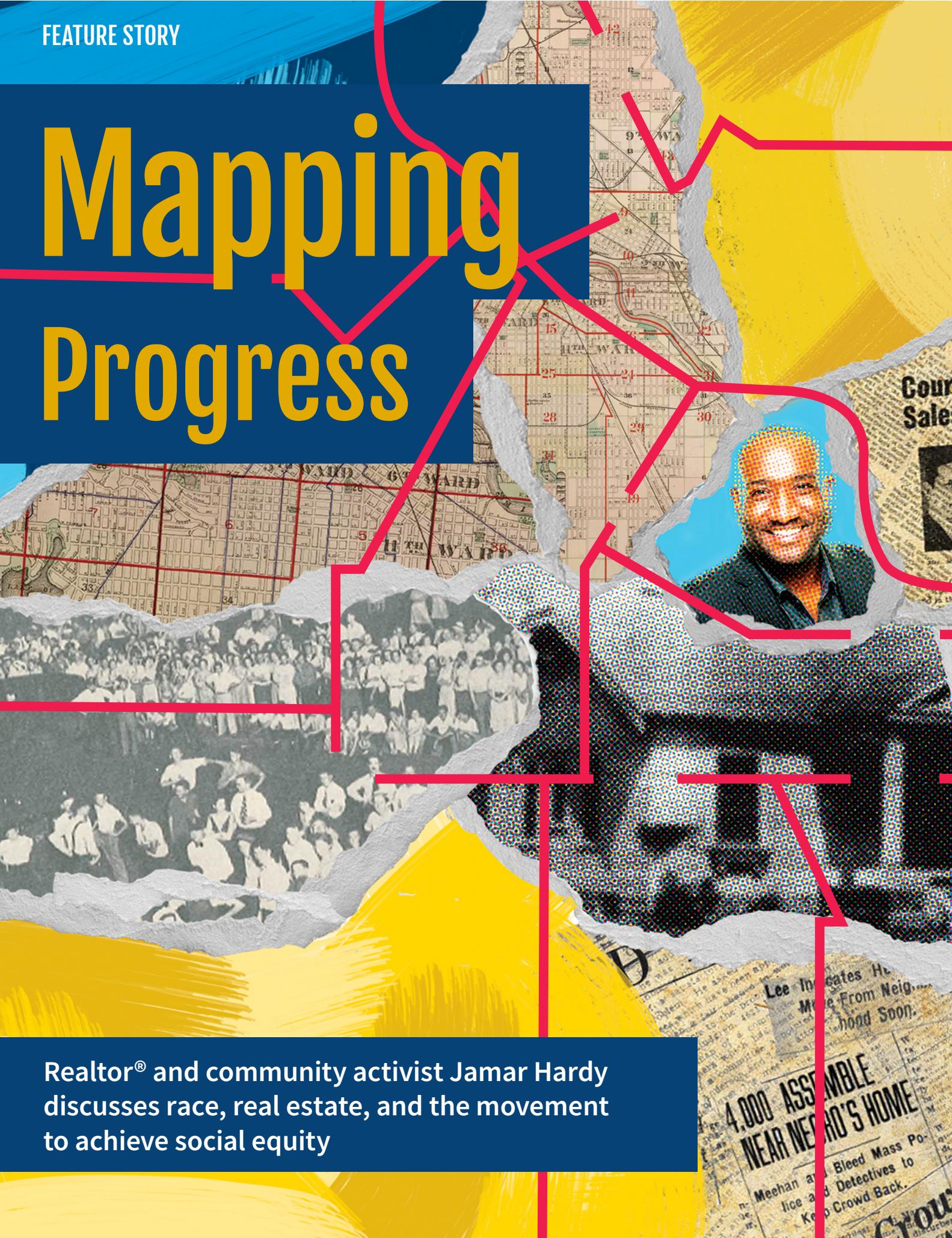
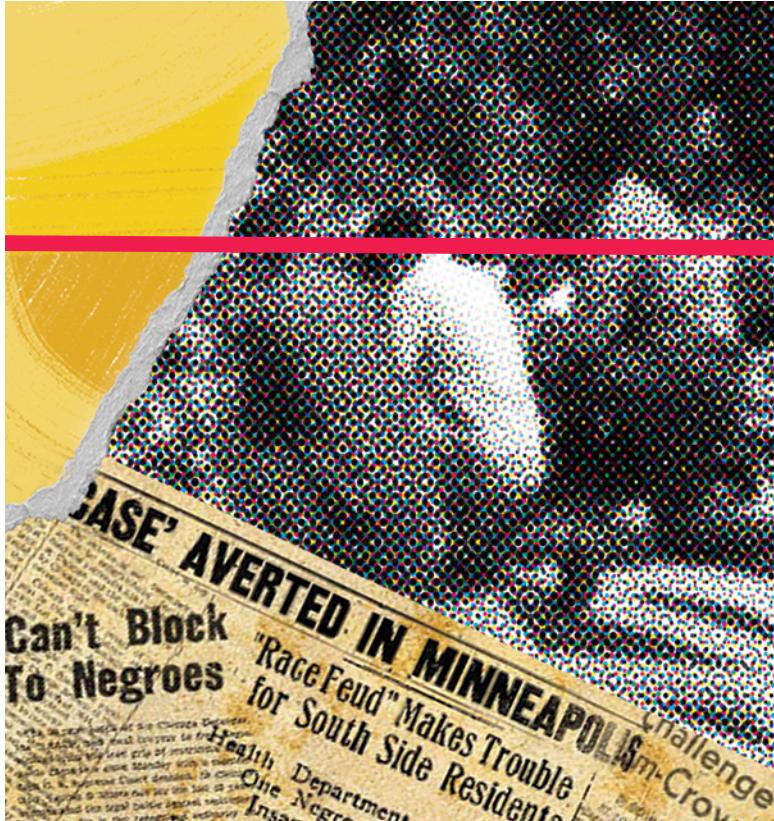


