

**Welcome!**

**Addressing Racial Disparities in Housing and  
Homeownership:  
What Your Community Can Do!**

***TAKING THE NEXT STEP.***



**Regional Housing Network Webinar, Thursday, February 26, 2026**

# *Racial Disparities in Housing: What Communities Can Do!*

The purpose of the presentation is for participants to:

1. Come away with an understanding of some of the ongoing impacts of racial disparities in housing and homeownership and how it impacts you and your community
2. Resources, information, potential partnerships, and upcoming events to help you take your next step, or your first step in reducing disparities in housing and homeownership in your community
3. Examples of what communities are doing and can do to address racial disparities
4. It can also serve as a refresher for those already engaged in this work



# *Racial Disparities in Housing: What Communities Can Do!*

- Background
- Ongoing Impacts and Issues
- **Tiffany Malone** - Tiffany Malone, Co-Founder, Own It: Building Black Wealth; Realtor, Alvarado Real Estate Group
- **Katey Nelson** - Operations Director, YWCA, and 2024 recipient of the Dane County Hometown Housing Hero Award
- What Communities Can Do – Some Examples



# Racial Disparities in Housing: What Communities Can Do!

## BACKGROUND

The Regional Housing Strategy Advisors identified Equity as one of their core values in the Strategic Action Plan:

**EQUITY: Historically excluded populations and lower-income households have access to quality housing**

RHS identified the need to increase resources and education for racial equity and inclusion in housing and homeownership in two of their top five housing priorities as:

**PRIORITY: PROVIDE HOUSING, RESOURCES, AND PROTECTIONS FOR THE MOST VULNERABLE POPULATIONS.**

**PRIORITY: INCREASE PATHWAYS TO HOMEOWNERSHIP**

RHS Webinar Series – How to Make Your Community More Welcoming to People of Color



# Housing Advisory Committee

TOP FOUR PRIORITIES TO ADDRESS AT THE REGIONAL LEVEL - REGIONAL HOUSING STRATEGY COMMITTEE

REDUCE RACIAL DISPARITIES IN HOUSING AND HOMEOWNERSHIP

BUILD CAPACITY TO ADDRESS HOUSING NEEDS

BUILD RELATIONSHIPS AND ENHANCE PARTNERSHIPS/ COLLABORATION

LEARN ABOUT HOUSING ISSUES, TOOLS, AND STRATEGIES

**RHS Housing Advisory Committee** – The top priority to address at a regional level, Reduce Racial Disparities in Housing and Homeownership



# *Racial Disparities in Housing: What Communities Can Do!*

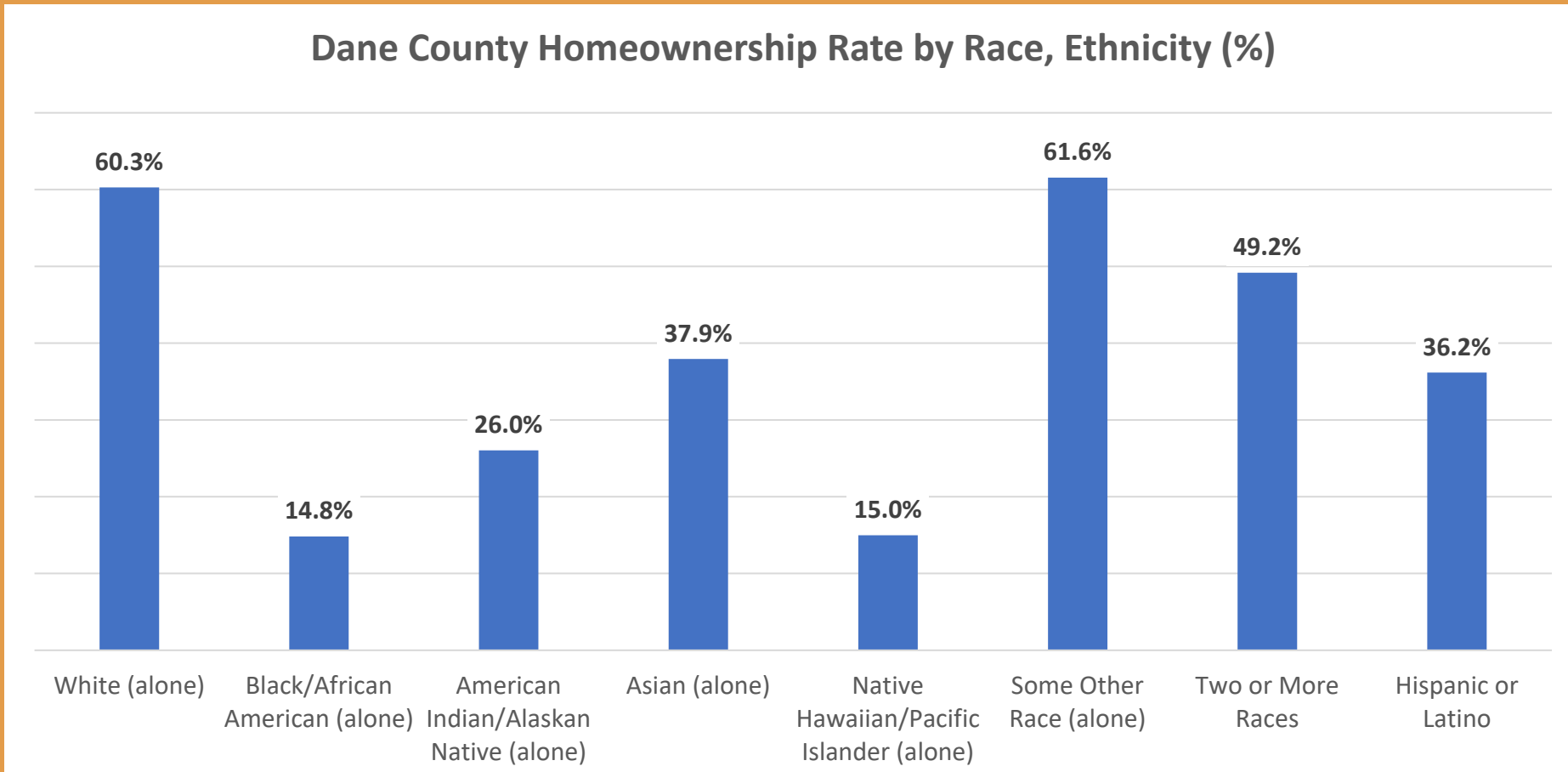
## Historical patterns of racism in housing and homeownership – Impacts & Ongoing issues

