



**The Bell
Policy Center**

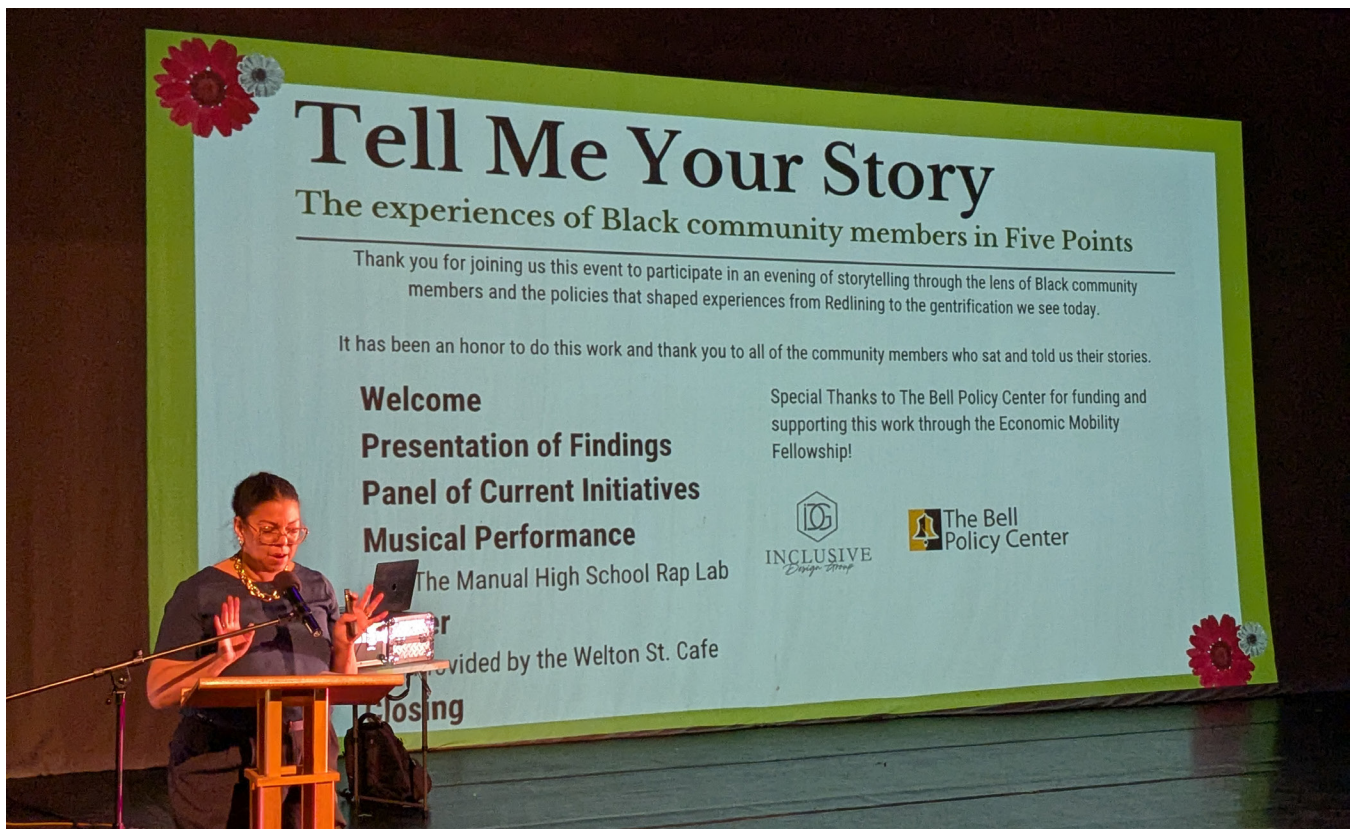


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Kept In and Moved Out

Sharing the Experiences of Black Community Members in Denver's Five Points Neighborhood

Kelly Mitchell



Tell me about your experience in Five Points...

After brief introductions, each of my interviews followed a similar pattern. The locations varied – some were held in the dining rooms of century-old family homes, others in the audience chairs of a historic church-turned-dance company, at Migas Coffee in Green Spaces, a Black- and brown-owned space committed to rebuilding community, and even a few over Zoom. Despite the differences in setting, the goal of every conversation remained the same: to hear the stories of Black community members whose histories are deeply intertwined with the Five Points neighborhood. I listened to tales of music legends, proud Thunderbolts, Juneteenth pageants, pig ears, and so much more. Each conversation took me on an emotional journey, but above all, I felt profound gratitude—for the time, trust, vulnerability, and willingness of each person to share their stories with me and allow me to pass them on to you.

Writing this report has been one of the most challenging endeavors I've ever undertaken. What began as an effort to archive the stories of Black community members in Five Points evolved into a deeper desire to bring these stories to life for you. This initiative seeks not only to shine a light on how policies have discriminated against, exploited, and marginalized this community but also to celebrate its resilience, self-determination, and the enduring sense of community that has persisted through the years. I know I can never fully capture the essence of these stories in writing; the true power of this work lies in the personal moments of sitting with each individual, laughing, reminiscing, and engaging in conversation to better understand the experiences they've lived through. The real power of this project is in the oral histories and the counternarratives of the Black community members who have called Five Points home. As you explore Five Points—whether for the first time or the ten-thousandth – I encourage you to listen to its oral histories, to truly hear the voices that have shaped this historic neighborhood.

Location of Five Points

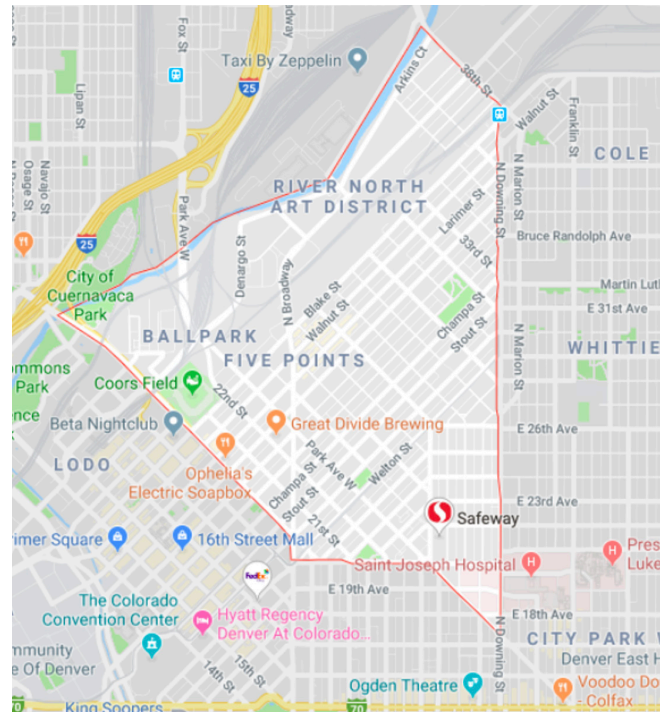
Five Points is a neighborhood in Denver, Colorado, that in 1881 was named after the five-point intersection of Washington Street, Welton Street, 26th Avenue, and 27th Street. This complex spatial pattern emerged due to the construction of the Denver Horse Railroad Company, which began operating street railcars in 1871.¹ Originally inhabited by white residents, the surrounding areas featured a mix of small businesses and large residential properties.

The success of the Denver Horse Railroad led to rapid population growth, with the area’s population surging to 35,629 by the early 1900s, a sharp increase from just 4,700 residents three decades earlier.² The convenience of transit-oriented development prompted businesses to spring up along the rail line, which also encouraged white residents to relocate to more affluent neighborhoods. As time passed, white residents of Five Points started relocating to areas such as Capitol Hill and Park Hill.³ Over time, this demographic shift created space for African Americans, who began moving into the more modest housing of Five Points. By the 1920s, more than 90 percent of Denver’s Black⁵ population resided in the Five Points community, marking the neighborhood as a central hub for Black life in Denver.⁶

In the mid-2000s, parts of Five Points, particularly the area now known as the River North, or “RiNo” district, have seen a significant transformation.⁷ RiNo was originally part of the Five Points neighborhood but was rebranded as RiNo by two white artists seeking to establish an arts district. However, for the purposes of this report, I refer to Five Points as it was historically known and as I experienced it growing up – an area that includes both Five Points and the redefined RiNo.

Five Points is an example of a Black community that has borne the weight of systemic oppression and discriminatory government policies. In the late 1800s and early 1900s, African Americans moved to the area in search of industrial jobs, but by the 1930s, they were “redlined” into Five

Figure 1: Location of Five Points



1 (History Colorado, n.d.)

2 (Duran, 2019, pp. 21–23)

3 (Duran 2019, p. 20)

4 (Bruton, n.d.)

5 In this report, I use ‘Black’ and ‘African American’ interchangeably, reflecting both my personal identity and the common practice in my cited sources of using these terms to describe the same population. It is important to note that not all people who identify as African American identify as Black and vice versa.

6 (Five Points - Whittier Neighborhood History, n.d.)

7 (Fernandez et al., 2023)

Points, a practice that confined them to specific neighborhoods. As the neighborhood gentrified, Black residents began to be displaced. In 1950 there were 13,500 Black residents in Five Points.⁸ In 1990, African Americans made up 39 percent of the population in Five Points, but by 2000, that number had dropped to 29 percent.⁹ By 2022, the remaining 1,600 Black residents comprised only 12.6 percent of the neighborhood’s population.¹⁰

Rather than writing a traditional report, I chose to create a narrative that reflects the ongoing changes in a neighborhood that has been integral to my own life. Witnessing the neighborhood’s transformation, I felt compelled to hear the stories of the people who once called it home and to revisit the places where we used to gather. I noticed the absence of the Black community and wanted to understand their experiences. More importantly, I sought to explore how policy decisions, particularly in housing, have played a role in the displacement of Black residents in Five Points and how these policies intersect with the stories of those who lived through them.

This report offers a deep dive into the history of the Five Points neighborhood, drawing on policy analysis, archival research, and oral histories from the Black community. Through this work, I aim to better understand how discriminatory policies – beginning with redlining in the 1930s and continuing through today’s gentrification – have shaped the experiences of residents. The collection of stories here highlights not only the resilience, self-determination, and persistence of the community but also critiques the racist policies that have systematically undermined it, labeling it as “lesser than” while documenting the far-reaching impacts of those decisions.

My Connection to Five Points

As I engaged with community members throughout this project, I was often asked some variation of the question, “Where did you grow up?” They wanted to know the streets I lived on, the schools I attended, my grandparents’ names, or what church we went to. Each time, it was more than just a question – it was an invitation to connect, a way to find common ground through our shared experiences. While I was there to listen to the stories of the people who graciously welcomed me into their lives, they, too, wanted to know something about me.

I’m a Black woman who grew up in Park Hill, a neighborhood in east Denver, during the 1990s. My mother and grandparents raised me, and as a family, we frequently traveled to Five Points for errands and recreation. Whether it was a trip to the DMV, picking up Deep Rock Water, or enjoying tamales, those visits to Five Points are vivid and cherished memories from my childhood. We moved away before I started high school, and I didn’t return to the area until a few years ago.

When I came back, I was shocked by how much the neighborhood had changed. The predominantly Black community I once knew had been divided into two distinct neighborhoods with vastly different demographics, and many of the businesses I remembered had either transformed or disappeared altogether. I didn’t recognize the faces that once felt so familiar, and I left feeling a deep sense of loss and confusion about what had happened. That feeling sparked a journey of research and reflection that continues to shape the work I’m doing today.

8 [\(History Colorado, n.d.\)](#)

9 [\(Five Points-Whittier Neighborhood History, n.d.\)](#)

10 [\(Race and ethnicity in Five Points, Denver, Colorado \(neighborhood\), n.d.\)](#)

Data Collection

This report serves as an oral history study, centering the voices and lived experiences of community members who have been directly impacted by the policies and historical forces shaping Five Points. Through in-depth interviews, I captured personal narratives that reveal not only the struggles and resilience of individuals but also the broader social, economic, and cultural shifts that have defined the neighborhood over time. Oral history, by its nature, allows for a more nuanced understanding of history – one that goes beyond written records and policy documents to include the personal stories and perspectives that often remain hidden. By documenting these voices, this project seeks to preserve the rich cultural heritage of Five Points, provide insight into the long-term impacts of systemic discrimination, and create a space for reflection, healing, and dialogue within the community. These oral histories are essential for understanding the complexities of neighborhood change and are integral to the larger effort of reclaiming and sharing the history of communities that have been marginalized or erased from mainstream historical narratives.