Mapping Progress

Realtor® and community activist Jamar Hardy discusses race, real estate, and the movement to achieve social equity





“...Once they saw me face-to-face, they'd react very differently. ‘Oh, so you're Jamar,’ they'd say. Then suddenly they already had an agent.”

“I put my face on a bus bench because I want people from my communities to see somebody that looks like them, because seeing is believing,” said Hardy, who is director of Edina Realty’s Diversity and Inclusion Team (DIT) and has served terms promoting diversity at the Minneapolis Area Realtors® (MAR), and the National Association of Realtors® (NAR). It was a revelation that Hardy himself experienced when Barack Obama was elected president in 2008. “He helped create a whole different image of what the Black community can be. We can function at a very high level and get the job done. We can be professionals.”

Growing up in North Minneapolis, Hardy watched his mother leave home early every day so she could catch the bus that took her to a job in Richfield. As a single woman raising four children, she was selflessly dedicated to ensuring her family’s well-being and stability. Her example instilled a work ethic in Hardy that guided him through Richfield High School,



Jamar Hardy and Lyndon Smith, founding members of Just Deeds, are honored at the 2021 MN Lawyers Diversity and Inclusion awards ceremony.

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FEATURE STORY

into his first job selling shoes and apparel at J.C. Penny, and eventually on to Target's Executive Training Program in 2002. Around the same time, he was pursuing an entrepreneurial dream with Underground Music and Fashion, a clothing company he founded. Real estate was a "side hustle" that brought in some cash while he built the business. But gradually Hardy saw that being a Realtor® was more than a way to earn a living. It was a way to make a difference.

One of Hardy's major achievements at Edina Realty was helping create the DIT. Recruiting Realtors® who were already doing advocacy work at the association and community levels, the group began making more opportunities for people of color through a structured real estate mentoring program. Eventually, initiatives like this inspired similar efforts, like Minnesota Realtors® (MNR) Pathway to Achievement program that helps people outside the state's racial majority pursue successful careers in real estate.