### Lower homeownership rates -

- Due to redlining by federal government preventing lending in designated (redlined) areas
  - Use of racial covenants (restricting black and POC) from purchasing a home
- = Generations of black families and POC unable to obtain home mortgages



# Racial Disparities in Homeownership: 2016-2020 ACS 5-Year

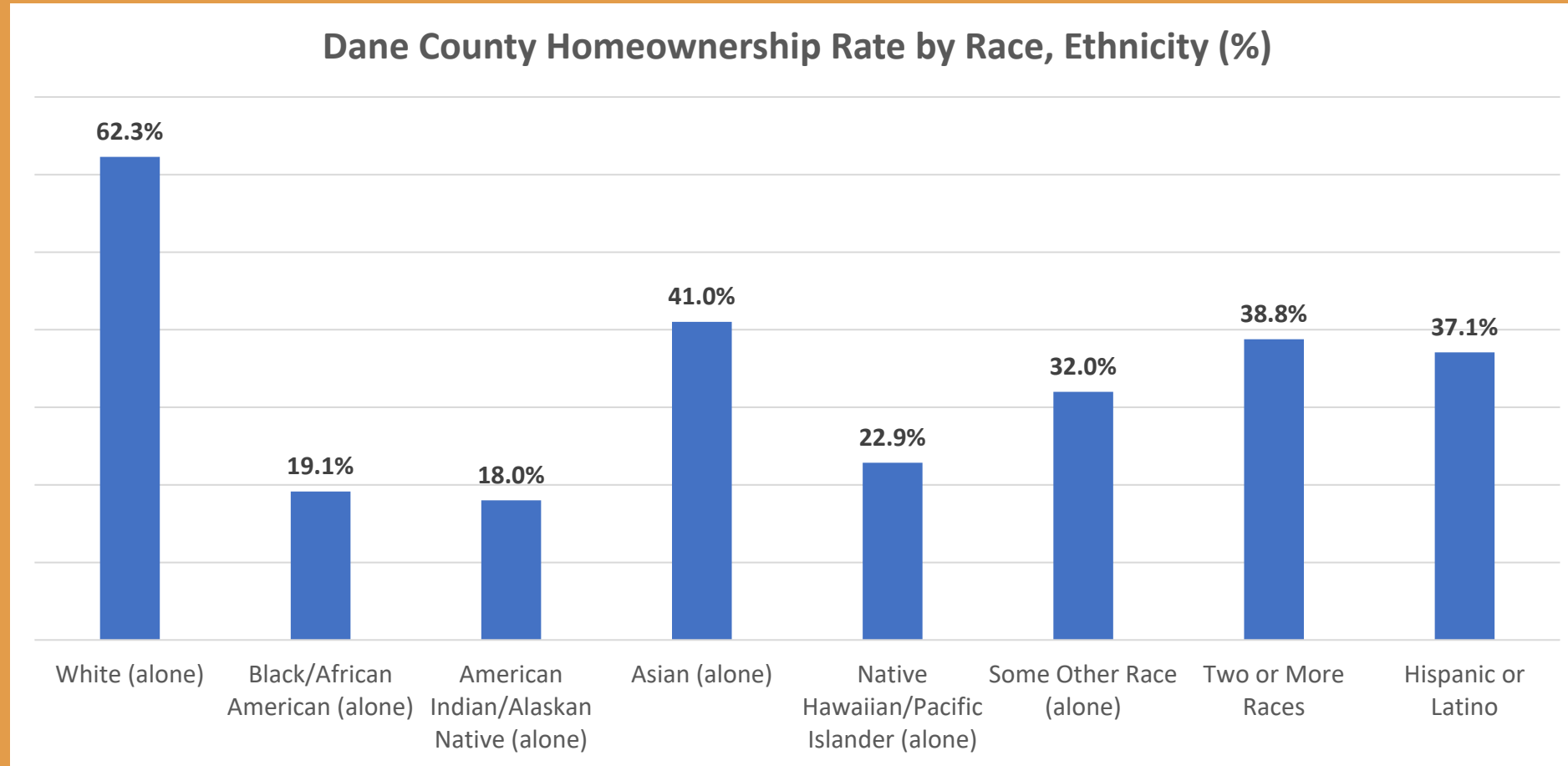


2016-2020 ACS 5-Year Estimates, US Census

**TAKING THE NEXT STEP.**



# Racial Disparities in Homeownership: 2020-2024 ACS update

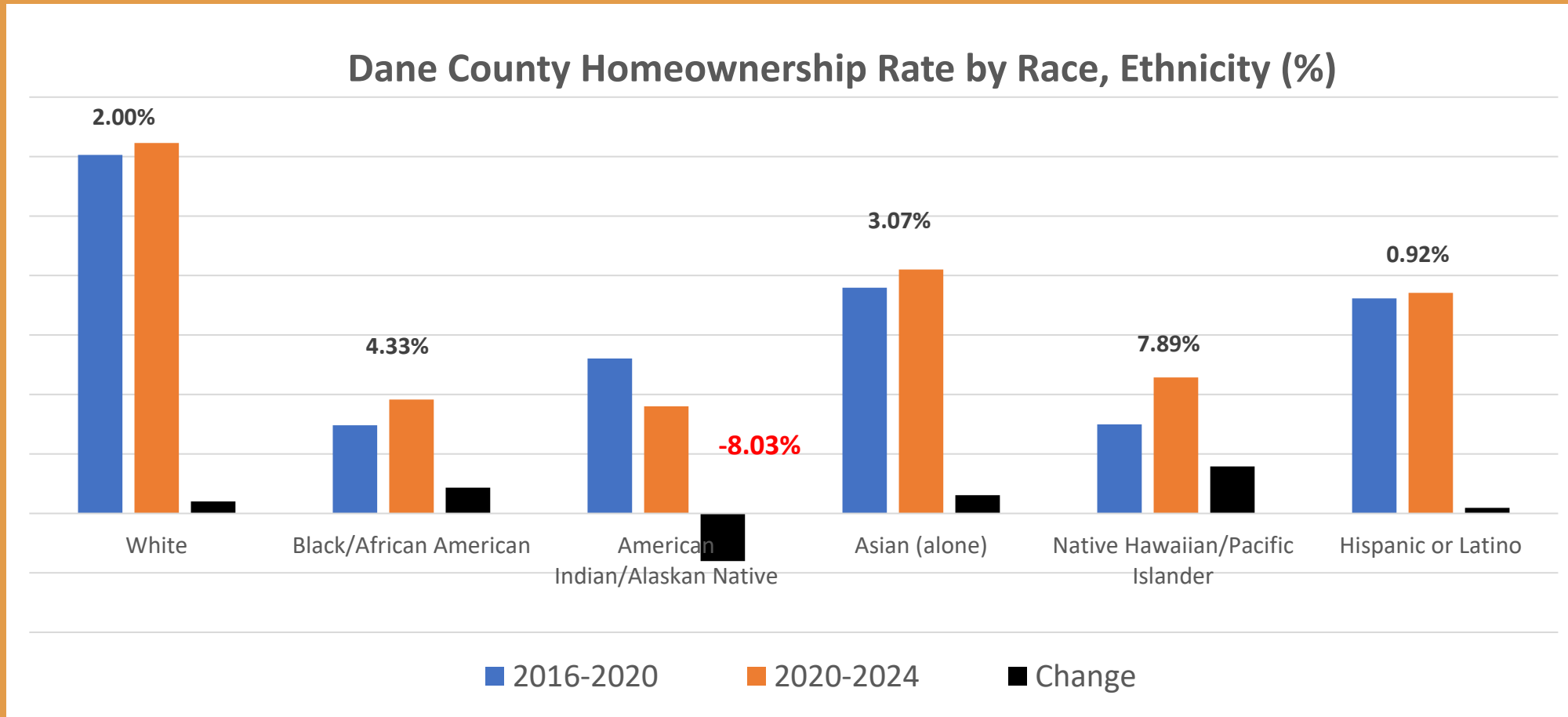


2020-2024 ACS 5-Year Estimates, US Census

**TAKING THE NEXT STEP.**



# Racial Disparities in Homeownership: CHANGE 2020 vs. 2024



2016-2020 vs. 2020-2024 ACS 5-Year Estimates, US Census

**TAKING THE NEXT STEP.**



# *Racial Disparities in Housing: Impacts & Ongoing issues*

Historical patterns of racism in housing and homeownership:

**Difficulty in obtaining mortgages – 2023 Black Vs. White Rate of Denial**

Black people 2 X likely to be rejected on a mortgage application

<b>Black Applicant</b>	<b>21%</b>
<b>White Applicant</b>	<b>11%</b>

National Association of Realtors, HDMA 2023 Data



# Racial Disparities in Housing: What Communities Can Do!

## Credit Score Bias

FICO Scores - Prioritize home mortgage payments in their evaluation of credit - **the primary boost for a credit score**, not rental payments

Generations of black families locked out of home ownership continue to face obstacles to homeownership rates because of lower credit scores

Top reasons for denial

1. DEBT TO INCOME RATIO
2. CREDIT SCORE



# *Racial Disparities in Housing: What Communities Can Do!*

**Predatory Lending** – Black people targeted for sub-prime loans, easier to get, have higher interest rates, and higher rates of foreclosure

**Black & POC vs. White**

**3.8% more likely to receive a sub prime or predatory mortgage loan than a white borrower** (Urban Institute, 2023)

## **Obstacles to Economic Mobility & Generational Wealth Building**

1. Inability to gain equity and use that for other purposes