Policy Areas

This research began with a policy analysis of relevant national and local policies that impacted the area in housing and education, beginning with redlining in the 1930s and concluding with gentrification through the 2010s. To gather these policies and learn more about their impact nationally and locally I referenced policy reports, books, academic articles, and research.

Insights

For this project, my goal was to interview 10 individuals who identify as Black and have long-standing ties to the Five Points community. Each of the participants I spoke with had lived in the area for over 20 years. To begin, I reached out to people I personally knew who were connected to the neighborhood, asking if they knew anyone who might be interested in sharing their stories. These initial contacts then referred me to others who they thought would be willing to participate.

Over a period of five months in 2024, I conducted interviews with 12 participants, spending one to two hours with each person at a location of their choice, either in person or virtually. Before each interview, I obtained consent to record our conversations using Otter.ai, ensuring I could accurately capture their stories and remain fully engaged in the dialogue. After each session, I transcribed the recordings and coded the data to identify key themes and insights. Transcribed quotes have been edited for clarity and concision while sticking as closely as possible to the original interview material.

Archives

To deepen my understanding and paint a more complete picture of Five Points across different eras, I visited the archives at History Colorado, the Denver Central Library, and the Blair Caldwell African American Research Library. At each location, I collaborated with archivists to gather relevant materials on the neighborhood, including newspaper clippings, audio recordings, yearbooks, photographs, neighborhood planning documents, and personal collections donated by community members. These archival resources provided invaluable context and historical depth to the stories shared by interviewees.

This report is a synthesis of these diverse data sources—oral histories and archival materials—woven together to explore the central question: How did economic and housing policies shape the experiences of Black community members in Five Points?

Findings Through the Eras

This report is organized around key policy periods that have shaped the experiences of the Five Points community, beginning with redlining, which took place from the 1930s to the 1950s. The following sections cover the Civil Rights Era (1950s-1960s), the Dawn of Neoliberalism (1970s-1980s), and the onset of gentrification in the 1990s. Throughout the report, I will not only trace these historical timeframes but also explore the policy context that influenced the lives of community members. My aim is to understand how these policies shaped people’s lived experiences, as revealed in the stories they shared. While policies play a significant role in shaping access to resources, they do not fully dictate individual or collective actions. Therefore, it is crucial to listen to how people make sense of their experiences within environments strongly influenced by policy. In each section, I will discuss the policies most relevant to the narratives shared by my interviewees, particularly in the context of housing, and reflect on how they interpreted and responded to those policies, whether they were consciously aware of them or not.

Redlining and the Harlem of the West (1930s-1950s)

In 1933, the Roosevelt Administration created the Home Owners’ Loan Corporation (HOLC) and shortly thereafter, the Federal Housing Administration (FHA) was created by the passing of the 1934 Housing Act. The HOLC was responsible for assessing “lending risk” in various urban areas to decide whether to provide mortgage funding. It helped establish the modern mortgage system we are familiar with today, where individuals take out loans for a fixed number of years and make monthly payments that cover both the interest and the principal amount of the loan. To establish the risk, HOLC brought in local realtors from each area who were bound by the realtors’ code of ethics to maintain segregation. The HOLC used eight criteria to give each area a grade from A (minimal risk)-D (hazardous) in 239 cities across the U.S., with one criterion being if a person of color resided in the area. Neighborhoods where African Americans resided were deemed hazardous and high risk simply because of the color of the residents’ skin.¹¹ The maps and the grades assigned by HOLC influenced the FHA maps, which then became the maps we use to discuss “redlining” as “D” neighborhoods were literally outlined in red ink. Five Points Denver was assigned the “D” grade, making it one of very few neighborhoods in Denver where Black people were able to buy homes and secure mortgage loans that were needed to be able to afford to buy a home.¹² The HOLC described the redlined Five Points Neighborhood as follows:¹³

This section, bordering the heavy commercial district to the west and northwest, is an old area now occupied by a combination of Negroes, Mexicans, and a transient class of workers. The west and northwest part of it is Denver’s closest approach to a slum district. Shacks, largely held by speculators, rent for as low as \$5 per month. Negroes occupy the eastern and better part of the area. Cheap houses in the area have a good rental demand. A poor 4th grade section.

11 (Rothstein, 2019)

12 (Dixon & Rousseau Anderson, 2018)

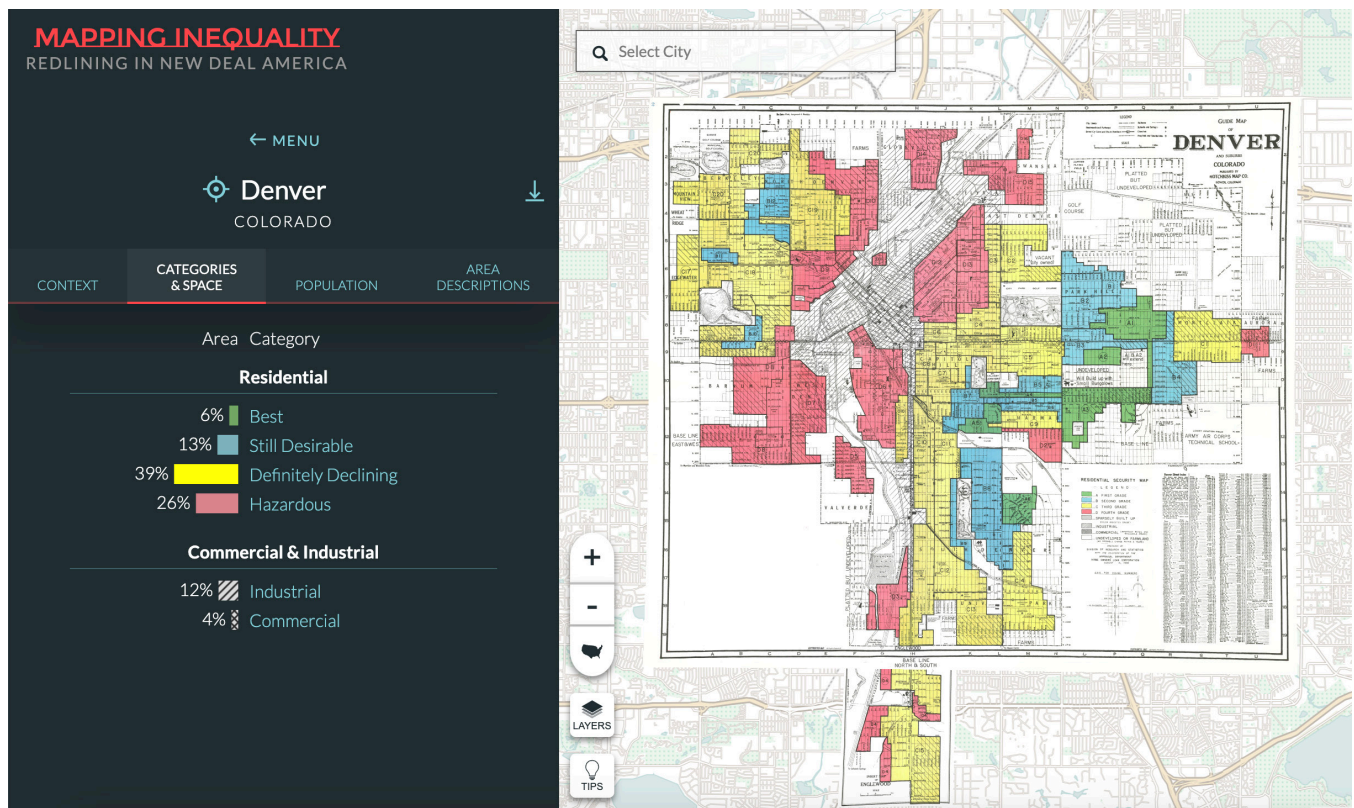
13 (Mapping inequality, n.d.)

The area directly east of Five Points, the neighborhoods known as Cole and Whittier were described as follows:¹⁴

A better Negro section of Denver and is one of the best colored districts in the United States. The northeastern part of it is often referred to as the “Negro Country Club”. It is an old brick section with a reasonably large number of well-kept newer houses, mostly occupied by Negroes. It is not a typical Negro area of cheap, tumble-down ill-kept shacks found in eastern and mid-western cities, but all of the colored occupants are housed in brick structures either detached or in terraces. For a Negro section it is very well kept up. Were it not for the heavy colored population much of it could be rated “C”. In financing home ownership, the better class negroes usually obtain loans from institutions; but others are victims of industrial operators who have high fees and high interest rates.

Figure 2 shows the HOLC map of Denver with Five Points, Cole, and Whittier neighborhoods colored in red. These maps largely informed the FHA maps that were used to determine insurability of home mortgages as middle-class Americans had difficulty making their first home purchases.

Figure 2: Redlining Map of Denver, Developed in the 1930s¹⁵



14 (Home Owners' Loan Corporation, 1938)

15 ([Mapping inequality, n.d.](#))

The FHA did its own appraisal of neighborhoods to identify risk and their underwriting manual explicitly included a “whites-only” requirement. These agencies were so racist that even white neighborhoods located near Black neighborhoods were deemed too risky for insurance.¹⁶ The terms which the agency would insure a home mortgage considered a neighborhood “far less stable and undesirable if white schoolchildren had to attend public schools where the majority or a considerable number of pupils represent a far lower level of society or an incompatible racial element,”¹⁷ a practice that was not outlawed until 1968.

Between 1934 and 1962, the government backed \$120 billion in home loans, and 98 percent of the loans funded were to white people.¹⁸ Together, local and federal entities, appraisal firms, banks, and mortgage firms worked together through residential covenants to systematically exclude Black, Indigenous, and People of Color (BIPOC) people from white neighborhoods.

The National Association of Real Estate Boards made it against the realtors’ code of ethics to sell a house to a Black person that was within a “white-designated” neighborhood. In the Shelley vs. Kraemer case in 1948, the Supreme Court banned states from enforcing racial covenants where a covenant was a legally binding clause in a property deed that explicitly prohibited the sale of a home to people of color. This was the first decision post-World War II that made an effort to stop discrimination on the basis of race, but like many other decisions and policies, it was read narrowly and not enforced.¹⁹

The redlining practice of the FHA and bank policies made it so Black homebuyers were not able to use conventional mortgages to purchase houses and had to enter into contracts instead. These contracts were often sold at excessively high prices and involved installment plans that did not allow buyers to accumulate any equity in their homes, unlike conventional mortgages available to white homebuyers. With these contract sales, homebuyers would typically gain ownership in 15 or 20 years provided that they had not missed a payment or made a late payment. If this occurred, buyers could be evicted with nothing to show for the years of payments they made toward their contracts.²⁰

“It was a radical time.”

Despite the policies impacting the neighborhood, the predominantly Black community of Five Points still found itself thriving as the prosperous “Harlem of the West” due to self-determination and the resilience of Black communities. In *The Souls of Black Folk*, W.E.B. Du Bois writes about the importance of the “double consciousness” that African Americans experience – an awareness of their identity both within their own community and in the eyes of a broader society that often marginalizes them. This duality requires a form of self-determination in which Black people assert control over their cultural, social, and economic lives, despite the oppressive forces around them. For Du Bois, self-determination involves not only the fight for equality, but also the creation of spaces where Black individuals can thrive, cultivate their unique cultural expressions, and build strong, independent communities. In Five Points, this spirit of self-determination allowed the neighborhood to flourish as a center of cultural and economic life, even in the face of disinvestment and systemic oppression.²¹

16 (Rothstein, 2017)

17 (Taylor, 2019)

18 (Hoang, 2024)

19 (Oberly & Reece, 2023)

20 (Rothstein, 2017)

21 (Du Bois, 1903)



Pictured above: Dr. Terry Nelson at the Blair-Caldwell African American Research Library in Denver, Colorado

During the Jazz era, discussed more below, Five Points became a vibrant epicenter of nightlife, with more than 50 bars and clubs operating in the area, drawing crowds from all walks of life.²² However, this cultural flourishing scene occurred against the backdrop of a deeply-segregated and racially-hostile environment. At the time, Denver’s mayor, Ben Stapleton, was a member of the Ku Klux Klan (KKK), as were the governor and the Denver police chief. At its peak, the KKK had a significant presence in Colorado’s political and legal systems, with members in the state legislature, the Colorado Supreme Court, and Denver District Courts. In fact, in the 1920s, Colorado had the largest Klan membership of any state, a chilling reflection of the racial politics of the of the decade.²³

Despite this climate of racial hostility, Five Points served as a sanctuary for Black residents, providing both safety and a thriving commercial center. It became a place where Black business owners supported their own community, and where the Black dollar circulated heavily, contributing to a robust local economy. As Dr. Terry Nelson, Senior Special Collection and Community Resource Manager at the Blair-Caldwell African American Research Library, local historian, and lifelong Denver resident, explained:²⁴

22 (Schroeder, 2016)

23 (Louvaris, n.d.)