As satisfying as Hardy's achievements within the real estate industry were, he recognized that deeply rooted, systemic issues continued to limit opportunities for the Black community and people of color. The way forward seemed painfully slow.

Then, on the evening of May 25, 2020, George Floyd was murdered by a white police officer at 38th and Chicago in Minneapolis. In one instant the long history of racial segregation in Minneapolis and beyond collided with its ongoing legacy in the present.

The stage for that tragic event was set over a century ago by racist "redlining" practices that barred people of color from purchasing real estate in most areas of Minneapolis, segregating them to poor, often run-down neighborhoods. Although discriminatory "racial covenants" in real estate deeds were outlawed by the Fair Housing Act of 1968, the prejudices that created them persist.



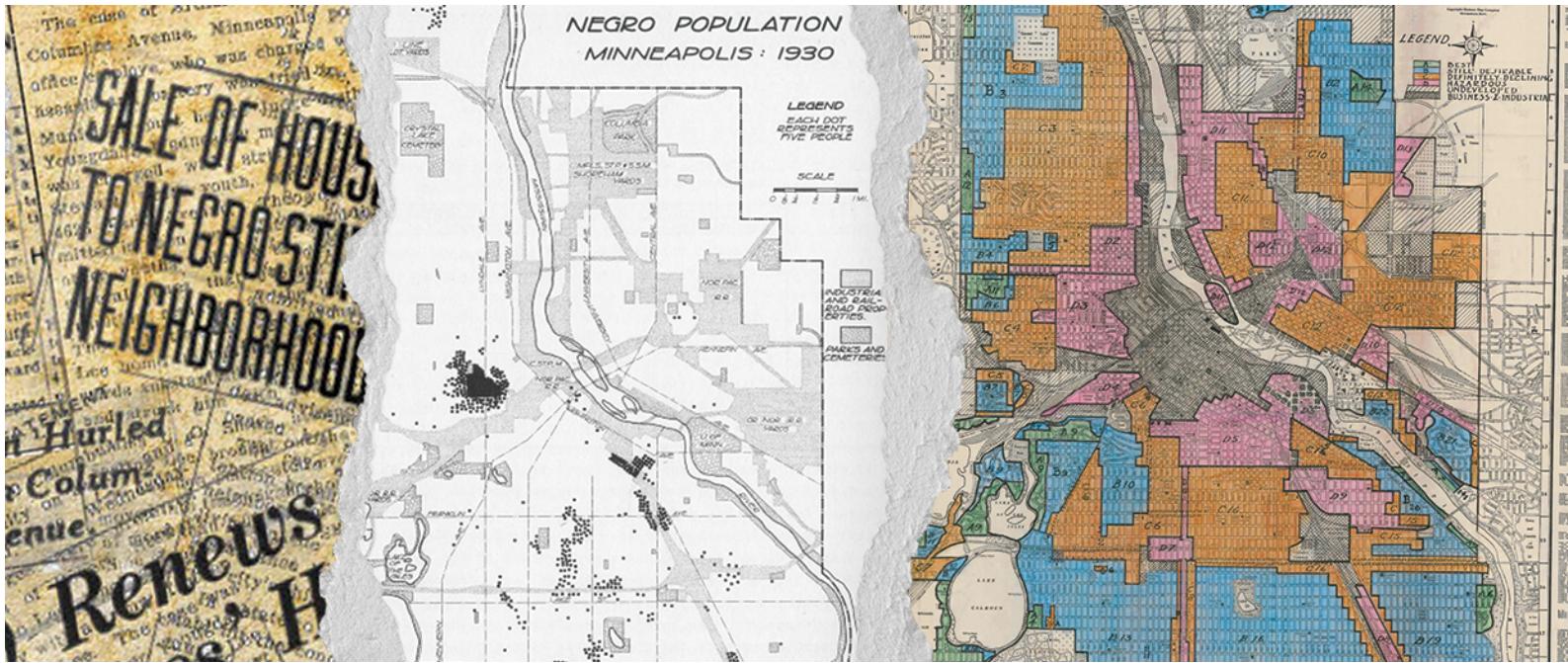
"If you pull up an old red lining map and place it over a map of modern Minneapolis, you'll see that those are the areas that are depressed and segregated to this day," Hardy said. "That's where George Floyd was killed, in a neighborhood that was overpoliced and underserved. If you set up communities to be food deserts without supermarkets or access to good health care; if you isolate them to high-density areas where there's more concrete than grass, and the air is polluted, the people who live there will suffer."