2. Education, starting a business
3. Home improvement, remodeling
4. Passing onto to children
5. Collateral for other loans or purchases...

=

**Generations of blacks denied access to wealth building**



# Impacts and ongoing issues for my community?

## Homes in predominately black neighborhoods are undervalued

- By 21-23% - reducing property tax revenue, and revenue for school districts
- Resulting in the loss of hundreds of billions of dollars in lost equity to black residents and communities, and tax revenue

## Economic and racial segregation of housing

- Lead to lower income residents being isolated in a community, and stigmatizing housing for low-to moderate income residents – aka – “those people”
- Disinvestment in those areas over time
- Less access to services and amenities such as grocery store or open space
- Reducing property tax revenue vs. a community that has a mix of housing of different price points and types throughout

# Impacts and ongoing issues for my community?

## Economic segregation by housing type and income (not just by race) – Multi-family

Leads to neglect of these units and areas by landlords and munis

- Higher turnover, housing instability
- Eviction – resulting in...
  - Extreme life disruptions and financial distress, eviction on renters record
  - Severe disruption in child's learning and education, and relationship network
  - Often leads to job loss
  - Creates lasting barriers to housing, significant mental and physical health

Community instability (from eviction)

- Reduces social cohesion



# *Racial Disparities in Housing: What Communities Can Do!*



Economic and racial segregation can be reflected in a whole neighborhood or an area of a community that is 2 or 3 blocks

Last decade the planning field emphasizes the importance of developing communities with a mix of housing types and price points to avoid isolation and stigmatization.

