



Dane County Departments of:
Planning & Development | Office of Equity and Inclusion | Register of Deeds

(un)Fair Housing History



- 1917: U.S. Supreme Court ruled that discriminatory zoning is unconstitutional.
- 1910-1970: Lenders and realtors used covenants prohibiting property sales based on racial, ethnic, and religious associations.
- Primarily targeted Black people during the Great Migration (1910-1940).
- 1948: U.S. Supreme Court ruled that discriminatory covenants were illegal.
- 1968: The Fair Housing Law (Civil Rights Act) prohibited discrimination in home sales, rentals, and financing based on race, religion, national origin, sex, making discriminatory covenants illegal and unenforceable.



President Nixon signing the Civil Rights Act

Project Status



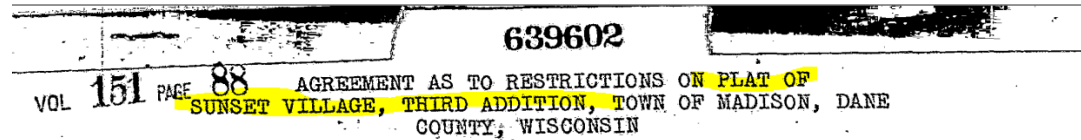
[Carson Gulley, Madison's first celebrity chef - Recollection Wisconsin](#), faced significant barriers in finding housing and buying housing near the university.

- Inspired by UofM Mapping Prejudice Project (2017) [and others](#).
- Dane County Planning & Development, Register of Deeds, and Information Management completed pilot in 2022 with a Boys & Girls Club intern.
- February 20th, Dane County passed [Resolution 2024-305](#) repudiating the discriminatory covenants.
- In March 2025, staff finished reviewing 330,000 records from 1900-1970.

Methods



- Scan deed and generate searchable text.



WHEREAS, McKennas, Inc., a Wisconsin corporation, the owner of the real estate hereinafter described desires to file for record the Plat of Sunset Village, Third Addition, in the Town of Madison, Dane County, Wisconsin, and to have the lots in said Plat, subject to certain restrictions and;

WHEREAS, the boundaries of said Plat are described as follows:

A parcel of land situated in the southeast quarter (SE $\frac{1}{4}$) of Section 20, Township 7 north, Range 9 east, Town of Madison, County of Dane, State of Wisconsin, described as follows: Commencing at a point on the south section line and center of the Speedway Road which is south 89 degrees 25 minutes west, 1,265.25 feet from section corner 20-21 29-28; thence north 0 degrees 05 minutes east, 660 feet; thence north 68 degrees 27 minutes west 710.3 feet; thence south 0 degrees 00 minutes, 660.00 feet to center line of Speedway Road; thence north 89 degrees 25 minutes east, 709.1 feet to point of beginning.

County, Wisconsin, and to have the lots in said Plat, subject to certain restrictions and;
WHEREAS, the boundaries of said Plat are described as follows:
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NOW, THEREFORE, McKennas, Inc., a Wisconsin corporation, does hereby agree with future purchasers of lots in said Plat of Sunset Village, Third Addition, that all deeds to lots in said Plat executed by it will be subject to the following restrictions:
1. The lots in the Plat of Sunset Village, Third Addition, shall be used strictly for residential purposes, and no structure shall be erected on any lot in said plat other than one detached single-family dwelling not to exceed two stories in height and a one-car or two-car garage.
2. No building shall be erected on any lot less than thirty (30) feet, and no building other than a garage more than forty-two (42) feet, from the front lot line, nor shall any building be erected less than five (5) feet from any side lot line.
3. The rear five feet of each lot is subject to an easement for the installation, maintenance, and repair of utilities.
4. No more than one dwelling house shall be erected on any single lot as platted; provided, however, that a dwelling may be erected on parts of two or more lots if the area of any building plat as subdivided is not less than eight thousand (8,000) square feet and the front footage thereof is not less than sixty (60) feet.
5. No noxious or offensive trade shall be carried on in said plat, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood. This shall not be construed to prevent a family garden or orchard.
6. Only members of the Caucasian race shall use or occupy any dwelling on said plat, excepting that this covenant shall not prevent occupancy by domestic servants of a different race employed by an owner or tenant.
7. No trailer, basement, tent, shack, garage, barn, or outbuilding erected in said plat shall at any time be used as a residence temporarily or permanently, nor shall any residence of a temporary character be permitted.