24 (Chavis, 2024)

Charlie Cousins, one of our philanthropic property owners there, used to say, ‘Five Points has everything everybody needs to get along.’ So, the lawyers were there, the doctors were there, the hairdressers were there, the beauty shops were there, and even Howard’s Hardware, a big business down there, had everything people needed to live and thrive.²⁵

Five Points, then, was not only a cultural hub but a testament to the self-sufficiency and resilience of the Black community, even in the face of pervasive racial and political oppression.

“The Harlem of the West”

Many Black community members identified this period as one of significant segregation and significantly less than equal conditions. While Black people were able to work downtown and jazz legends like Louis Armstrong, Ella Fitzgerald, Billie Holiday, Duke Ellington, and Count Basie were able to perform at places like the Brown Palace and Cosmopolitan, which were in downtown Denver, they were not able to stay in the hotels or live in the area. Unless you were a jazz legend, you were also limited to low-wage work in subpar conditions as a cleaner or a waitress with wages that didn’t even allow you to get an apartment. After their shows for white audiences, these legends would make their way to the lounge at the Rossonian Hotel in Five Points where they knew they had clean, safe places to stay. It was there where they would really give a show,²⁶ and often, local Black jazz artists who moved here from all over the country would join.

Originally known as The Negro Motorist Green Book, produced and distributed by Victor Green (of Harlem) from 1936 to 1966, the publication identified safe havens, businesses, and points of interest that welcomed Black tourists and travelers. Most of the Denver locations listed were in Five Points. At its very heart was the Rossonian Hotel: a cultural epicenter and key landmark destination for Green Book-reading Black travelers, entertainers, athletes, and celebrities between Kansas City and Los Angeles.²⁷ The now-historic hotel was owned by Albert Henderson Wade Ross. Ross also owned the local Black semi-pro baseball team, the Denver White Elephants. The talented team had several players with ties to professional Negro League organizations and competed in the Denver Post Tournament, which became the first American tournament to integrate.²⁸ By the 1920s, Harlem was the only neighborhood with more Black-owned businesses than Five Points, and its Black community had become one of the largest in the American West.²⁹

Four of the people I interviewed spoke of having jazz legends who would spend time in their families’ backyards for barbecues or playing cards in the basement. Simone Ross was one of those who recalled these intimate connections with visiting jazz legends. Ross is the CEO of the Colorado Women’s Chamber of Commerce, the Executive Director of the Colorado Women’s Chamber Foundation, founder of her own consulting firm, CEO of SDR Events, and the leader of the inclusive Youth United University leadership program in addition to serving on the boards of several community-based organizations.³⁰ Her grandfather, George Morrison Sr., lived at the corner of 23rd and Gilpin in the Five Points neighborhood. Despite the Ku Klux Klan burning crosses in his front yard multiple times, he and his family opened their home to many Black actors and music artists. George Morrison Sr., known as “Denver’s Godfather of Jazz” for his work as a violinist and composer, was the first Black artist signed

25 (T. Nelson, personal communication, August 5, 2024)

26 (Junne, 2011)

27 (Taylor, 2020, pp.132-136)

28 (CBS, 2019)

29 (Taylor, 2020, pp.132-136)

30 (Ross, 2024)

to Columbia Records. His Morrison’s Jazz Orchestra was one of the earliest Black bands to record music and his legacy produced several other distinguished musicians. He opened his home to many Black travelers, creating a haven for entertainers that was known as the “inn for the in-crowd” and hosted several of the aforementioned jazz legends and many others. He continued serving the local community, providing free music lessons at his residence, volunteering as a music teacher in several schools, serving in the Denver Red Cross, playing violin in the Shorter Community AME Church, and founded a Black musician’s union.³¹

“When they finally did get married, they couldn’t sleep in the same room.”

Years later, after it relocated, the re-built Shorter Community AME Church building at 23rd and Cleveland Place became the site of another cultural anchor in Denver: the Cleo Parker Robinson Dance studio. Cleo Parker Robinson (the world-renowned dancer, choreographer, and founder of the dance company) was born in Five Points. In fact, her first home was an apartment in the Rossonian where she lived with her mother and her father. I had the privilege of interviewing Mrs. Robinson in the seats facing the legendary stage at the historic dance academy, located in the former church since the 1980s. A church that was burned down in 1925 by the Klu Klux Klan and later rebuilt.³² When recounting her history, Mrs. Robinson started with how Charlie Burrell brought her home from the hospital. The same Charlie Burrell who is known as “the Jackie Robinson of classical music” for breaking racial barriers to play bass in the Denver Symphony Orchestra and the San Francisco Symphony,^{33 34} and for whom the Charles Burrell Visual & Performing Arts Campus artistic flagship school on 875 Peoria Street in Aurora is named. “I just think that is so cool,” she says.

As we continued, Mrs. Robinson spoke about her mother and father fondly. They were both musicians who met at the University of Denver and had to go to five different states during the Jim Crow era to get married because her father was Black and her mother was white. “Dry Each Other’s Tears in the Stillness of the Night,” a dance piece choreographed by David Roussève is about Mrs. Robinson’s life and the lives of her parents who were navigating the United States and Five Points in a mixed-race marriage. “We couldn’t sit on the train next to each other, but we could dry each other’s tears in the stillness of the night” is a quote from the piece that speaks to the laws of this time.

When they finally did get married, they couldn’t sleep in the same room. Isn’t that something? They were mixed. Dad was Black and mom was white so they couldn’t get a place to stay. It was against the law. It was a Jim Crow law. So that was what that was, but, but they...they were able to move in with the Black business that lived in the Rossonian, he and his wife. And Mama went up the back stairs because she was white, so she wasn’t supposed to live there. It was only a Black hotel, right? But I think they got, you know, they got used to who she was and, and the wife of the dentist was great...she would let her... She would kind of like, ‘You’re with me, you know?’³⁵

In this quote, Mrs. Robinson refers to the Jim Crow laws that legally enforced segregation in nearly every aspect of daily life. During this era, public spaces were marked with “Whites only” and “Colored only” signs, which included facilities such as water fountains. Her family was in Five Points because of redlining and, as Mrs. Robinson’s story underscores, Jim Crow laws also shaped what people could do and with whom. The complex interplay of these policies and laws is best understood through stories like

31 (Roberts, 2024)

32 (Shorter Community AME Church, n.d.)

33 (De Yoanna, 2014)

34 (Colorado Music Hall of Fame, 2024)

35 (C. Parker Robinson, personal communication, July 10, 2024)

these that emphasize the emotional, relational, and practical impacts on individuals and their families.

She continued,

My daddy loved trumpet and trombone, and you know, all that good stuff. But because he loved music so much, he would go downstairs when people would fly in and perform - Duke Ellington and everybody - and he would be down there and sit in. He'd sit in with them in play, right? Daddy loved that. They'd be there all night long. And then, of course, they would dance all the time. Daddy loved to dance. And Mama always loved watching him dance and dance with people.³⁶

Despite being oppressed by the racist policies and laws of the time, community members, including Cleo Parker Robinson's parents, still found joy, love, community, and celebration within Five Points which was a "radical" statement to make in the face of such extreme conditions. In Mrs. Robinson's words:

So, what I think is that the music in Five Points, of jazz, the scene itself, was radical. It was a radical time. The idea of jazz bringing people together through something so powerful about our lives is a radical statement.³⁷

While Black community members in Five Points worked to support themselves and each other. They were constantly fighting against policies that restricted their movements, simply because of their race.

"We just wanted to swim"

In our conversation, Dr. Terry Nelson discussed the restrictions she faced as a child that limited her ability to simply enjoy the pool.

As a kid, we used to walk from our house on 21st and Gilpin and go down to the Curtis Park swimming pool, and that's where we would swim. George Washington Pool had one day for blacks. And the one up by the Botanic Gardens, they wouldn't let us swim there at all. They wouldn't let us swim in Washington Park either. What was the other one? The bathhouse, we could swim there. But the process was that the Anglo community swam all week, African Americans were only allowed to swim maybe at the end of the week, and after which they cleaned the pool to make sure none of our black rubbed off. But we swam at Curtis Park all the time.³⁸

At this time, Curtis Park Pool was open to Black people every day, other pools wouldn't allow Black people in at all, and some pools allowed Black people in on the last day of the week before they cleaned the pool.³⁹

The Roxy Theatre, located at 26th and Welton, was the only movie theatre where Black people didn't have to enter through the back door or sit in the direct Crow's Nest. The Roxy Theatre is still owned by Dr. Renee Cousins-King, a Five Points native, retired pediatrician, and philanthropist, and descendant of community leaders Charles R. Cousins (her father) and Charles L. Cousins (her grandfather).⁴⁰ During segregation, Black people had far fewer choices than white people. Whether it was the pool, or the movie theatre, the messages sent to Black people at every turn were how they were seen as inferior

36 (C. Parker Robinson, personal communication, July 10, 2024)

37 (C. Parker Robinson, personal communication, July 10, 2024)

38 (T. Nelson, personal communication, August 5, 2024)

39 ([A Shelter from Harsh Times | History Colorado, 2021](#))

40 (Wenzel, 2021)

and deserved less dignity than white people. So instead of the constant degradation, Black people in Five Points, as in many other Black communities, made their own way, their own businesses, their own recreation, their own communities.

The Civil Rights Era 1950s – 1970s

The migration of African Americans to Five Points continued after World War II, as many GIs returned to Colorado, where they had been stationed at various military bases. As one of the very few regions they were allowed to settle, Five Points continued its population expansion without being able to expand spatially. This led to overcrowding, deteriorating conditions, and multiple families staying in single-family homes.⁴¹ “Urban Renewal” policies and the continuation of discriminatory lending practices led to an era launched by communities who were fed up by separate, but very unequal treatment.

During the Civil Rights era, injustices along racial lines were named through studies and reports, and resisted by collectives through boycotts, marches, and protests.⁴² Black communities were able to gain political and economic power, and policies such as the Fair Housing Acts of 1959 and 1968, and the Civil Rights Act 1964, were created to eliminate the substandard quality of life due to racism.

Urban Renewal

In an effort toward “urban renewal,” the Housing Act of 1949, on paper, aimed to increase living standards throughout cities by clearing “slums” and improving living standards in urban areas. While “slum housing” was supposed to be torn down and higher quality housing was to be built to allow for those displaced to return to the area, private developers built condominiums, apartments, and shopping districts for middle-class white people all the while, the displaced remained displaced.⁴³ These policies resulted in the demolition of buildings and housing in the Five Points neighborhood, making way for higher-priced condominiums, apartments, and shopping districts that the displaced Black population could no longer afford. Dr. Terry Nelson describes “urban renewal”:

They started tearing down all of the broken-down properties. You can see people knew they could get that property cheap and that land cheap. The major community knew that. And so that’s when they started coming in. And after they killed our businesses, they started building all this other new stuff and priced it so we couldn’t buy or even live there.⁴⁴

Black homes were consistently valued differently from white homes, and potential Black homeowners were given unfair terms through predatory lending. Because of the exclusion of Black people from living wage jobs, and the policies preventing them from living outside of Five Points, many single family homes became multi-family units and the population significantly increased. Alex Merriex, the co-owner of Migas Coffee in the Black-owned Green Spaces Marketplace, and a financial advisor, describes the home lending situation for Black people in Five Points under racist lending policies,

So you make sure we don’t live by you, and make sure we’re getting a home that we gotta pay astronomical value for over the course of the 30-year mortgage. I would see stuff in the 50s and 60s in white areas that say \$1 down for this home. Beyond the redline it was \$1 down. But like,

41 (Taylor, 2019)

42 (Oberly & Reece, 2023)

43 (Taylor, 2019)

44 (T. Nelson, personal communication, August 5, 2024)

*they were getting those opportunities, the black people, no dollar down, and you gotta pay a 16 percent interest rate.*⁴⁵

Alex is referencing the initial redlining to separate Black people from white people and the legal lending practices that followed and disadvantaged Black people who were trying to own housing in the redlined areas. Conversely, policies that were developed by lenders and banks gave preferential terms to white people such as \$1 dollar down payments and terms that were minimal and allowed for additional funds to be used on upkeep and maintenance.⁴⁶

Due to racially-based decisions regarding mortgages and neighborhood composition, Five Points became overcrowded with an influx of African Americans who were confined to that area. Living conditions worsened because they were limited to low-wage jobs and faced severely high housing contract payments. Most of the incomes that Black people made went to these contract installments and paying them was a priority with how easily they could lose their houses under the terms. To make their payments, Black families overfilled their homes with tenants and took multiple jobs to earn living wages leaving no time or money for basic home maintenance.⁴⁷

As these areas were described as “ghettos” that were crowded and impoverished, for some, the ghetto provided a better life of inclusion where people of color could live outside of the white gaze and where Black businesses were allowed to flourish.⁴⁸ Five Points was “so well known that mail could be addressed to Five Points, CO and be assured of its delivery.”⁴⁹ This community, as many other Black communities in the United States, relied on each other to help make ends meet. One common way business owners supported their communities was allowing a type of “credit” where Black folks could get the groceries they needed from the Black-owned store on the promise of paying them when they got their paycheck at the end of the week.⁵⁰ The negative depictions of these areas often focused on shaming the individuals for being in the situation instead of the systems that created, forced, and upheld the situations.