**Municipalities realize the negative social, economic and environmental impacts of isolating lower income residents and residents of color.**



# Impacts and ongoing issues: Bad for Dane County Business, Employers

## Economic segregation by housing type and income (not just by race)

1. Resistance to building low-to moderate income housing because of stigma
2. Bad for business local economy, employers, residents - restricts the size of workforce, less stable/reliable workforce, small business closings

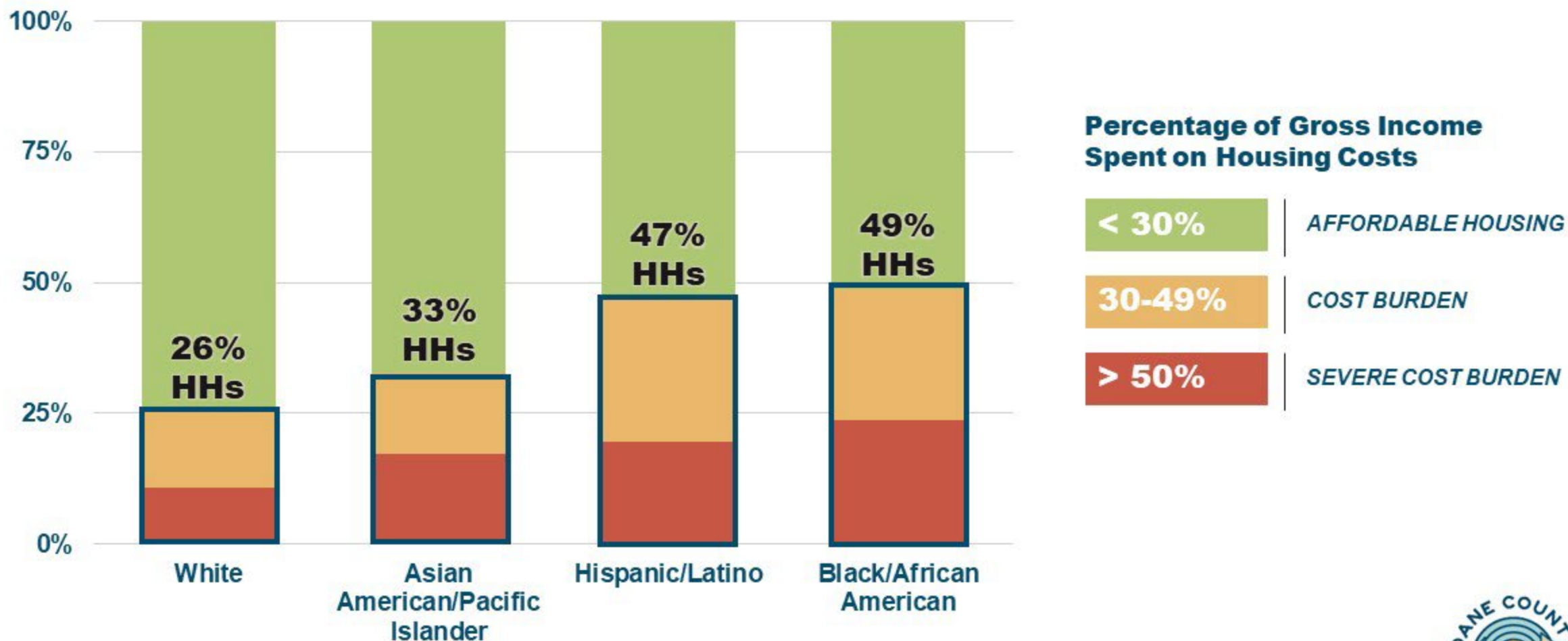
## DANE COUNTY – Faces well documented, ongoing and critical workforce shortage

“Dane County is facing a critical, structural workforce shortage driven by an extremely low unemployment rate (approx. 2.2% in late 2025) and an aging population, with job growth outpacing available workers. Key sectors like healthcare, manufacturing, and hospitality are struggling with high vacancy rates.”



# COST BURDEN BY RACE/ETHNICITY

PEOPLE OF COLOR ARE MORE LIKELY TO EXPERIENCE COST BURDEN



Source: PUMs ACS 5-Year (2016-2020), SB Friedman



# HOMELESSNESS IN DANE COUNTY



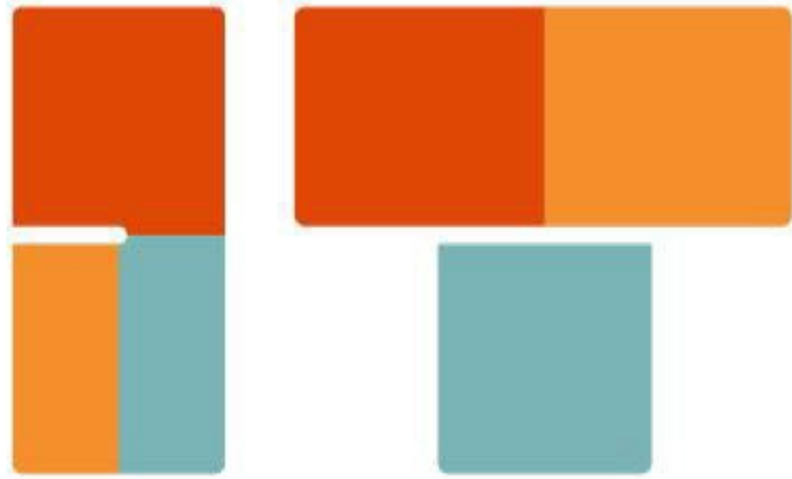
**1507**

**K -12 Students experienced Homelessness 2021-2022\***

Black households access permanent supportive housing at lower rates relative to their share of the households accessing the homeless system