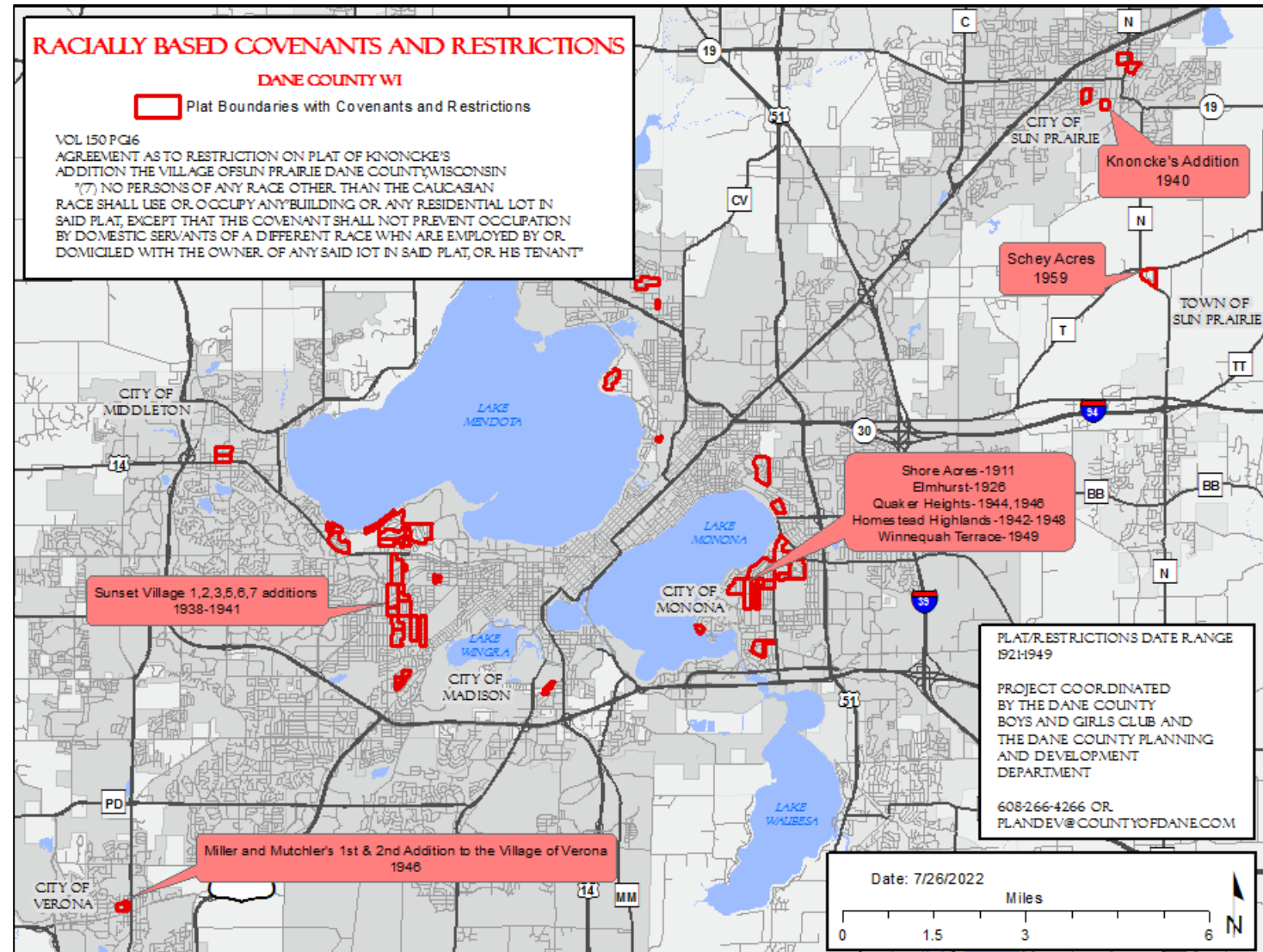
Plats									X	
	O	SHAPE *	PlatName	PlatCode	Type	SH	S	Weblink	DocumentNumber	^
	2	Polygon	Benz Plat	012400	Restriction	40	9	https://www.danecountyplanning.com/Racial-and-Gender-Equity	888286	
	4	Polygon	Clover Leaf Acres	035400	Restriction	16	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	903502	
	3	Polygon	College Hills	036400	Restriction	70	2	https://www.danecountyplanning.com/Racial-and-Gender-Equity	475650	
	3	Polygon	Elmhurst	058100	Restriction	42	7	https://www.danecountyplanning.com/Racial-and-Gender-Equity	646576	
	4	Polygon	Hill Crest Park	094100	Restriction	35	7	https://www.danecountyplanning.com/Racial-and-Gender-Equity	649376	
	2	Polygon	Homestead Highlands	097700	Restriction	64	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	655034A	
	1	Polygon	Homestead Highlands 3rd Addition	098000	Restriction	19	2	https://www.danecountyplanning.com/Racial-and-Gender-Equity	753561	
	1	Polygon	Homestead Highlands 4th Addition	098100	Restriction	31	3	https://www.danecountyplanning.com/Racial-and-Gender-Equity	756923	
	1	Polygon	Homestead Highlands 5h Addition	098200	Restriction	20	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	768348	
	5	Polygon	Indian Hills	100500	Restriction	63	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	743898	
	8	Polygon	Kroncke's Addition	109400	Restriction	32	6	https://www.danecountyplanning.com/Racial-and-Gender-Equity	637408	
	1	Polygon	Lakeview Heights First Addition	111900	Restriction	60	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	737837	
	3	Polygon	Lansing Place	115000	Restriction	68	2	https://www.danecountyplanning.com/Racial-and-Gender-Equity	647687	
	5	Polygon	Maple Bluff	123600	Restriction	52	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	469825	
	5	Polygon	Miller & Mutchler's 1st Addition	138200	Restriction	26	4	https://www.danecountyplanning.com/Racial-and-Gender-Equity	635630	
	1	Polygon	Miller & Mutchler's 2nd Addition	138300	Restriction	26	2	https://www.danecountyplanning.com/Racial-and-Gender-Equity	730587	
	9	Polygon	Northfield Park	154100	Restriction	17	1	https://www.danecountyplanning.com/Racial-and-Gender-Equity	649793	