In 1954, along with *Brown vs. Board of Education*, the Housing Act of 1954 was passed at the federal level. This Act included Section 221(d) which authorized FHA-backed mortgages in “urban renewal areas” and for housing for those displaced by urban renewal. This was five years after the 1949 Act that initiated urban renewal and by this time significant damage had already been done. Even with intentions toward helping those displaced by urban renewal, predominately people of color, the program failed in its first year because banks did not find it lucrative enough to support.⁵¹

In 1959, Colorado was the first state to pass a Fair Housing Act that made it unlawful to discriminate in the sale, financing, or rental of housing on the basis of race, gender, religion, nationality, or ancestry. Due to a loophole, this law did not apply to homeowners who were still living in their homes. This meant that homeowners could sell to anyone they wanted and could choose to discriminate if they wished.⁵² Nine years later, the Department of Housing and Urban Development (HUD) passed the Housing and Urban Development Act of 1968, which included the Fair Housing Act of 1968, after a summer of riots

45 (A. Merriex, personal communication, May 24, 2024)

46 (Rothstein, 2017)

47 (Rothstein, 2017)

48 (Oberly & Reece, 2023)

49 (History Colorado, n.d.)

50 (L. Nelson, personal communication, August 5, 2024)

51 (Taylor, 2019)

52 (Schroeder, 2016)

against discriminatory housing policies and practices. The Fair Housing Act essentially prohibited discrimination in housing based on race, color, religion, sex, national origin, familial status, and disability, while the broader Housing and Urban Development Act aimed to provide funding and support for various housing initiatives across the United States. Section 235 of the HUD Act aimed to provide mortgage insurance to African Americans through both affordable and conventional means for the first time. Before this, African Americans were paying significantly more for substandard housing and were compelled to enter financially exploitative contracts to secure housing, as no alternatives were available. These efforts were in partnership with private banks who were the very same banks that had been preventing Black people from becoming homeowners for decades. With the addition of these acts, the NAACP put funding and resources behind the National Housing Producers Association, which trained Black builders and construction workers and increased employment in these areas.⁵³

Between 1950 and 1984, the availability of rental housing significantly declined, with a marked reduction in housing units. A 1971 article from The Denver Post noted that nearly 100 homes were condemned by city officials, highlighting a significant decrease in one census tract in Five Points, which experienced a 43 percent drop in housing units. The 1974 Five Points Neighborhood Plan further illustrated this trend, revealing that the number of housing units had fallen from 7,090 in 1950 to 4,357 by 1974, representing a 39 percent decrease.⁵⁴

Additionally, the federal Fair Housing Act officially outlawed “blockbusting” and outlawed the use of FHA underwriting manuals that named and discriminated against “undesirable racial and nationality groups”.⁵⁵ This lifted the redline which Black community members explain was Colorado Boulevard and opened up the historically white, affluent Park Hill neighborhood to Black people for the first time.

Unfortunately, while the Johnson administration passed the legislation, it was up to the next administration, the Nixon administration to implement them. In the section about the neoliberalism era, I outline how implementation of the policies played out far differently than the intended impact.

“Colorado Boulevard, whoa that was big time” Moving Out from the 1960s-1980s

For decades, the Black community looked across Colorado Boulevard at Park Hill as “big time.” Because the neighborhood was predominantly white, homeowners received reasonable mortgages that enabled upkeep, landscaping, and other maintenance due to the financial freedom it provided.

With the semi-elimination of redlining, a large percentage of Black residents with the financial capability left Five Points, causing the area to deteriorate economically. Before the Fair Housing and Civil Rights Acts, Colorado’s African American population was isolated to Five Points. From 1950 – 1970, half of the Five Points population left for other areas across Colorado Boulevard that were previously restricted. As Black people left Five Points, so did the Black dollar that had sustained the local businesses, and as that was the only dollar supporting those businesses at the time, many of them shuttered, including the Rossonian. If they could afford to, the thriving businesses went with the Black community, leaving their storefronts shuttered.⁵⁶

Those who could afford to move across the Boulevard into Park Hill were met with many violent acts of resistance from white people on the block. “White flight” and “blockbusting” went hand-in-hand

53 (Taylor, 2019)

54 (Rich, 2024)

55 (Taylor, 2019)

56 (K. Collier, personal communication, November 13, 2024)

to bring the real estate and banking industry more and more money through predatory and often dangerous tactics toward Black people. Blockbusting, before it was outlawed in 1968, was a practice used by real estate firms and banks with the approval of real estate and loan regulators, in which agents would acquire a home on a white block and in a white neighborhood, significantly increase the price, and sell it to Black homebuyers under contract terms. They would then publicize how Black people were moving onto the block, and white people would sell their houses to the real estate agents for fear of neighborhood decline.⁵⁷ As a result, white flight occurred where white people left the areas to the suburbs in fear of the “slum conditions” they’d been warned about. From 1960 to 1970, 2.1 million white people left American cities for the suburbs, and in this same period, 2.6 million Black people moved into the nation’s cities.⁵⁸

In Denver, white flight occurred to the suburbs of Montbello and Aurora. My grandfather bought the house I grew up in on 26th and Dahlia in Park Hill after the white owners sold it to move to Montbello. The Black people who moved into these blocks were often met with racism, and their properties were defaced. Graylon Cole talks about his experience moving into Park Hill.

As we talked about, Colorado Boulevard was, whoa, that was big time. That was Park Hill, primarily. We moved to 28th and Cherry. The first night we were there, eggs were thrown on the porch. So I’ve always lived in, quote, “integrated” neighborhoods in Denver surrounded by areas where it might be primarily Hispanic, primarily black. But Denver, you pretty much could move and live anywhere, although there were some struggles, but I felt comfortable. While Denver was never overly discriminatory, it was always there, behind the sheets, behind the desks.⁵⁹

The shifts in Denver’s neighborhoods during this period reflect not only the broader societal changes taking place in the United States, but also the deep racial divisions that persisted despite legal and economic progress. As Black residents left Five Points for more desirable areas like Park Hill, they faced both opportunity and resistance. The rise of white flight and blockbusting further compounded the challenges of integration, often leaving Black families vulnerable to exploitation and violence. In this context, the exodus from Five Points contributed to its economic decline, as businesses that had relied on the Black community’s patronage closed their doors, and the cultural heartbeat of the neighborhood began to fade. As Black families moved to Park Hill, they were welcomed by a hostile environment, marked by acts of racism and intimidation. Yet, even in the face of these challenges, the resilience of the Black community endured. The legacy of self-determination that had once made Five Points a thriving center for Black culture and business continued to shape the experiences of those who sought better opportunities, even as the fight for equality and belonging remained ongoing.

“It was a really great program” – Policies to level the playing field

In 1964, President Lyndon B. Johnson launched a series of policies designed to combat poverty and address the worsening conditions in American cities. These reforms opened up new opportunities for Black Americans, including those living outside of traditionally Black neighborhoods like Five Points. The Civil Rights Act of 1964 was a landmark law that prohibited discrimination based on race, color, religion, sex, or national origin, providing critical protections for African Americans across the country.⁶⁰ In addition, the Economic Opportunity Act, part of Johnson’s “War on Poverty,” created job training programs and job corps opportunities while also establishing the Department of Housing and Urban

57 (Rothstein, 2017)

58 (Taylor, 2019)

59 (G. Cole, personal communication, September 10, 2024)

60 (McGuinn, 2006)

Development (HUD). The HUD Act, which was also mentioned above, set ambitious goals for revitalizing housing, with a focus on rehabilitating 26 million units, including six million designated for low-income families, and introduced programs to help more people – especially low-income individuals – become homeowners.⁶¹

In our interview, my mother, Nancy D’Aniell, shared her own experience accessing job training and employment opportunities through these policies.

I can’t remember exactly what it was called, but we could go to the employment office. It was part of the affirmative action programs at the time. We’d go in, they’d help us update our resumes, and then they’d tell us what jobs were available. We’d go on Wednesdays, get hired on, and get paid. That’s how I got my summer job at Trans World Airlines as a gate agent, and later, my job at the 10th Circuit Court of Appeals as a file clerk. It was a really great program.⁶²

These federal initiatives provided crucial resources to help Black Americans secure employment and improve their economic standing, contributing to the growth of a Black middle class in Denver and other cities during the 1960s.

“What the schools didn’t teach us” – Community Education

Three of the people I interviewed spoke about the concept of “support,” emphasizing the strong sense of community that defined life in Five Points, particularly during the Civil Rights era. Whether it was Black residents coming together to push for liberation or watching out for each other’s children after school, there was a deep feeling of collective responsibility. However, as more of Denver became accessible to Black people, that sense of community support began to fade. Mrs. Robinson reflected on this shift, saying:

I don’t know, there was a lot of shifting, but I think it was... Five Points was run down, you know. And to move up, you had to move out. That was the conditioning, you know. If you move out, then you’re going to come into something better, rather than stay and build. And so, I think our staying-and-building for 54 years has been really hard. We didn’t always get the support.⁶³

As she pointed out, once the Black community was able to move beyond Five Points, that support began to diminish. Many of those I spoke with described how Black businesses struggled during this time due to a lack of backing – not just from the Black community, but also from white residents and even the government. It was a time of upward mobility, but also economic decline for the neighborhood. One community member noted, “For a little while, they didn’t have the economic support and things kind of fell apart.”

The assassination of Dr. Martin Luther King Jr. in 1968 fueled an already powerful Civil Rights movement, sparking riots and intensifying collective efforts toward social change. Mrs. Robinson described the aftermath as a time when the community tapped into a “force” that helped unite them, creating a renewed sense of purpose and a desire to make tangible change:

And people wanted to get in the community and help build. But those were always short-lived, you know. But we did get lots of movement that happened during that time. But we also were

61 (Taylor, 2019)

62 (N. D’Aniell, personal communication, July 28, 2024)

63 (C. Parker Robinson, personal communication, July 10, 2024)

connected with each other, sort of nationally and internationally.⁶⁴

This period also marked a time of community education and collective action. While organizing for better conditions, the neighborhood worked together to raise the next generation. Churches played a significant role in this effort. As Dr. Nelson explained, the churches in the area were central to the community's daily life, providing both spiritual and educational support for the children:

Zion, Shorter, Cleaves, New Hope, all of them are in the basic area. It was a community of churches that people attended. So, you know, the churches were very effective in teaching kids manners, how to read, how to stand up in front of an audience, for Children's Day and Easter and Christmas, all those holidays. You know that our churches paid a lot of attention to the kids, and I think kids learned what they didn't get in school about African Americans. The churches were very, very important because they're the ones that got the kids for the different holidays that the churches had, in addition to taking them on trips, going up to the mountains, playing baseball.⁶⁵

Beyond the churches, the business owners, neighbors, and the wider community took on the responsibility of raising the children. The collective "village" model was alive and well, with everyone holding each other accountable. Dr. Nelson fondly remembered her childhood in Five Points:

In the neighborhood, the mamas all knew each other, and if you did something bad, the mamas would get together—not one set of punishments, but two or three sets of punishments. 'Did your mother know you were doing that? You can't be in here.' You'd try to go into one of the nightclubs down on Five Points, slip in the back door of the Rossonian or go into Rice's Oven and Taproom, Otha Rice's daddy knew all of us. 'I'm gonna give you a Coke, and you get out of here. Oh, you sit back in this corner. Don't you move.'⁶⁶

This sense of collective responsibility extended to social gatherings as well. Though the period was marked by racial and homophobic tensions, it was also a time of unity, where neighbors of different backgrounds would come together for barbecues and social gatherings. As Mrs. Robinson described, these gatherings weren't just about food—they were opportunities to strategize and build connections that laid the groundwork for social justice movements:

And because it was homophobic, it was racist, it was everything, you know. The period of time was racist and homophobic and all those things. But we... my parents befriended everyone, I mean every race. So eventually when we moved on Emerson, then Williams, then Race Street. We've been everywhere and always in this area, you know? So, they would have, you know, like, Sunday afternoon, everybody come over and barbecue or whatever. So, people of different backgrounds were always there and there was always a time to kind of strategize and unite. And so that became a social justice movement. Civil Rights.⁶⁷

This collective support network was integral not only in everyday life but also in fueling the larger social movements of the time, as neighbors, business owners, and community members rallied together to create change. Even as many left Five Points for better opportunities elsewhere, the spirit of solidarity and community that defined the neighborhood during the Civil Rights era remained a foundational part of its legacy.

