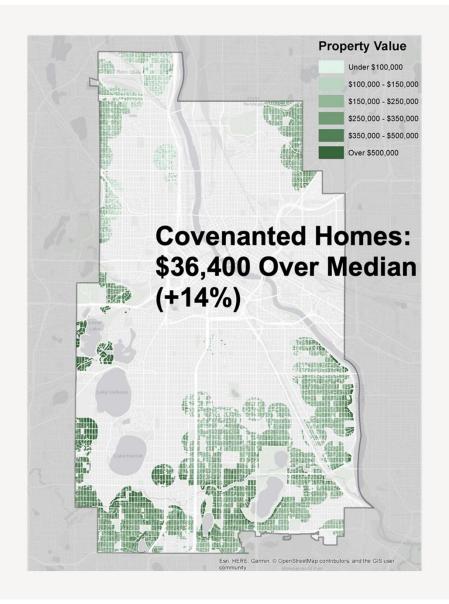
Lake Nokomis, Minneapolis

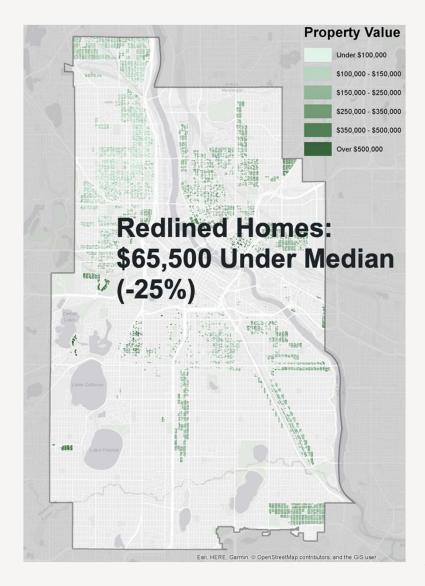
red = covenants



Federal Housing Administration









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

Henry B. Scott & Wf.

THIS INDENTURE, Made on the 25th day of May A. D. One Thousand Nine Hundred and ten (1910) by and between Henry B. Scott and Leonora C. Scott, his wife, by W. P. McParland, her attorney in fact, of the City of Burlington, Iowa, parties of the first part, and Mels A. Anderson of the County of Henrecin 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 Humired Twenty-five and No/100ths (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, Bargain, Sell, Convey and Confirm, unto the said party of the second part, his heirs and assigns, the



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 HOLD 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
coverant 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 install
ments 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 WITHESS WHEREOF, 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 Enwin J Smith Henry B Scott (Seal) Leonora C Scott (Seal) by W.F. McFarland Atty in fact.



What You Can Do

- Help research restrictive covenants and racial violence in your community
- Tell friends and family what you have learned
- Be honest about your institution's role in historically racist practices
- Take guidance from the people living with the consequences of these policies
- Work to change policy and structures



Petition to Legalize Residential Segregation Squashed as City Planning Commission Raps Plan

Petition to Legalize Segregation Turned Down by Mill City Body

By Ben Peery

Efforts to make Southeast Minneapolis lily white met with scant property in the manner request peritions would be a violation of teenth Amendment to the Com-Planning Commission Friday.

Presented to Herman Olson, City Engineer, about three weeks ago, a petition was referred to City Attorney Wiggin for comment.

The following was Mr. Wiggin's reply:

January 6, 1942.

Mr. Herman E. Olson, City Planning Engineer, Minneapolis, Minn.

We have at hand your communication of recent date enclosing petitions by property owners that the Planning Commission restrict the use of property in a certain district "so that no perwin or persons of other than the Caucasian Race may be per-

I am returning your the petitions attached.

Attached.
Yours very truly, WIGGIN.
R. S. WIGGIN.
City Attorney.

The Petition bore approximately one hundred and fifty names headed by one Harry Martin, 5444 27th Ave. So., Minneapolis.

When presented to the City Planning Commission at its regular meeting, Chairman Ray Ewald registered disgust that such a proceeding should ever come before the body, saying in part, "People should learn that there are only two groups that merit consideration, Americans, and their enemies. The petitions ask for action by the Plan-ling Commission so that my person or per-ons of other than the Caucasian Race may attely to dispose of this thing?" Will someone please move immedi"It therefore seems quite clear that any attempt by the city to restrict the uses of property in the manner requested by these petitions would be a violation of the Fourteenth Amendment to the Constitution of the United States.

"Such restriction by deed is generally held not to be a violation of the federal constitution; see 4th Ed., Decennial Digest, Constitutional Law, Section 215.

"I am returning your communication, with the petitions attached.

"Yours very truly,

(Signed) R.S.WIGGIN City Attorney





WHAT?

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

WHY?

Understand who has benefitted from racial covenants and how they continue to shape access to housing.

HOW?

Discharge racial covenants, educate communities and individuals, and invest in solutions that create equity.

WHO?

Real estate professionals, custodians of property records, attorneys, local policymakers, homeowners, and community changemakers.

Discharge, not destruction

DISCHARGE OF RESTRICTIVE COVENANT AFFECTING PROTECTED CLASSES

- (1) 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) the restrictive covenant is contained in an instrument dated August 3, 1926, and recorded as Document Number 1370192 in the Office of the County Recorder of Hennepin, Minnesota

Santelices, spouses married to each other; 4123 Zane Avenue North, Robbinsdale, MN 55422.

The real property owned by owner(s) is located in Hennepin County, Minnesota, and is legally described as follows:

LIIE 717\012-T10#0

Kirsten Jennifer Hengstler Santelices

Bezaleel Laurent Felix Santelices

(4) Minnesota Statutes, section 507.18, provides for the discharge of a restrictive covenant of the

(6) the filing of this form does not alter or change the duration or expiration of covenants, conditions, or restrictions under Minnesota Statutes, section 500.20.

The affiant(s) know(s) the matters herein stated are true and make(s) this affidavit for the purpose of documenting the discharge of the illegal and unenforceable restrictive covenants affecting protected classes.



mappingprejudice.umn.edu







Volunteer with Mapping Prejudice