- Generate list

Methods



- Map the affected areas and link the property document info.



Findings: 1,029 records



MORE THAN **4,000** Parcels (2025) with a discriminatory covenant - 1,103 parcels released!

Top 3 Places

Madison
667

Shorewood Hills
220

Monona
131

6/13/2025

1,029 Records

by decade

1900-1909	0
1910-1919	15
1920-1929	375
1930-1939	321
1940-1949	285
1950-1959	28
1960-1969	5
Releases	10

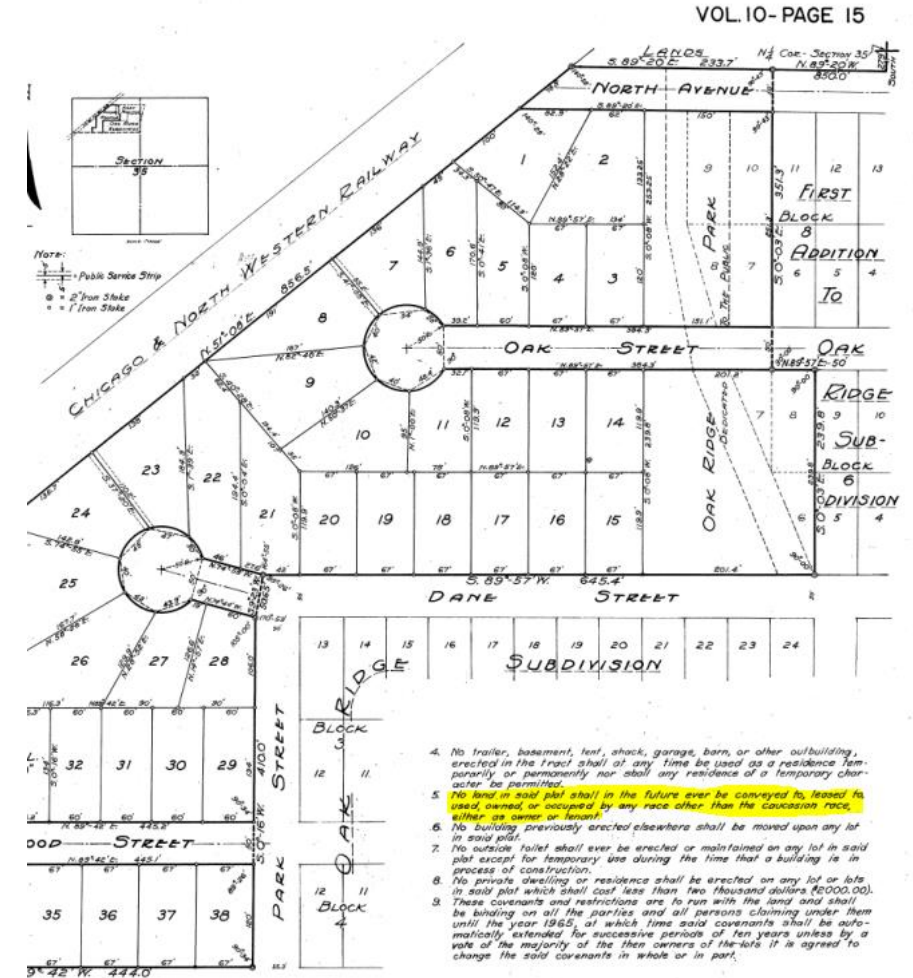
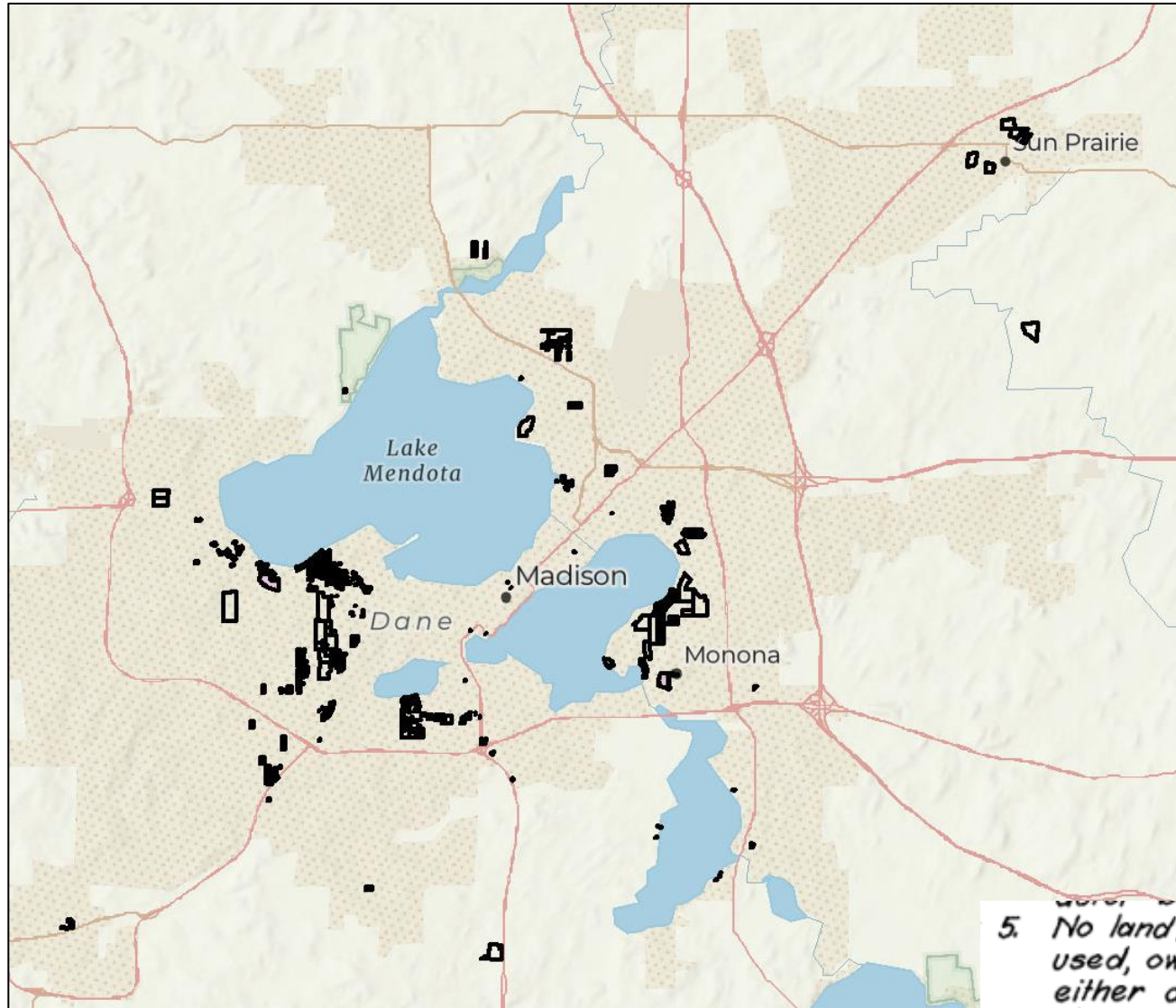
1,045 Words flagged