64 (C. Parker Robinson, personal communication, July 10, 2024)

65 (T. Nelson, personal communication, August 5, 2024)

66 (T. Nelson, personal communication, August 5, 2024)

67 (C. Parker Robinson, personal communication, July 10, 2024)

The Dawn of Neoliberalism – 1970s-Early 1990s

The 1970s and the election of President Nixon brought forth the dawn of neoliberalism, a period that continues today. The neoliberalism period is marked by the demonization of social welfare recipients and the growing perception that many government programs that were developed to increase opportunity and self-reliance had become “entitlements” that promoted dependency on government.⁶⁸ In some cases, these programs seen as welfare programs actually put recipients in worse financial situations. An example of this is Section 235 of the 1968 Housing and Urban Development Act (HUD), which made home ownership more costly for recipients through premiums on mortgages insurance. These homeowners, who were low-income and often Black, were forced to put their funds toward mortgages with very little left for upkeep. Because of this, there were very physical signs of distress in the Black neighborhoods being taken advantage of, which reinforced the mindset that Black homeowners were not responsible and needed to pay more for mortgage insurance. Lawsuits were filed across the nation against the FHA, including in Denver, for fraud, conspiracy, and corruption. In 1970, Congress passed the Housing and Urban Development Act, which reimbursed low-income homeowners for repair to substandard homes sold to them.⁶⁹ In response to the racist policies and practices of banks, over a 13-month span beginning in 1971,⁷⁰ Bank of America branches were bombed or set on fire. This unrest led to Bank of America developing a \$100 million pool for mortgage loans to African American buyers. In 1973, President Richard Nixon ended the Model Cities Program, Urban Renewal, and Sections 235 and 236 which removed \$16 billion that President Lyndon Johnson had set aside for these programs.⁷¹

In 1974, the Housing and Community Development Act was passed, which established Community Development Block Grants. Community Development Block grants provided funding to urban communities to provide decent housing and increase economic opportunities for low-income community members. Also in 1974, the Equal Credit Opportunity Act was passed, which prohibited creditors from discriminating against applicants based on race, gender, marital status, national origin, age, or because they receive income from a federal assistance program.⁷²

The discrimination continued as did the civil unrest and in 1977 the Community Reinvestment Act was passed. This law was designed to compel banks to better support low-income and communities of color. Fifth-generation resident of Five Points, Norman Harris, the president of Juneteenth Music Festival Corporation, executive director of Five Points Business Improvement District, partner/owner of Spangalang Brewery, speaks out on this in terms of the Rossonian:

*The Rossonian has been empty and I understand why those types of businesses, why those types of folks were not able to maybe keep their properties up. And so that’s that institutional piece where you know, African American owner of a property couldn’t get a loan to redo their roof in the 1980s, maybe the same roof sitting on top of this building today. The compounding effect like of systemic racism is brutal.*⁷³

The compounding effect Mr. Harris is referring to is how Black Americans were discriminated against

68 (McGuinn, 2006)

69 (Taylor, 2019)

70 (Taylor, 2019)

71 (Rothstein, 2017)

72 (Taylor, 2019)

73 (N. Harris, personal communication, August 30, 2024)

by lending, banking and mortgage systems preventing the maintenance of their homeownership status once they were finally able to own property.

The neoliberalist mindset favored businesses and believed that it was not the government's job to support individuals. This mindset came with the myth of meritocracy and the "welfare queen" stereotype. While Nixon was a supporter of "Black capitalism" in an effort to calm the Black Power movement, it allowed for the continued segregation of Black people into cities.⁷⁴ While only supported by words, 18 percent of Black businesses failed in 1974. The narrative around "Black capitalism" diminished as unemployment rates for Black people soared and there was less purchasing power within Black communities. As businesses failed and employers and jobs shifted to the suburbs, the Black unemployment rate climbed substantially. In 1974, the unemployment rate for Black Americans was 9.6 percent. In 1975, it increased to 14.2 percent. By 1976, the overall unemployment rate for Black Americans reached 25 percent, while the unemployment rate for Black youth soared to 64 percent. For reference, the overall unemployment rate peaked at 9.4 percent in the recession of 2007-2009.⁷⁵

The Black youth unemployment rate is significant when we consider the narrative that had developed around this demographic in Five Points at this time. Violence was increasing and more youth were blamed and seen as "not caring about their futures" when across the nation, 64 percent of Black youth who were looking for a job remained unemployed. The demonization of social welfare recipients also had the ancillary consequence of rationalizing the continuation of racial segregation. The negative portrayal of American cities and, most importantly, the Black people living in them legitimized the efforts of suburbanites to continue to exclude low-income city dwellers from their communities.⁷⁶

Although these policies appeared to promote a housing system that prioritized equality, discriminatory practices by banks, real estate agents, and landlords persisted. These issues were largely overlooked by President Ronald Reagan, who was the first president to campaign under the "Make America Great Again" slogan. Utilizing information provided through the federal Home Mortgage Disclosure Act, community groups showed how banks were still using redlining policies to approve and deny loans. Under Reagan, the HUD and Justice Departments did not prosecute banks that violated the Community Reinvestment Act, which prohibits racial discrimination in lending. During his two terms, Reagan reduced funding for public service jobs, training, legal services for the poor, and public transit. The Community Development Block Grants program was eliminated. These cuts had a devastating impact on communities with high poverty rates that relied on federal aid. In 1980, federal funding was 22 percent of big city budgets, but by the end of Reagan's second term, it had been cut to 6 percent, with the most significant cuts being low-income housing subsidies. Reagan formed a housing task force made up of influential developers and bankers, which in 1982 recommended shifting to "free and deregulated" markets. Following this advice, Reagan halved the budget for public housing and Section 8 to about \$17.5 billion in his first year, and aimed to eliminate federal housing assistance for low-income individuals altogether in subsequent years.⁷⁷

The narratives around Black people at this time were very dangerous. There was the villainizing of men of color through the "super predator" trope, the stereotype of Black "welfare queens" who were taking advantage of public funding support, and the "crackhead" narrative linking crime, drugs, and the Black community. This hit close to home throughout the 1970s, and Five Points was painted by media as a dangerous area. In 1978, a particularly scathing segment was aired on 9News called the "Best and

74 (Weems & Randolph, 2001)

75 (Colorado Department of Labor and Employment, 2021)

76 (Taylor, 2019)

77 (Rothstein, 2017)

Worst of Colorado.” According to this news report, 34 percent of people interviewed said Five Points was the worst. Following the airing, the Denver Weekly News posted an article, “Will Five Points Ever Recover from TV Film Impact?” The Five Points Business Association sent a letter to the news channel stating how the community disagreed with the program and how businesses would feel the economic impact of the program for years to come.⁷⁸

“They knew how to make it work”

During this time, Black people didn’t own the banks, they weren’t running large companies because of discrimination, and they weren’t able to own real estate in a way that increased wealth instead of subtracting it. Many low-income neighborhoods were of color and relying on public assistance. Lia Nelson recounts an experience she had while working at Tech East, a technical training school north of Five Points that was part of the Community College of Denver that partnered with social services. This program paid for childcare for children and a short-term training program for parents that was six months to two years long.

They were supposed to be able to go out and get jobs and it was really practical stuff like, you know, medical assistant, medical coding, some of the, the computer programming. You know, just really practical things. And it never and it just blew my mind the more I sat there and watched, I’m just like, “Whose idea was this?” because they knew the system. The people knew, OK, if I have a baby at this time, I get this much childcare for this long, and you know, my discounted housing, food stamps for this long, and I can ride that out until a certain point, then I gotta have another baby so that I can continue to receive my support. So, you’ve got multi-generational poverty going on, and those centers were really designed to just take that money because I can’t tell you how many of those folks didn’t get a job. You would see the moms and the daughters there, going to school, and both of them still having kids and you’re going, okay, so this mom is in her, late 30’s, early 40’s, and her daughter is 18, 19, 20-something and they’re both here going to school. They would both end up pregnant about the same time because they knew, they knew that system. They knew how to make it work. And you know when you had Medicaid, they paid for everything for your little person and a good majority of all the stuff for the adult. The insurance [is] better than it is for a lot of the people that were working. And, you know, you had your childcare paid for, your housing was discounted, and then if you tried to get a job, that gap between public assistance and the amount you needed before you could sustain and take care of yourself was huge. They couldn’t pay for their childcare. You know, their housing went up. You know, they had to put gas in a car or buy bus passes. It was amazing to just watch that whole process run.⁷⁹

What Lia describes here could have been labeled as “welfare queens” during the neoliberalist era which villainized those who needed to access public assistance. Instead of saying these mothers “gamed” the system as the dominant narrative and even Presidents would suggest, Lia says they “knew how to make it work.”⁸⁰ Many low-wage jobs do not provide a living wage, which is a testament to our minimum wage standard and job quality, versus a statement about our communities. In the Denver Metro area, the living wage for 2024 is \$41.25 per hour for a family with two adults and one child, where one adult is working, which translates to an annual income of \$85,800.⁸¹ The legally required minimum wage in 2024

78 Newspaper clippings from the Manual High School archives at Denver Public Library

79 (L. Nelson, personal communication, August 5, 2024)

80 (L. Nelson, personal communication, August 5, 2024)

81 (MIT Living Wage Calculator, 2024)

in Denver is \$18.29 per hour.⁸² Black communities did not have access to the same financial institutions white people did that helped build and accumulate wealth. Our community members learned to make our own way, utilizing the systems we did have access to. Instead of being able to trust banks and utilize these systems, Black people often learned how to manage money that they would store in shoeboxes under their beds and work to make it last as long as they needed to.

“LeVar Burton just came in and was eating barbecue”

Even in the 1980s, Five Points was still known nationally for being a Black music hub and a strong Black community and continued to be a magnet for Black people across the nation. In 1983, Trey Grimes, a longtime resident of Five Points and a technical theatre director for over 20 years, was brought here for the music from Illinois.⁸³

Illinois is a union state: steel railroads, factory work...and in '83 Ronald Reagan was busting unions, and that brought a lot of despair that's still damaging. That left damage to this day in that area, the midwest. And from there, being a musician, that was my source of income and eating upon arrival in Denver, because Denver is not a hard labor type of environment. No factories, no railroad work...stuff we grew up on back in those days. So, being a musician, I immediately hooked up with the Black arts community. That being Perry Ayers, the founder of Colorado Black Arts Festival, which is now, which used to be at that time, Denver Black Arts Festival, which was a nationally recognized event back in those days, in the early 80s. People would come in from all over the country with the most unique art ever created by Black artists. It was quite the event, quite the event. And the other event that was going on in those times... because I also had met Cleo [Parker Robinson] and a lot of the great jazz greats like Charlie Burrell.⁸⁴

Mr. Grimes continues by painting a picture of the area at the time.