Hardy's awareness of these issues was amplified by Mapping Prejudice, a project conducted by the University of Minnesota that chronicles the historic impact of racial covenants, redlining, and predatory lending practices on communities. Inspired by this work, Hardy teamed up with other players in the real estate industry and the Minnesota Association of City Attorneys to create Just Deeds, a non-profit organization that helps homeowners legally remove discriminatory language from their property titles.

Although the act of discharging covenants is largely symbolic, it empowers homeowners to publicly reject historic wrongs, and heighten awareness about the need to increase access to wealth, education, policing, safety, parks, and public transportation in communities of color.



Diversity and Inclusion Team members joined Edina Realty's TogethER2020 expo. From left to right: Jamar Hardy, Man Huynh, Yarira Pineda, LeRoy Bendickson, and Brian Parker.



From left to right: Members of Edina Realty's Diversity and Inclusion Team gather for a moment of silence at the George Floyd Memorial in Minneapolis, just days after Floyd was murdered by Officer Derek Chauvin in May 2020. From left to right, Ben Keefe, Man Huynh, Jamar Hardy, and Lyndon Smith. News article collage featured in *A Right to Establish a Home*. This map represents the location of homes occupied by blacks in 1930 Minneapolis. (Calvin F. Schmid, *Social Saga of Two Cities*); A map of the FHA's redlining in Minneapolis.

"We're a little bit ahead of other states with this initiative and can provide something of a blueprint for communities around the nation to do the kind of good work we're doing here at the local level," Hardy said.

Energized by the potential for progress, Hardy acknowledges achieving equity will take decades and perhaps generations. And while he applauds the growing availability of downpayment assistance (DPA), he said the issues run much deeper than the availability of home loans.

"A lot of our community members don't have the financial literacy required to own a home. And they don't even have access to a bank where they can have a basic checking or savings account. They rely on check-cashing places that take a big chunk of their hard-earned money," Hardy observed. A critical key to progress, he said, is equipping upcoming generations with the skills they need while they're still in school.

"If you teach young people how to save and build a credit score, they might not need DPA when it comes time for them to buy a home," said Hardy, who serves on the Board of Directors of The Link Minnesota, an organization that supports at-risk youth in the Twin Cities. "And because they'll be able to afford a conventional loan, they'll avoid the costly insurance of an FHA loan and build equity in their homes faster."

Hardy says the next generation of homeowners will be best served by a new generation of Realtors® who come from the same neighborhoods, intimately understand the challenges, and have the skills and vision to make progress.

"Now that I have my foot firmly in the door, I need to make sure it stays open for the next change agents. These are the leaders who will grow our culture and keep building that pathway for change," Hardy said. "Ultimately, this is not a black and white issue, even though that's how society often sees it. It's about how we treat each other as human beings. It's about building healthier, more equitable communities where everyone can prosper, no matter what their race or background."

Collage Page 3-4: Top Left: Vintage maps of Districts in Minneapolis; Jamar Hardy; News article collage featured in *A Right to Establish a Home*. Members of Edina Realty's Diversity and Inclusion Team (see caption above for more detailed information). Crowd of people (mob) in front of 4600 Columbus Ave South (*The Crisis*, October 1931); Arthur and Edith Lee House with black paint defacing corner (Minneapolis Tribune, July 16, 1931). News article collage featured in *A Right to Establish a Home*.