*additional words were search and not found

Negro	56	African	148
Italian	46	Greek	4
Caucasian	211	Sicilian	3
white	15	colored	10
Negroes	542	collorded	1
Polish	3	Jewish	6

Most common phrase:
"Only members of the Caucasian race"

Findings: 4,000 Places

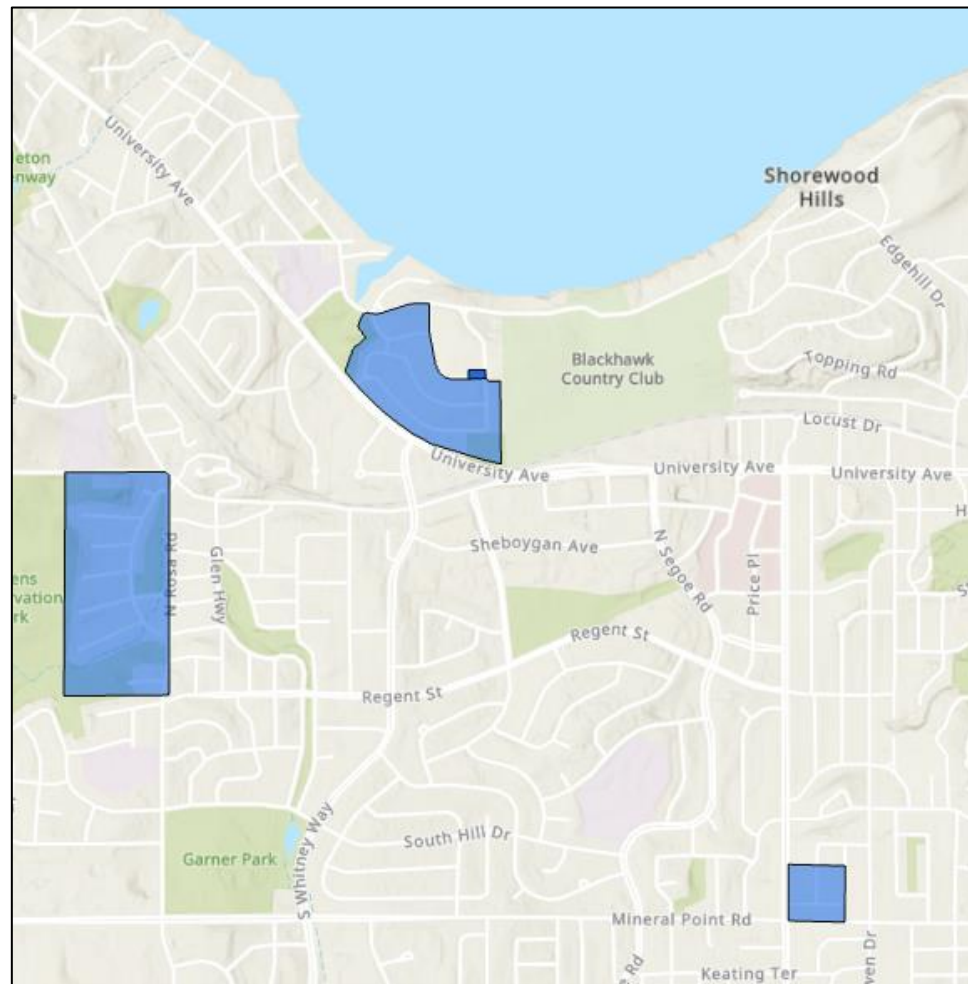


5. No land in said plat shall in the future ever be conveyed to, leased to, used, owned, or occupied by any race other than the caucasian race, either as owner or tenant.



Next Steps & Possibilities

- Track “releases.”
- Establish County as an early actor and convener.
- Continue to promote the Dane County Historic Society Unjust deeds.
- Promote local adoption of resolutions.
- Provide opportunities for housing access organizations to promote their work.
- Engage the public to enhance collective understanding and reckoning, and generate additional restorative justice actions.



Areas highlighted in blue have “released” the discriminatory plat/covenant.



June 17 Event

- Convening property and legal professionals to help landowners fill out the form Discharge and Release* of Discriminatory Restriction Affecting Real Property and file it with the Dane County Register of Deeds to denounce these restrictive documents.
- The WI Realtors Association provided a grant to cover the \$30 filing fee for each attendee.

Note: Filing the form will **NOT** remove the text from the deed, rather, denounce the record.



PREJUDICE IN PLACES

Bring
your ID

June 17
5-7:30 p.m.

Exhibition Hall
Alliant Energy
Center, Madison



Learn more at:

www.danecountyplanning.com/Prejudice-in-Places





Questions?

EXAMPLES OF COMMON RACIALLY RESTRICTIVE LANGUAGE EXERPTS FROM DEEDS, RESTRICTIONS AND PLATS BETWEEN 1900 AND 1965

said power and authority, to wit: membership.
2. None of said lots shall be conveyed to, used, owned, or occupied by Negroes as owners or tenants.
That for a period of twenty-five (25) years from July 1, 1929, said lots shall

10. No part of said platted premises shall ever be conveyed to, used, owned or occupied by any persons other than of the Caucasian race, either as owner or tenant.

IN WITNESS WHEREOF the said Emma Sophia Vogel has caused

tract or of any part or parcel thereof, to wit:
(1) Until from and after January 1, 1908 no part of said premises shall be sold or leased to or owned or occupied by persons other than of the white race, but not excluding bona fide servants of any race when employed as such by a white occupant;
(2) Until from and after January 1, 1948 no part of said premises shall

Section 23.

2. The premises shall not be sold or conveyed to any Jew, Italian, Negro or member of the yellow race.

3. No portion of the said premises shall be used for the conduct of a

2. The premises shall not be sold or conveyed to any Jew, Italian, Negro or member of the yellow race.

3. No portion of the said premises shall be used for the of a temporary character be used as a residence.

6. No part of said platted premises shall ever be conveyed to, used, owned or occupied by any persons other than of the Caucasian race, either as owner or tenant.

IN WITNESS WHEREOF The said Max William Stockelhaus

grantor.

7. That these premises shall not be sold, leased or conveyed to persons of African blood.

All these restrictions as above set forth shall continue for a period of ten years from May 4, 1927

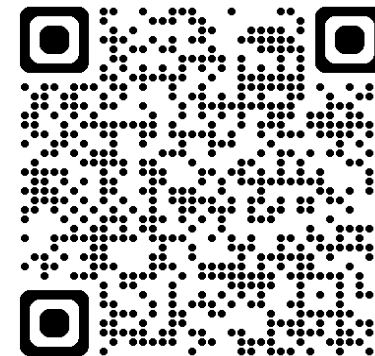
250 feet; thence south + 20 West to 1890.
It is hereby understood and agreed that the said second parties, their heirs or assigns, shall not convey the above described premises to any person or persons nor group of persons belonging to or descended from the Italian or Jewish nations or from any but the white race. This property shall not be used for other than residential purposes.