I would read in Drum Magazine about these jazz musicians, and I had the opportunity once I came here to live, to actually meet them and work alongside them. It's been quite the honor. Anyway, at that time, Five Points...man, Five Points, like you said earlier, Five Points is considered the Harlem of the West. And the reason being, you would actually see that type of picture. If you would go and visit and participate, down in Five Points, back in early 80s? All Black. Everything was Black. Every business was Black-owned, and it was more than just right there on Welton Street, as well. It was throughout the community. Very enriched community.⁸⁵

While the narrative around Five Points continued to decline in Colorado, nationally, it was still known as a hub for Black music and the Black community. The backyard barbecues continued, even in the midst of continued political discrimination.

As a matter of fact, we were having...we were having a little barbecue in the backyard and Roots just came out. And Kunta Kinte came, LeVar Burton just came in and was eating barbecue and everything and we're like, “Didn't you just - aren't you - aren't you Kunta Kinte?” And he goes, “Yeah, I'm LeVar.” We, “No, no, you're Kunta Kinte!”⁸⁶

82 [\(Denver's Minimum Wage, n.d.\)](#)

83 (About, 2024)

84 (T. Grimes, personal communication, April 19, 2024)

85 (T. Grimes, personal communication, April 19, 2024)

86 (C. Parker Robinson, personal communication, July 10, 2024)

By the 1990s, Five Points was seen as a dangerous, dilapidated area, run down with violence, crime, and drugs. While the media painted this as the fault of the community residents, less attention was paid to the lack of public and private investment in a neighborhood held back by systemic racism. These conditions made Five Points susceptible to the gentrification that launched in the mid-1990s.

Increased Crime in Five Points and the Various Responses

During this time in the nation, there was an increased distrust of law enforcement that continues today. In 1992, the acquittal of the police officers who were videotaped beating Rodney King led to riots in Los Angeles and increased police presence, anxiety, and anger in Black communities across the nation.⁸⁷ At the same time, Five Points and Denver were experiencing an influx of gang members from Los Angeles who were making their presence known.

By the 1990s, Five Points was dealing with a continued increase in drugs and crime. In newspaper stories from the time, there were multiple accounts of residents asking for help from public officials and other residents who said the police were “too scared to do something about it.”⁸⁸ Colomy and Griener’s additional research revealed that residents in Denver neighborhoods experiencing the most street violence had been voicing their concerns for years. Unfortunately, these complaints were often ignored by public officials and went largely unrecognized by those living in other areas of the city and state.⁸⁹ In interviews with community members, I heard many of the same themes about the struggles in the area at this time and the lack of support from local and state officials and law enforcement.

These conditions led to what media labeled the “Summer of Violence” in Denver in 1993. Trey Grimes recalls his experience that summer and his interpretation of events:

I really think it all changed in '93. They call it, you know, the Year of Violence, Summer of Violence. It brought an element to Denver that Denver just didn't have. And it was that influx of Crips, gangsters, gang members. You know, gang members came in, but they didn't...it wasn't about business. It was about...it was just pure violence, right? And it seemed to affect the city really weird. Instead of really jumping on top of it and trying to shut it down quick - because Denver had that opportunity. Because Denver didn't grow up like that - I don't know, they just kind of, they were kind of lost in it. Got lost in the violence, and it just escalated throughout the whole city, from Five Points to Montbello. And it, it's just, it just changed the whole atmosphere. So suddenly, you know, you didn't want to really hang out in Park Hill too much, in the wrong spots, right? Because it got hot, you didn't want to hang out, and you definitely didn't want to hang out Five Points, and you definitely didn't want to hang out in Montbello.⁹⁰

Karen Collier, who had bought a house in the area in the 1980s talks about what during that time to be a homeowner:

That was at a time when gangsters infiltrated the inner city and you had crack houses and you had houses that were boarded up. I mean, in my neighborhood there were, there were probably 10 houses that were, like, boarded up. And, you know, the people who were renting them out, you know, but, but not on the up necessarily, like crack houses and stuff like that going on.⁹¹

87 [\(Krbechek & Bates, 2017\)](#)

88 Newspaper Clippings from the Five Points Denver Public Library Archives

89 (Colomy & Greiner, n.d.)

90 (T. Grimes, personal communication, April 19, 2024)

91 (K. Collier, personal communication, November 13, 2024)



Pictured above: Karen Collier standing outside of the Rossonian.

As Five Points had learned to be self-sufficient many times before, community members and leaders took matters into their own hands to solve the crime issue, specifically by working with the gangs. As the 1994 Crime Bill passed by Congress during the administration of President Bill Clinton invested in punishment and prisons, community members in Five Points worked to integrate gang members into community events, such as Juneteenth, and the arts scene.

- Cleo Parker Robinson and her group developed Project Self Discovery in partnership with Metropolitan State University Denver (MSU Denver) over ten years to study the natural high people get from certain activities through psychological and scientific analysis. The program was a community-based after-school program that provided artistic outlets and alternatives for students who were having problems in other areas of their lives, which included gangs.⁹²
- Alex remembered a program his father helped start called Night Moves, where kids from the area would come to the rec center and play basketball on Friday and Saturday nights to keep them inside playing sports and away from the gangs and other things they could've gotten caught up in.
- Six of the people I interviewed referenced the work that Reverend Leon Kelly did, specifically engaging gang members in helping out with the Juneteenth festival versus partaking in violent activities that had occurred the previous couple of years.

92 (Milkman, 2001)

- Black community members organized the “Save Our Children” Juneteenth march in 1993 organized by Black community members where over 1,000 supporters dressed in purple, representing the coming together of the two gang colors blue and red, and marched to Five Points.⁹³

In their article, Colomy and Greiner reviewed the media coverage of that summer as compared to the number of incidents that occurred. They found that the heightened media coverage of serious juvenile crime did not actually reflect an upsurge in the actual amount of violence. In their interviews, reporters and policymakers from the time said they actually weren’t sure if overall violence was up that summer. Colorado Gov. Roy Romer, who convened a special session of the state legislature to address youth violence stated, “If you were here that summer, everyone in this community was upset. We didn’t read statistics, we read every event, and they were dramatic. It was a dramatic summer.”⁹⁴

In actuality, the number of homicides were down that summer from the previous summer and the number of other crimes were only slightly higher than the previous year. Figure 3 shows the number of crimes in Colorado per 100,000 people from 1992 – 1994 and the number of articles mentioning crime from 1992 to 1994. The media attention in the summer of 1993 was significantly higher than at other times in the period while the number of crimes was slowly decreasing. The frenzy that media created led to increased crime control, policies, police presence, and ultimately an attitude towards “revitalizing” Five Points.

Figure 3: 1992-1994 Crimes in Colorado vs Reported News Articles⁹⁵

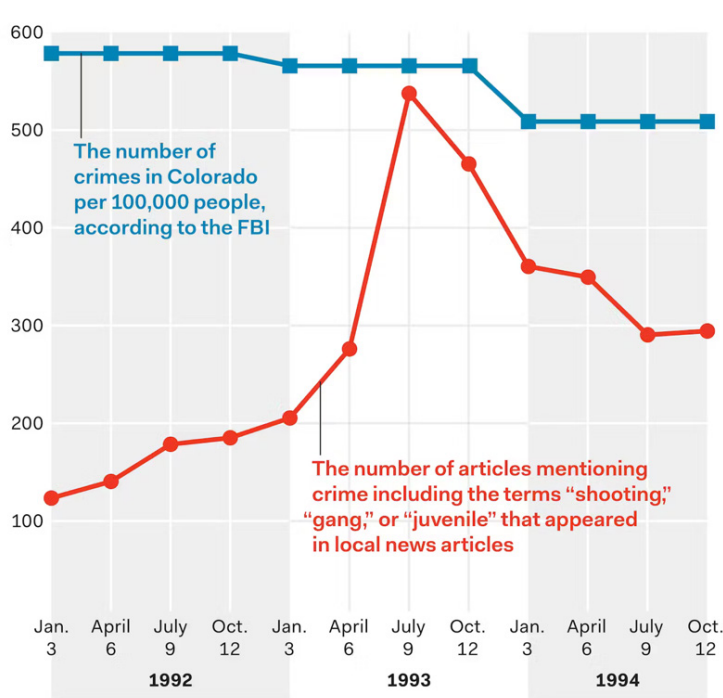


CHART DESIGN BY HAISAM HUSSEIN. DATA SOURCES: FBI.GOV; NEWSBANK.COM

93 [\(Hancock, 2021\)](#)

94 [\(Milkman, 2001\)](#)

95 [\(Hancock, 2021\)](#)

Locally, the results of the emergency legislative session convened by Gov. Romer were in regard to juvenile violence. In response to national trends, President Clinton signed the Violent Crime Control and Law Enforcement Act of 1994, also known as the Crime Bill, which increased punitive sentencing by states and allocated \$12 billion in federal grants to expand the prison system. This bill had 33 separate articles and is still the single largest pieces of federal criminal justice legislation in U.S. history.⁹⁶ Over a six-year period, the Crime Bill authorized more than \$30 billion dollars for federal, state, and local law enforcement, prison construction, and crime prevention. Alone, this bill did not trigger mass incarceration, but it did unify the Democratic and Republican parties on policies and “political posturing” that magnified the mass incarceration crisis that continues today.⁹⁷ By the end of the 1990s, the incarceration rate in the United States had quadrupled from the rate in the 1970s.⁹⁸ Two residents talked about how they saw this play out in their interviews. Mrs. Collier, who was a court reporter at the time in the Denver District Court, had this to say about the time:

A lot of the drug activity and crime that happened in Five Points I saw come through the court system. There were sweeps, and there were, there were cops that worked the beat down there and who, that’s all they did. And, you know they set Black people up. They set the brothers up, you know, planted chin on them (a way of using body language to intimidate).⁹⁹

Mr. Grimes had a similar account of police targeting and discrimination when he talked about Black people who were outside of Five Points:

If they were to be on the other side, they were open to all types of unlawful stops – let’s put it like that – that could be construed today as police brutality, harassment, you know. But back then, it was the norms, you know, that was more the norm.¹⁰⁰

Although the violence during this period was significant and devastating, the resulting media attention and frenzy sparked discussions about the “revitalization” of Five Points. Unfortunately, these discussions and their ramifications often excluded input from longstanding community members who had lived in the area for decades, overlooking the negative implications and impacts on them and launched the gentrification that we see in the area today.

The 1984 Five Points Area Residents’ Survey revealed that neighborhood residents were deeply concerned about the area’s changing dynamics. While some long-time residents like Erma Turner and Gertrude E. Moore cautiously welcomed new white residents and potential neighborhood improvements, many were anxious about the increasing loss of housing units and the potential displacement of lower-income and elderly community members. The survey captured residents’ nuanced perspectives, reflecting their desire to maintain the neighborhood’s diverse character while acknowledging inevitable changes. They urged city officials and developers to pursue revitalization carefully, emphasizing the need for strategies that would protect existing residents and preserve the community’s cultural fabric. The residents’ primary concern was eloquently summarized in their key question: “Change will occur, but in what form? For whose benefit?” - highlighting their commitment to an inclusive approach to neighborhood development that would not erase the historical and social essence of Five Points.¹⁰¹

96 (Hancock, 2021)

97 ([Ofer, 2019](#))

98 ([Hancock, 2021](#))

99 (K. Collier, personal communication, November 13, 2024)

100 (T. Grimes, personal communication, April 19, 2024)

101 (Rich, 2024)

Gentrification 1990s – Present

Neighborhoods at risk for gentrification are those that are viewed as declining due to physical deterioration, higher concentrations of poverty, and have a high percentage of people of color. It occurs after racialized discourses of a community label it as unsafe, and in need of saving as we saw in the news with Five Points in the summer of 1993. These narratives are then used by policymakers and city officials to increase surveillance and police presence that can be advertised and that developers use as an “amenity” to sell the neighborhood to its new goal population.¹⁰²

Gentrification has a multitude of actors that contribute to the change including developers, builders, lenders, real estate agents and banks. Government and municipalities also play a large part through policies and targeted subsidies that incentivize movements into communities and do little to preserve and support the historical community members and groups.¹⁰³ Gentrification often happens hand-in-hand with revitalization efforts where community members have little input and policies and practices are not intentionally developed to preserve and support the community that has long resided there.¹⁰⁴

When gentrification occurs, there is an influx of middle- and upper-class newcomers, businesses turnover, increased housing prices, increased percentages of white residents, and much of the historical culture of the neighborhood is lost.¹⁰⁵ In gentrifying neighborhoods, investments are funneled toward consumption with the addition of chains, and consumer-driven products and services aimed toward those with higher levels of disposable income. Low-income housing is reduced by rent increases and the destruction of buildings with low-income housing to make way for apartment buildings for middle- and high-income newcomers.¹⁰⁶

There are a multitude of pros and cons to gentrification. It is seen as beneficial because it increases property values and investments in the area and tends to come with environmental and infrastructural improvements. In some areas, historic architecture is preserved, and property tax revenue is increased to circulate back into the neighborhood.¹⁰⁷

The question with each of these “pros” is: Who do they really benefit? Improvements often come at the expense of the established community, which frequently faces displacement. Displacement occurs when a household must relocate due to circumstances beyond its control, despite adhering to all occupancy regulations. This situation arises when continued occupancy becomes impossible, unsafe, or unaffordable. Displacement is often driven by gentrification, where rising property values lead to increased living costs, higher rents, and elevated prices at businesses, forcing small businesses to close as larger chains move in. As low-income and affordable housing is replaced with units that match the price points of incoming residents, homelessness rises alongside a lack of social services, as the community can no longer qualify due to demographic shifts.¹⁰⁸

As middle- and upper-class newcomers arrive, businesses turn over, housing prices soar, and neighborhoods become less diverse, resulting in communities losing their identities and erasing their cultural histories. Much of this displacement is instigated by building owners and landlords who

102 (Duran, 2019)

103 (Zuk et al., 2018)

104 (Bruton, n.d.)