Black people are 8X overrepresented in the population relative to their share of the total Dane County Population



**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

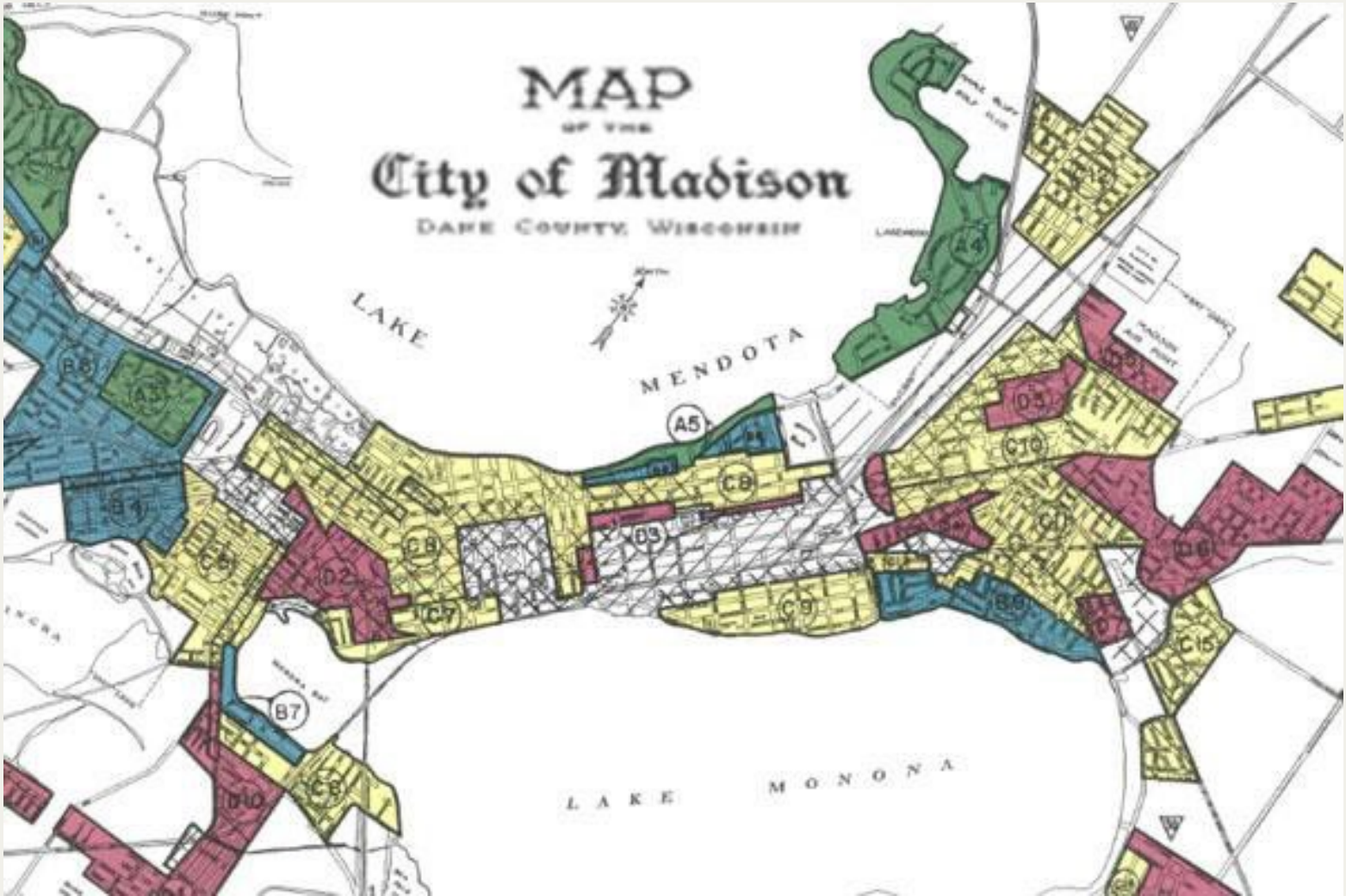
Black: \$24,100

## Housing Data by Race

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

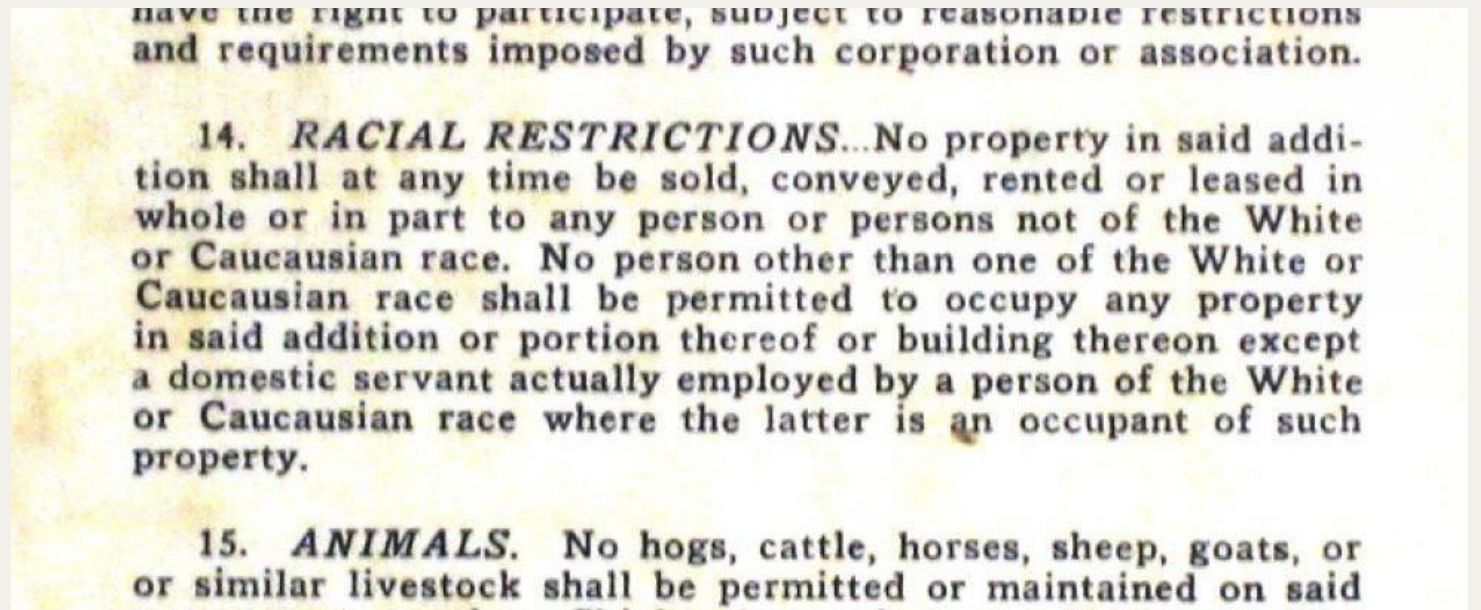
Nationally, 44% of homeowners are Black, compared to 72% of white Americans.