Bridgit Van Belleghem, Senior Planner

Dane County Planning and Development

Vanbelleghem.Bridgit@danecounty.gov

<https://www.danecountyplanning.com/Prejudice-in-Places>





**BUILDING
BLACK
WEALTH**

Since the Fair Housing Act in 1968,
the gap between Black and white
homeownership has increased, not
decreased.



Median Household Wealth by Race

In 2019, the median white household held \$188,200 in wealth, 7.8 times that of the typical Black household (\$24,100).

White: \$188,200

Hispanic: \$36,100

Black: \$24,100

Housing Data by Race

In Dane County, only 13% of Black households are homeowners, compared to 64% of white householders.

Nationally, 44% of homeowners are Black, compared to 72% of white Americans.

This data represents the largest Black-white homeownership rate gap in a decade.



Our mission is to increase generational wealth in Black and brown communities through homeownership.

We do this by providing education, down payment funds with fewer restrictions, and addressing systemic racism in the real estate, banking, and financial industries.



BUILDING BLACK WEALTH

TWO-PART INITIATIVE

EDUCATION PROGRAM

Free Wealth Building and Homeownership courses, mentorship program, and post closing support.

DOWN PAYMENT FUNDS

Down payment funds of \$19,000 (federal gift tax limit in 2025).

Representation matters



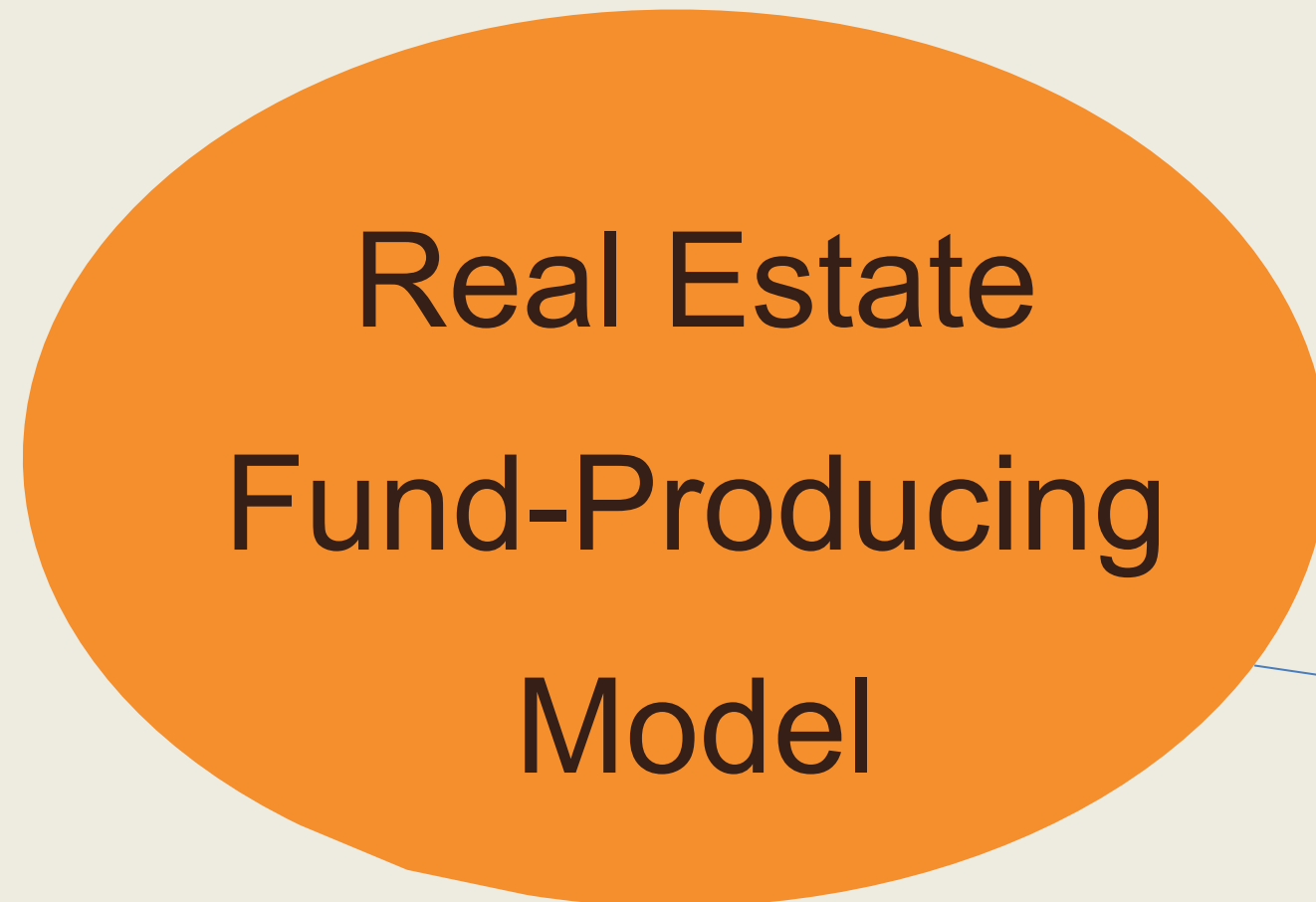
Strategic partnerships with One City Schools, Centro & Anesis Therapy