105 (Hwang & Ding, 2020)

106 (Chong, 2017)

107 ([Smith, 2023](#))

108 (Smith, 2023)

can raise rents to maximize profits due to increased demand from newcomers. They can also defer maintenance and improvements, waiting instead for investment offers to sell their properties.¹⁰⁹

When the demographic composition of a community changes primarily for profit, there is often little regard for the conservation of the area's historic culture. In this scenario, neighborhoods that developed their distinct cultures in isolation watch as they disintegrate under a form of local colonialism that pushes them out. Buildings are converted into expensive condos and apartments, and due to disparities in home equity and wealth building, long-time residents find it difficult to relocate to other neighborhoods that are also experiencing rising costs. Five Points was a community built on Black jazz, community support, Black-owned businesses, and self-determination, but it has now transformed into a place filled with breweries, Pilates studios, and a Patagonia store. Gentrification is linked to neighborhoods historically segregated by redlining and discriminatory practices. After a time of white flight and government neglect, revitalization efforts are now displacing residents who were previously confined to these areas.

“You can almost see the handwriting on the wall...” – The Light Rail Goes in on Five Points

In an effort to revitalize the area, in 1994, the Regional Transportation District (RTD) opened the Five Points Rail which connected Five Points to downtown Denver. There are two stops in Five Points, one at 25th and Welton and the other at 27th and Welton, the main corridor in Five Points. Prior to and during its construction, many residents expressed concern and there was opposition out of concern for businesses and what it would do to the community.¹¹⁰

The construction of the rail closed the businesses in the area for a year, and many of them were unable to reopen after construction was complete. Transportation lines through neighborhoods have been a tactic used by the government for displacement throughout the 1900s across the country in cities such as Atlanta, Syracuse, St. Paul and more.^{111 112} Coors Field opened in 1995, and LoDo was further developed throughout this time. This development changed the demographic of the surrounding areas and launched the gentrification process in the neighborhood.¹¹³

Half of the interviewees talked about the light rail and each of them talked about it as a political solution to dismantle the community and solve crime, drug, and housing issues. Mr. Grimes when talking about the light rail said:

And it just...so suddenly the city, instead of more programming and more policing in a manner to regulate correctly, the city's great idea was, well, let's put a light rail through Five Points and bring some...let's, let's bring some life to a ran down, crime ridden, under privileged, poor people's section of the city, and revive it. The lie, The Big Lie was, we're going to lay this rail here and we're gonna bring the people to you. That was the big lie. I believe that was even a title in a paper. You could look it up, I believe. We're gonna bring the people right to your door. And that was the sales pitch: to bring RTD light rail through Five Points. So, people bought into it. What it did was, it destroyed them because it tore up their - it tore up right in front of their stores. Nobody could park, nobody could... you couldn't walk up to the store. It was, it was an espionage. It was economic espionage. They knew exactly what they were doing. They had an agenda. So,

109 (Smith, 2023)

110 (Duran, 2019)

111 ([Evans, 2023](#))

112 (Rothstein, 2017)

113 (History Colorado, n.d.)

okay, so now we get you to the point where you're... you, you couldn't sustain through the build. The build was over a year. Business couldn't stay afloat. And I guess they ran enough people away that, you know, people are like, they didn't see a way of recovery. They started selling their businesses.¹¹⁴

Mr. Grimes refers to the project as “the city’s idea,” highlighting that it was not developed in collaboration with the local community. Instead, the light rail was constructed as a means to “save” a struggling area by attracting new residents. He refers to the way the Light Rail was sold to the community as the “Big Lie” where they were told it would bring new customers and new life to the area without talking about the potential displacement and without offering support to the residents and business owners who wanted to stay and thrive with the revival. Interviewees expressed concerns about the negative impact the light rail construction had on businesses along the corridor. Norman Harris shared his observations on the matter:

I literally watched a lot of the businesses that are on the light rail side of the street close. And if you walk out down Welton Street, you can kind of see the impact of how that catalyzed the displacement of people and businesses. And what you have now are, you know, a lot of market rate kind of high-end apartment complexes that replaced them.¹¹⁵

Mr. Harris discussed how many of the remaining business storefronts have been closed since the construction project began and have not been filled. While some properties were purchased and converted into high-end apartments, others have remained vacant due to a lack of affordability or desirability in the area. Both outcomes result in the displacement of long-time residents and business owners.

Mrs. Collier added that many business owners decided to sell their businesses but in waiting to do so, let the properties deteriorate without maintenance:

There were families who owned businesses down in Five Points that kept the that kept the property right, because that they were trying to run the light rail through Five Points too, right? So the plan was to run light rail through Five Points, and that would, that would bring people through Five Points. That's also when a lot of the businesses were abandoned. At Five Points in that Welton area. A lot of people had property, and because of the promise of light rail coming through, they kept it, but they let it run down. So a lot of that property was condemned, you know, and they didn't have they didn't they didn't invest in it. They just waited to get paid for the property.¹¹⁶

Transit-oriented development (TOD), which is community development centered around a transit line or service, was used to reshape and ultimately gentrify Five Points. An internal RTD document identified college-educated white individuals from higher socio-economic backgrounds as the main target audience for commuter and light rail services, highlighting the intention of this demographic to utilize the rail system through Five Points.¹¹⁷ When the light rail went in, as in other cases, property values increased, as did rent costs. This caused displacement for low-income Five Points residents as they could no longer afford to live there. This also displaced long-time Five Points businesses as they were no longer supported by the community and could not afford the increased cost of doing business.

114 (T. Grimes, personal communication, April 19, 2024)

115 (N. Harris, personal communication, August 30, 2024)

116 (K. Collier, personal communication, November 13, 2024)

117 (Duran, 2019)

As new businesses came to the area, they catered to the needs of the new clientele moving to the area as opposed to the community that had historically resided there.¹¹⁸ Pos Ryant, Executive Director of Apprentice of Peace Youth Organization in the area summed it up by saying, “By the end of the day, you know, once the train goes in and all that type of stuff, right? You can, you can almost see the handwriting on the wall of what’s to come and what they want it to be.”

Home Prices – People moving out

In the early 1990s, more Black people sold their houses and moved out of the area. During this time, let’s call it “reverse redlining,” African American communities were specifically targeted and heavily marketed to by banks and mortgage lenders with exploitative, subprime loans with significantly higher interest rates. Subprime loans are those with higher mortgage rates and unconventional terms given to those who have lower credit. These loans were intended for individuals with a higher risk of default, as defined by the HOLC and FHA. Additionally, they added other burdensome conditions to the contract, increasing the difficulty of repayment by borrowers. These included high closing costs, prepayment penalties, and low initial interest rates that would balloon significantly down the line. Data suggests that these loans were given along the lines of race and not socioeconomic status, similar to the discriminatory practices of redlining. These practices persisted into the late 1990s, and experts like Rothstein, Distinguished Fellow of the Economic Policy Institute and a Senior Fellow (emeritus) at the Thurgood Marshall Institute of the NAACP Legal Defense Fund, attribute these loans as a factor in the 2008 housing market crash, as they were structured to lead homeowners to default. Data shows that those using subprime loans are eight times as likely to default as those with conventional loans.¹¹⁹ Five Points native Joslyn Ford-Keel, a Grammy nominated vocalist/songwriter and mental health advocate, comes from a family of musicians with length history in the neighborhood (including performances at the Rossonian),¹²⁰ talks about these continued predatory lending practices in her interview:

I don’t know exactly who or what organization it was, but it was quite predatory. They moved through the Five Points area and the east side, giving Black folks reverse mortgages. These are people who’ve had their homes for 70 years. My grandparents bought their home for \$7,000 in ‘51, and when my grandmother died six years ago, the house was worth like \$2.7 million. But there was so much, and this was like all of all of my childhood friends, their grandparents’ story as well, there were so many things that needed to be repaired up to code to where we couldn’t afford to do it.¹²¹

The reverse mortgages Ms. Ford-Keel refers to were built specifically for senior citizens who have paid off more than 50 percent of their mortgage. They allow for a cash supply but use your home as collateral. Because of the complexity of these mortgages, many seniors have been taken advantage of, especially Black seniors. In neighborhoods where property values have risen significantly, such as gentrifying areas, increased property taxes are not factored into reverse mortgages. This, along with the funds required for additional maintenance and homeowners insurance, has left many borrowers with insufficient resources, leading to foreclosures or forcing them to sell their homes. Once the homeowner passes away, that increased debt passes to next of kin and it is their responsibility to pay off the loan, often within 30-60 days.¹²²

118 (Duran, 2019)

119 ([Husain, 2016](#))

120 (Estabrook, 2024)

121 (J. Ford-Keel, personal communication, August 7, 2024)

122 ([Mollencamp, 2024](#))

Homeownership is the biggest contributor to wealth. In 2021, home equity accounted for approximately 45 percent of the median net worth of homeowners and is even higher for Black homeowners. As of 2022, Black households held \$15 for every \$100 in wealth held by their white counterparts.¹²³ These illegal and predatory lending practices both keep their victims from accumulating wealth and also take wealth from communities that they have already built, adding to wealth building barriers.¹²⁴ While Black Five Points residents were able to sell their homes for what seemed like a significant amount of money, many of them were lured right back into these predatory loans as the terms and conditions were often unclear. Additionally, because of the discriminatory practices in the previous decades, many residents didn't have the funds for upkeep on these houses and were unable to take out second mortgages to pay for the costs. Ms. Collier talked about this in her interview:

I bought a house on 29th and York where I am now, and I've been there 38 years now. When I bought that house in '85 the interest rate was 10.5 percent. We were able to refinance it years later at 2 percent. Not to say that there's this already made an excuse for why we abandoned our parent's property in the inner city, but it was expensive. If you couldn't get, if you couldn't get a second mortgage for whatever reason, that's where the discrimination occurred and you know, people taking advantage of people and taking their houses. Ultimately, that kind of stuff happened with the remaining people, who were my parents' age, they tried to get loans and were taken advantage of.¹²⁵

Once again, we observe that reverse mortgages in the area pose significant challenges for the next generation. These mortgages hinder the maintenance of intergenerational wealth and make it difficult for young people to remain in their family homes. This situation ultimately limits their ability to accumulate wealth and stay in the neighborhood. Alex Merriex, a long-time Five Points resident and co-owner of Migas Coffee in Black-owned Green Spaces in the Five Points neighborhood, talked about the financial knowledge needed in these situations:

My older sister worked with Candi CdeBaca, she was one of the Denver City Council members representing District 9. She would tell me the reason why these people are losing their homes is that they have these loans they took out, these reverses they took out, or their, you know, their grandmother, grandfather took out and then passed away. They borrowed against the home, or they didn't pay property taxes, so they end up losing their home. That was, like a large amount of what was happening down there. And just having financial literacy about what not to do, what to do. because they don't have the final literacy about knowing about interest rates, those things. So, I think that is the biggest thing, is just having some literacy about financing, knowing what this loan is going to do if you take it out in this home, what this reverse mortgage is going to do, what's this going to do if you borrow against it? I think that our biggest downfall down there was this literacy about finances. Because a lot of those homes are getting, you know, getting foreclosed on, and people are able to buy them, you know, cheaper, or they're offering people \$20,000 you know, or \$10,000 over, and they're just like, 'Yeah, I'll take it,' because they need the money now. My father said, 'you gotta look at it from their standpoint. They've never been offered this type of money in their lives, and they don't know, you know, so they just take that offer and run with it.'¹²⁶