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



# Historical Context

- **1906** - First known racially-restrictive covenant (RRC) in Madison states, “None of said lots shall be conveyed to, used, owned, nor occupied by a Negro as one or more tenant.” This was four years before the first-known RRC in Minneapolis, and ten years before any in Chicago.
- **1920s** - RRCs were used in new developments across the city (such as West Lawn and Maple Bluff) at a time of high Klan activity, with mass marches downtown and cross burnings on Madison’s lakes.



# Historical Context

- **1930s** - In 1931, homeowners in Nakoma (like UW President Conrad Elvehjem and city engineer John Icke) approved a covenant stating, “No part of these premises shall ever be owned or occupied by any person of the Ethiopian race.” The Federal government then worked with local Realtors to create maps of mortgage risk that “redlined” neighborhoods with diverse populations as “high risk” and encouraged other neighborhoods to segregate with RRCs (like those in Crestwood and Sunset Village) that often banned all non-whites or (as in the case of Westmorland) banned Blacks and Italians. In **1933** Redlining was created by Home Owners Loan Corp.
- **1940s/50s** - The Federal Government (through programs like the FHA, VA and GI Bill) backed \$120 billion of home loans (98% of which went to white buyers). In 1948, the Supreme Court ruled that RRCs were unenforceable but they remained on the books and were still included in new Madison-area developments through the 1950s, and existed in at least 27 neighborhoods (and probably many more).

# Historical Context

- **Between 1940 and 1960** the nation's homeownership rate increased from 44% to 62%.
- **1968** - Redlining was outlawed and the Fair Housing Act passed. RRCs were finally outlawed with the passage of the Fair Housing Act, but by this point the wealth gap between whites and non-whites was well-established, with the average white household now having ten times the wealth of the average Black household.
- **1977** - Community Reinvestment Act passed
- **2008** - Predatory lending - banks and financial institutions marketed to consumers (targeting communities of color) without offering adequate information or preparation and sometimes using fraudulent information.



**BUILDING  
BLACK  
WEALTH**

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.



So once you've secured a property  
and purchased a property, now what?



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



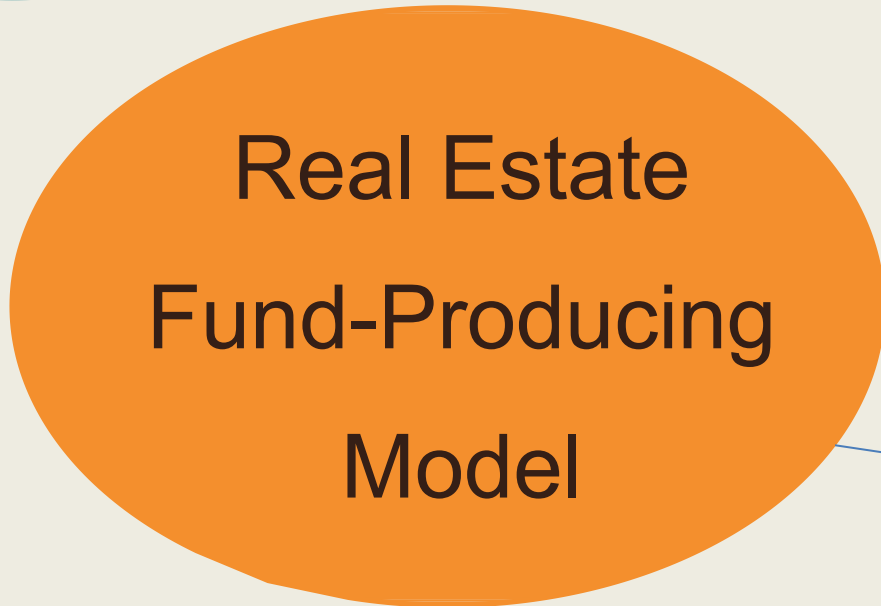
Strategic partnerships with One City Schools, Centro & Anesis Therapy