Changing the narrative

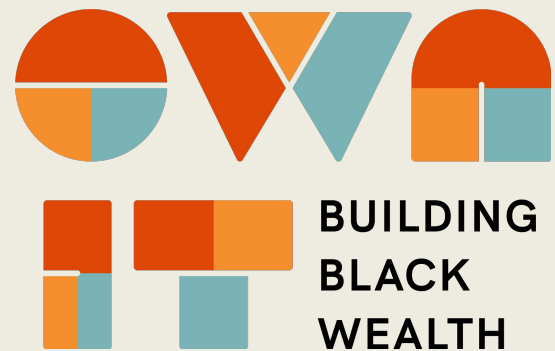
Challenging the system



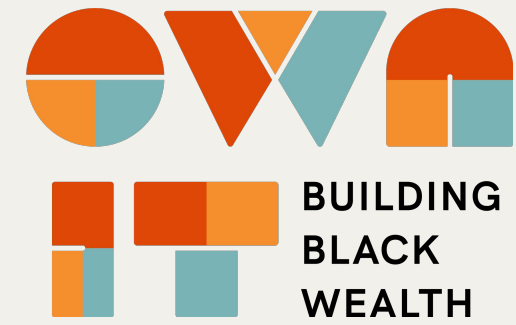
Removing restrictions



Partner with local Realtors, Brokers, Banks, Credit Unions



Education for families



- Wealth Building and Homeownership courses, for free, and required for the grant application.
- Mentors are matched with participants offering wrap-around support, resources, connections.
 - Post closing support: home maintenance/improvements, energy efficiency, learning about equity, taxes, insurance, access to network of contractors. Free financial review one year post closing.
- Curriculum incorporates a racial justice framework.

Education for families



Some participant feedback after taking the Own It Wealth Building Course:

“You definitely need a good plan adjusted to your own reality if you are thinking of being a successful homeowner.”

“There is a difference between tangible and intangible wealth, and ways to increase/deplete wealth.”

“Historically, there have been federal laws and geographical mapping techniques that have disadvantaged minorities in gaining equity such as the housing market which over time has widened the wealth difference between minority populations and whites.”

“I think this was a great course and very important for anyone who wants to make life changing purchases such as buying a home, car ect. to take this course for a better understanding.”

Access to money is one of the biggest barriers to homeownership

- DPAs - down payment assistance programs
- Fair Housing Act - it is illegal to offer race-based funding



BUILDING BLACK WEALTH

Understanding Down Payment Assistance

Common restrictions for down payment assistance programs (DPAs):

- Income restrictions. For low to moderate income families.
- Sales price limitations.
- Location based – only available for homes in certain areas.
- Payback rules/regulations based on how long you occupy the home.
- Additional inspections/testing required and repairs to be made and paid for prior to closing.



BUILDING BLACK WEALTH

The Own It Grant - how it works

- Families/staff apply for the \$19,000 grant once they've completed the wealth building and homeownership courses.
- Grant award letters specify the earmarked funds, available for one year, as they search for a home. No additional contingencies needed on the offer to purchase. Prior to closing, funds are then transferred directly to the title company.
- Specific for first time homebuyers (haven't owned in the past 3 years) for the purchase of an owner-occupied single family, condo, townhouse, or duplex. [Lender Guidelines](#).

WHY Strategic Partnerships

We are unapologetic about our mission and committed to being in compliance with fair housing laws.

Strategic partnerships is the key.





BUILDING BLACK WEALTH

What would it look like if the

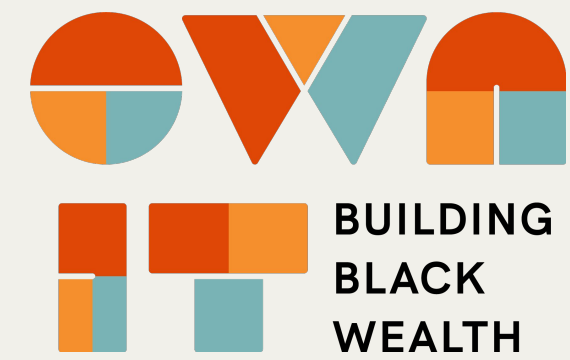
community

became the family wealth that Black and

brown families have been denied?