123 [\(Mitchell et al., 2024\)](#)

124 [\(Husain, 2016\)](#)

125 (K. Collier, personal communication, November 13, 2024)

126 (A. Merriex, personal communication, May 24, 2024)

Others were able to sell their homes for a clean profit to move to other locations.¹²⁷ With such a significant increase in home prices in the area without proportional cost of living increases, many residents saw the best option for them was to sell their houses as they couldn't afford the taxes and ongoing maintenance and did not feel the same connection to the area they had before.¹²⁸ For many of these residents who bought their homes when they were valued at Mr. Grimes paints a picture of this process for us:

I think a push out is something that a lot of people don't really envision. What they see is an opportunity, because their once nice, beautiful neighborhood suddenly changed. And because you feel powerless, you feel like you have to go with the opportunity. And usually the opportunity is to be saved by Master, by selling your land, getting out while you can, at a price lower than you normally would have, but because you feel powerless, you think, well, I better take this offer, because it's not going to get no better. And I really believe government, city government, state government, will watch a section or a sector of a city destroy itself, and then come in and provide resources and change everything for the better. I just - we just see it happen over and over and over.¹²⁹

As these houses were vacated, they were torn down and redeveloped by private and public developers through the 2000s, resulting in new high-rise apartment and condominium buildings with significantly higher price tags and built to attract new residents.¹³⁰

From 2013 to 2017, Denver was the second fastest-gentrifying city in the United States of America.¹³¹ In 2017, ink! Coffee, a white-owned business new to Five Points placed a sign on the sidewalk which on one side read "ink! Coffee, happily gentrifying the neighborhood since 2014, and on the other side said, "Nothing says gentrification like being able to order a cortado."¹³² After protests from neighborhood residents and vandalization of the store, the owner then responded:

I have used the last 24 hours to listen to your perspectives and to better educate myself on gentrification. I am embarrassed to say that I did not fully appreciate the very real and troubling issue of gentrification, and I want to sincerely apologize.

This story illustrates the significant disconnect that often exists between new residents and business owners in a gentrifying neighborhood and their understanding of the area's history and culture. While newcomers may view their investment in the revitalization of the neighborhood as a positive development, they frequently overlook the displacement and impact on the existing community.

Five Points Facts - Before and during gentrification

During this period, housing prices in Five Points rose significantly, average household incomes increased notably, and the neighborhood's demographic composition changed considerably.

127 (Hwang & Ding, 2020)

128 (Bruton, n.d.)

129 (T. Grimes, personal communication, April 19, 2024)

130 ([Fernandez, 2023](#))

131 (Richardson, Mitchell, & Edlebi, 2020)

132 ([Turkewitz, 2017](#))

- Between 2009 and 2013, the median home price increased 31 percent.¹³³
- In 2010 the area was 58.7 percent white, up from 25.3 percent in 1990.¹³⁴
- Five Points' median family income increased over \$22,000 between 2000 and 2015.¹³⁵
- In 2000, 26 percent of the population within Five Points was Black¹³⁶ and in 2016, 16 percent of the population in Five Points was Black.¹³⁷
- Between 2011 and 2015, rent in Denver increased 50 percent.¹³⁸

Five Points was designated a historic cultural district by the City of Denver in 2002 to preserve the history left in the area.¹³⁹ Consequently, historical designations raise housing costs, and this further served to gentrify the neighborhood.¹⁴⁰

Attempt to maintain culture and community

While gentrification has catered to the new demographics of residents moving into the area, the long-standing community members have worked to maintain the Black culture and music community that was built over decades. In our conversation, Lia Nelson talked about the great conservation work that her mother, Dr. Terry Nelson, did in building up the Blair-Caldwell African American Research Library with community members:

Mom was the one that they would bring in their stuff to. That made a difference for folks. Because we grew up with them or mom knew them, and they would come down with these boxes or these bins or this stack of stuff, and mom would just sit with them and go through it. They would look and they would talk, and they didn't trust anybody else to do that. So, you know, when she says she built it that was really the case. They would say 'Miss Nelson I have this for you now and then I'm going to come back and bring you this other box. Then my nephew is gonna come by, he's gonna drop off blah, blah, blah. And it was all a test. That was the part I found interesting. We know her, we grew up with her children, I remember the family. She's been in the Denver Public Library system all this time, but let's see what they're gonna do with the information. And Mama, she would just sit, she'd go through it, talk with them, and, you know, all of those good things. So then they're like, OK, our stuff is safe. And then, you know, more stuff would come, and more stuff would come, and more stuff would come. And I remember that first re-doing of the room, the artifact room, they had to actually move the wall out because there was so much stuff.'¹⁴¹

This is not only beautiful but also highlights the connectedness within the community and the pride people take in their experiences and those of their families. Despite the challenges they've faced, they have made the community their own. It has been a blessing to engage in these conversations and to explore the yearbooks, newspaper clippings, and photos. This experience has not only occurred at

133 [\(History Colorado, n.d.\)](#)

134 (History Colorado, n.d.)

135 (Elliott, et.al, 2017)

136 (Five Points-Whittier Neighborhood History, n.d.)

137 (Duran, 2019)

138 (Bruton, n.d.)

139 (History Colorado, n.d.)

140 (Rothstein, 2017)

141 (L. Nelson, personal communication, August 5, 2024)

Blair Caldwell but also through the materials shared with me during interviews. These stories have renewed my sense of community. They are important narratives for our younger generations to hear. As Dr. Nelson mentioned, “They need to know who their schools are named after and the history of their communities.”

Present

Residential segregation is hard to reverse and is self-reinforcing. Unlike other acts of desegregation, integrating neighborhoods was not as simple as a policy and behavior change. Because of racist and colorblind policies, when discrimination in housing was explicitly outlawed, much of the Black community did not hold the wealth or income to move into higher-income neighborhoods. This is partially why our neighborhoods are still so segregated today. As many of these families do not have the means to “choice” into different schools due to transportation privilege or schedules, our schools are very tied to the segregation of our neighborhoods.¹⁴²

Once a thriving hub for Black businesses, Black culture, and Black community, Five Points finds itself still facing the impacts of redlining and discriminatory housing practices today. Communities that have been redlined, such as Five Points, experience higher rates of poverty, an increased prevalence of mental health challenges, and a lower life expectancy at birth. On average, the life expectancy is lower by 3.6 years in redlined communities.¹⁴³ Some may argue that it’s time to move on from past injustices, but the effects of historical redlining, segregation, discrimination, and disinvestment are still very real and tangible today. These issues have reduced wealth among households in our community, impacted health conditions and life expectancy, and increased overall social vulnerability.

The solution to revitalization in this neighborhood did not have to be at the cost of the Black community members who have called it home since they were segregated there in the 1930s. An alternate method of revitalization, referred to as “incumbent upgrading” can happen when the public sector takes action to protect long-term residents and culture and work with residents to improve local conditions. In this scenario, community members are more likely to stay in the neighborhood and reap the benefit of the improvements versus being displaced as the social, economic, and demographic environment of the neighborhood shifts.¹⁴⁴

As Genevieve Duran wrote in her 2019 Dissertation Titled: Transit-Oriented Development and Gentrification: A Case Study Examining the Cultural Effects on a Historically Black Neighborhood in Denver, Colorado about the Five Points neighborhood:

Because culture is comprised of shared beliefs, language, and values, when African Americans vacate a historically black neighborhood, while that neighborhood simultaneously becomes populated by an influx of whites, the culture change that will occur is inevitable. As visitors start to come to the neighborhood to patronize the new shops, the very landscape of the communities begins to change and original residents start to feel like outsiders in their own neighborhoods. Arguably, the primary reason that minorities who continue to reside in gentrified communities feel displaced is because the newcomers to the neighborhood are predominantly white. Communities which used to feel like safe havens for minorities now become like the remainder of the world, in which their differences are scrutinized, and one must consistently be hyperaware of their difference from the majority. To preserve a culture, efforts must be deliberate and effective.

142 (Rothstein, 2017)

143 (Richardson et al., 2020)

144 (Zuk et al., 2018)

During my research interviews, each participant expressed a desire to restore the sense of community they experienced while growing up in Five Points. They emphasized the importance of collaborating with newer residents and the younger generation to educate them about Five Points' rich history. Additionally, they called for support from state and local governments to help them thrive in the area and preserve the cultural heritage that has developed over the decades. Mr. Merriex talks about this with the coffee shop he co-owns at Green Spaces:

We're trying to bring that sense of community back down to Green Spaces, that sense of that, that old Five Points lineage in here. We want Green Spaces to be that space right, to be a place where we can feel like we belong. This used to be our area. Now, it just feels like we don't belong, because of the new demographic and gentrification. It's like we get the funny looks like we don't belong here, but in all reality, this used to be our area, so having Green Spaces, we want that to be a pillar to our community. And where people, Black, brown, anybody, can feel comfortable and safe, right? It's like, I want this to thrive so bad, just because it's more like, yeah, we can do this as well. We can own businesses in this area.¹⁴⁵

Other business owners continue their efforts to support Black community members in the area as well. Mr. Harris, as the Executive Director of the Five Points Business Improvement District, is working to revitalize the businesses in the area so all community members can thrive. Malik Robinson, President and CEO of Cleo Parker Robinson Dance, continues their advocacy work with the artists that their family has been known for through the decades. D.L. "Pos" Ryant opened another location of Apprentice of Peace Youth Organization to support families and youth in the area. These ongoing efforts by local leaders and business owners reflect the deep-rooted commitment to preserving Five Points' cultural heritage and ensuring that the community's revitalization benefits everyone, particularly those who have long called the neighborhood home.

The enduring challenges faced by communities like Five Points are the direct result of long-term discrimination rooted in redlining and other discriminatory policies at both the national and local levels. These policies, which systematically restricted access to housing, wealth-building opportunities, and basic public services for Black families, have left lasting scars on neighborhoods, contributing to persistent segregation and economic inequality that continue to shape these areas today. While gentrification and revitalization efforts can bring new development, they must be approached with a deep awareness of this historical context, ensuring that the displacement of long-time residents does not become the price of progress. By prioritizing policies that support incumbent upgrading and fostering collaboration between long-time residents and newcomers, Five Points can move toward a future where revitalization strengthens the community without erasing its rich cultural heritage. The work of local leaders and business owners reflects an ongoing commitment to preserving this heritage, showing that with deliberate, equitable action, communities can heal from the impacts of past injustices while building a more inclusive future for all.

The Future of This Project

As I conducted this research, it became increasingly clear that there is so much more to uncover, particularly through the voices of the community. As mentioned in the introduction, this project is still in its infancy, with many more community members to connect with and a vast archive of stories and histories yet to be engaged. Our goal is to create a comprehensive website that will serve as a hub for

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this work, offering access to the recorded interviews, personal stories, and detailed information about the policies that have shaped this neighborhood. The site, www.inclusivedesigngroup.org, will be an ongoing platform for public learning and engagement, where the community's history and struggles can be explored in depth.

We are also planning a special event to bring the community together – where people can share more stories, break bread, and organize around the critical issues facing the neighborhood. This event will be an opportunity to not only celebrate the rich cultural heritage of the area but also to build solidarity as we continue to support efforts to revitalize and strengthen Black businesses and re-establish connections among Black community members. There is significant work happening in the area to ensure that the legacy of Five Points is honored, and we are excited to collaborate with local organizations and residents in any way we can.

Additionally, while this report touches on many aspects of the community, it does not include research specific to Manual High School, a key institution in the area. Through my conversations with former students, I learned about the deep pride Thunderbolts have in their school and the complicated relationship between the school and its surrounding community. In 2025, we will release a separate, in-depth report that will focus on the experiences of Black Manual High School students, exploring the challenges they faced during the same time period, as well as an analysis of the national and local policies that impacted the school and its students. This new research will be added to the website as part of our ongoing effort to document the full scope of the community's history and struggles.

Through these continued efforts, we hope to create a lasting resource for learning, reflection, and community action, while ensuring that the voices of those who have lived through these challenges are heard and honored for generations to come.

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