Changing the narrative

Challenging the system



Removing restrictions



Partner with local Realtors, Brokers, Banks, Credit Unions



# Education for families

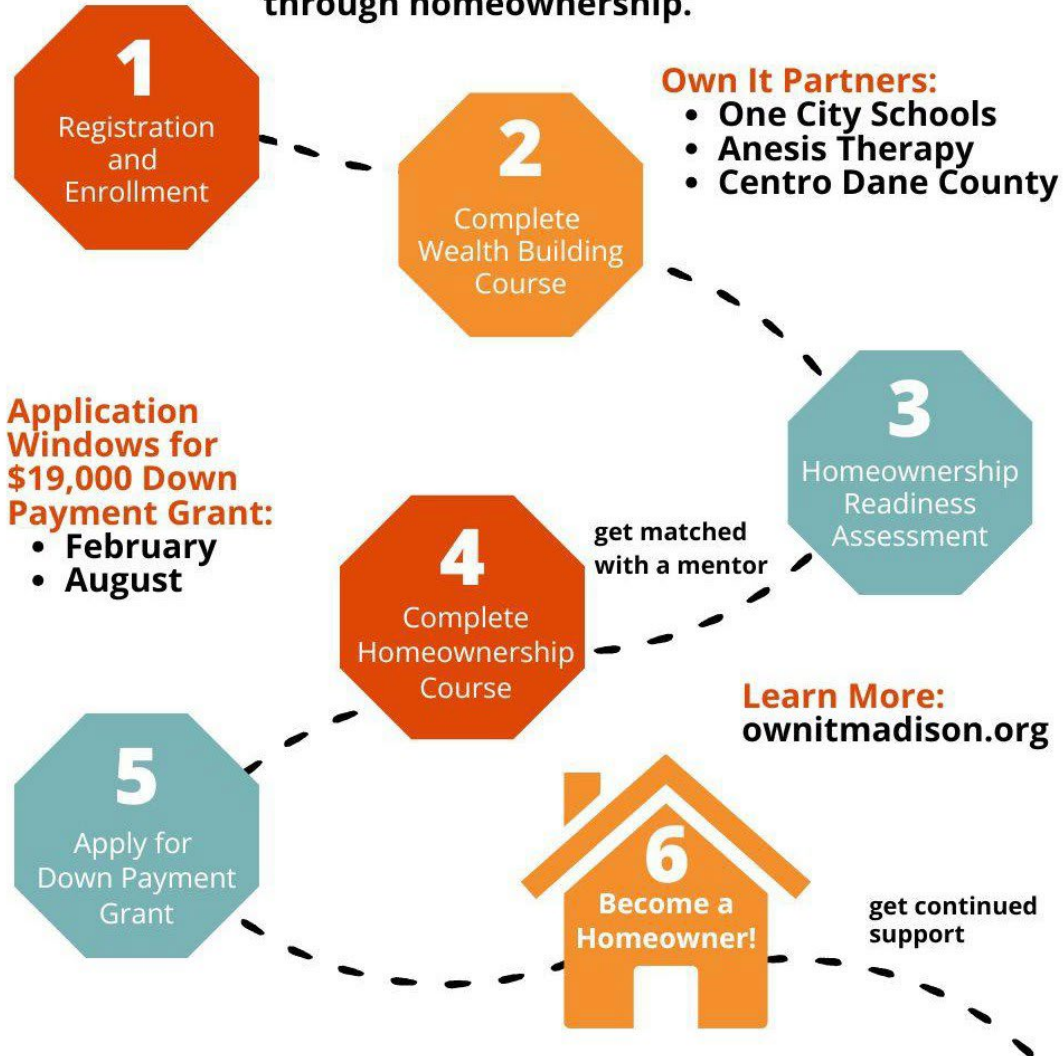


- Wealth Building and Homeownership courses, for free, and required for the grant application.
- Mentors are matched with participants offering wrap-around support, resources, connections.
  - Post closing support: home maintenance/improvements, energy efficiency, learning about equity, taxes, insurance,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



# ROADMAP TO HOMEOWNERSHIP

Own It increases generational wealth in Black and brown communities through homeownership.



"The education and the budget information they give you is just a good foundation and stepping stone to put yourself on the right path.... From start to finish, you have support along the way."

— Elle Winters



# 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 JANUARY 2026...

"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."  
- Raghiaou B., Own It Grant Recipient



## 1 Million+ Dollars raised!

400+ families completed the wealth building course.  
100+ families completed the homeownership course.  
37 families applied and were approved for the grant.  
**27 families have used the grant to purchase homes.**  
7.5 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**



[Own It website](#)

[Become an Ambassador](#)

[Sign up](#) for our newsletter

Connect on social media

[Click here](#) to contribute



**eliminating racism  
empowering women**

**ywca**

**Madison**

# **Housing and Racial Justice**

**Katey Nelson, Operations Director, YWCA**

# YWCA Madison at a glimpse

- Founded in 1908, YWCA Madison works in partnership with the local community and alongside more than 200 YWCA associations nationwide
- Committed to building a just and equitable world rooted in collective liberation
- Guided by co-created values of community, humanity, growth, and restoration
- Advances mission through programs focused on housing justice, economic justice, restorative justice, and learning and movement building
- Takes a multifaceted, intersectional approach to dismantling racism and systems of oppression
- Works in solidarity across movements to address interconnected and reinforcing forms of injustice

# Barriers that create housing instability in Dane County

- Housing rules and lease structures often ignore extended family and cultural living patterns, creating instability.
- Black residents in predominantly white neighborhoods experience heightened surveillance and complaint activity.
- Complaint-driven property management punishes residents for seeking help or simply existing in shared space.
- Standardized corporate housing policies disproportionately impact marginalized tenants, and are not shaped with equity in mind.
- These combined dynamics accelerate housing instability, displacement, and homelessness—especially for Black, Brown, Indigenous, disabled, and low-income families.

# What We Are Doing To Help?

- Providing culturally appropriate community care.
- Learning as we go, and as the world changes we are adjusting to the way the work needs to be done.
- Fostering a community that empowers participants of our programming to obtain systems knowledge to sustain housing stability.
- By working across employment justice, transit, restorative justice, and housing, our organization takes a systems-level approach that recognizes how these issues are interconnected. This enables us to provide layered support to participants while advancing broader structural change.