WHERE DOES THE **MONEY** COME FROM?

THE AMBASSADOR PROGRAM



The AMBASSADOR PROGRAM is a way for the Real Estate industry to acknowledge harm caused through historical and current policies and practices, to take action, and be part of the change.

Please tell your real estate friends about Own It and ask them to become an Ambassador. We make it easy. **It makes a difference!**



AS OF JUNE 2025...

"Thank you everyone for this great opportunity! As a single mom, this grant means a lot to me and my family. The Own It program has taught me so much about building and maintaining wealth."
- Raghiatou B., Own It Grant Recipient



1 Million Dollars has been raised!

300+ families completed the wealth building course.

100+ families completed the homeownership course.

25 families applied and were approved for the grant.

19 families have used the grant to purchase homes.

4.8 million dollars of real estate is Black/brown owned.

*Own It offers Spring and Fall course dates and opens the grant application window twice a year (February and August).



**BUILDING
BLACK
WEALTH**





**BUILDING
BLACK
WEALTH**



BUILDING BLACK WEALTH

THE FUTURE IS BRIGHT

- Expand and partner with more local organizations and offer the education program to more families.
- Increase the number of Black and brown homeowners in the Greater Madison Area from 10 to 20 a year.
- Increase the Ambassador Giving Program, creating a sustainable down payment fund.
- Create a national model.





[Own It website](#)

info@ownitmadison.org

[Become an Ambassador](#)

[Click here](#) to contribute

[Sign up](#) for our newsletter

Connect on social media:

[Facebook](#)

[Instagram](#)

[LinkedIn](#)



Fair Housing: Creating Choice and Opportunity

Fair housing laws may change at any time. The information in this presentation is current as of 6/12/25.



Fair Housing Center of Greater Madison

- A private, non-profit civil rights enforcement agency
- Founded in 1998
- Satellite office of the Metropolitan Milwaukee Fair Housing Council, est. 1977
- Operate a second satellite office in Appleton, the Fair Housing Center of Northeast Wisconsin

Fair housing laws may change at any time. The information in this presentation is current as of 6/12/25.

Fair Housing Center of Greater Madison

Our mission is to combat illegal housing discrimination and create and maintain racially and economically integrated housing patterns throughout Wisconsin.

Fair housing laws may change at any time. The information in this presentation is current as of 6/12/25.

Fair Housing Center of Greater Madison

The Fair Housing Center operates the following programs:

- Enforcement Program
- Outreach and Education Program
- Fair Lending Program
- Inclusive Communities Program

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Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968)

- Race
- Color
- National Origin
- Religion
- Sex (added 1974), as of 2021 includes protections based on sexual orientation and gender identity
- Disability (added 1988, defined as a physical or mental impairment that substantially limits one or more major life activities)
- Familial Status (added 1988)

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Wisconsin Open Housing Law

State protected classes include all federally protected classes, plus:

- Marital Status
- Age
- Ancestry
- Lawful Source of Income
- Sexual Orientation
- Domestic Abuse, Sexual Assault and Stalking Victims

Fair housing laws may change at any time. The information in this presentation is current as of 6/12/25.

City and County Fair Housing Ordinances

The City of Madison and Dane County also prohibit discrimination based on:

- Military Discharge Status
 - Physical Appearance
 - Political Beliefs
 - Student Status
 - Domestic Partnership
 - Tenant Union Association
 - Gender Identity
 - Genetic Identity*
 - Citizenship Status*
 - Receipt of Rental Assistance
 - Homelessness*
 - Non-religion*
 - Unemployment*
 - Complaints of unsafe or unsanitary housing conditions*
- * City of Madison only

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Possible Red Flags of Discrimination

- You are told nothing is available, but you continue to see a property advertised
- Your phone calls aren't returned
- You are given confusing or contradictory information
- You are told your family can only reside on the first floor
- You are shown only units in disrepair
- You are told of terms and conditions that seem especially strict or unusual
- You see a discount or special advertised, but it's not offered to you
- Nonrenewal or eviction of many tenants at the same time

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Enforcement of Fair Housing Laws

Complainants have choices:

- Judicial remedy in state or federal court
 - Punitive and compensatory damages available to complainant
- Administrative remedies with a government agency
 - U.S. Department of Housing and Urban Development
 - Wisconsin Equal Rights Division
 - Local administrative agencies
 - Affirmative and compensatory damages available to complainant, and the respondent may have to pay civil forfeitures
- In some cases, a complainant may achieve the housing they were denied
- Filing a complaint can lead to MEANINGFUL results

Fair housing laws may change at any time. The information in this presentation is current as of 6/12/25.

Contact us!

- Toll-free complaint intake line: 1-877-647-3247
- www.fairhousingwisconsin.com
- Follow us on Facebook, Instagram, and LinkedIn

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