# YWCA Housing Programs

YWCA Madison offers a continuum of housing stability programs designed to prevent and end homelessness.

## **Community Housing Programs**

- Steps to Stability (S2S) provides tenant education, short-term case management, and limited rental assistance to help families secure and maintain housing.
- The Family Housing Stability Program diverts families from entering the shelter system through supportive services and short-term financial assistance.
- Rapid Rehousing, a collaborative six-month program grounded in the Housing First model, helps homeless families quickly transition into permanent housing with rental assistance and case management support.

## **Residential Housing Programs**

- Third Street Program: Supportive housing for single mothers and pregnant women, offering affordable apartments, stability, and on-site services that help families overcome housing instability and build long-term self-reliance.
- Singles Housing Program: Permanent, affordable housing for low-income women in a safe downtown location, providing 24-hour staff support, security, and access to community amenities.

# Unique ways the YWCA is operating within housing systems

\*We practice community care by implementing Restorative strategies with our Property Management practices, round table restorative practices when residents are struggling with being in community or need more support.

\*Open community spaces to uphold leadership within the community and authentic interactions with staff and residents.

\*Intersection of anti racist teaching and human service support within our community of residents and program participants.

# How To Get Involved – 5 Ways!

1. YWCA Racial Justice Summit- Oct 7th and 8th 2026 – Sign up for one day, or two days – virtual option available!
2. 20th anniversary of our Annual Block Party August 20th-Being in community is the best way to unlearn individualistic ideas that keep us apart from one another.
3. Books to begin racial justice journey – Read on your own or start a book club!
  1. Begin Again: James Baldwin's America and Its Urgent Lessons for Our Own by Eddie S. Glaude
  2. Between the World and Me by Ta-Nehisi Coates
  3. Birth of a White Nation: The Invention of White People and its Relevance Today by Jacqueline Battalora
4. <https://www.ywcamadison.org/racial-justice-learning>
5. Support the work that's being done locally Freedom Inc, Own it & Urban Triage

# *Racial Disparities in Housing: What Communities Can Do- Some Examples!*

## **Taking the next step:**

### **Partnerships are key!**

**Local Government**

**Neighborhood Association**

**Library**

**School District**

**Chamber of Commerce**

**Area employer**

**Residents, or other entity or group**

**Educate yourself on the history and ongoing impacts of racial discrimination - impacts to your community, yourself, neighbors, local business and economy continue to learn**



# *Racial Disparities in Housing: What Communities Can Do - Some Examples!*

## **1. Issue a proclamation acknowledging Black History month and take one step**

- a) Put on an event - Partner with local organizations: library, chamber, school district
- b) Feature a community member, employer, local athlete, or historical figure on your website
- c) Present a black history lesson and discussion at village hall or city hall
- d) Host an exhibit of area artists, musician, poet, book club: [\*WI Historical Society\*](#)
- e) Invite a speaker to give a presentation on their area of expertise - Business, Technology, Real Estate, History, the Arts, [\*Prejudice in Places\*](#)





# RESOLUTION 2026-03

## Black History Month

The Village Board of the Village of Cottage Grove, Dane County, Wisconsin, does resolve as follows:

**WHEREAS**, the United States of America was founded upon the principles of liberty, justice, and opportunity for all, and Black History Month provides an opportunity to honor the many contributions of Black Americans who have helped shape our nation; and

**WHEREAS**, Black Americans have played a vital role in the development of our country, from serving in the military and holding public office to advancing innovation, business, faith, education, and community leadership; and

**WHEREAS**, the Village of Cottage Grove values the principles of hard work, faith, family, and civic responsibility, which are reflected in the lives and legacies of many Black Americans throughout history; and

## City of Fitchburg, WI - Government's Post



City of Fitchburg, WI - Government

February 2 at 3:06 PM · 🌐

February is Black History Month, a time to recognize and celebrate the achievements, contributions, and history of Black Americans.

Residents are invited to join the Fitchburg Common Council meeting on Tuesday, February 10, at 6:30 p.m., where a special proclamation recognizing February as Black History Month will be presented.

Be sure to stop by City Hall to view the Black History Month display case, and check out related programs and resources available through the Fitchburg Senior Center and the Fitchburg Public Library throughout the month.



# *Racial Disparities in Housing: What Communities Can Do!*

## **Taking the Next Step – Local Gov't**

2. Dedicate a webpage on your local gov't website to improve equity and inclusion and provide a list of information and resources
3. Pass a resolution renouncing racism in all its forms
  - Village of Waunakee, WI example

***OPENING DOORS FOR OUR FUTURE.***



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Search...



- Adopted Resolutions, Ordinances & Policies
- Americans with Disabilities Act
- Ho-Chunk Nation +
- Resources & Documents

Home > [Your Government](#) > Diversity, Equity & Inclusion

## Diversity, Equity & Inclusion (DEI) Initiatives

The purpose of this page is not to celebrate all that the Village is doing to in regards to diversity, equity, and inclusion, but to claim that we have so much more to do and need to be better as an organization and as a community.

The Village of Waunakee supports the fair and equal treatment of all human beings, denounces racism in all its forms, and has declared its commitment to the advancement of equity, diversity and inclusion. In committing to these beliefs, the Village Board has resolved the following:

- The Village Board unequivocally condemns any acts of violence or harassment that are perpetrated as a reaction to a person's race, color, national origin, age, disability, religion, ancestry, sexual orientation, gender identity, spousal affiliation, sex or socio-economic status; and
- The Village Board supports the fair and equitable treatment of all human beings in a just society and strongly denounces racism in all its forms, systemic or otherwise.

## **Taking the Next Step – Local Gov't**

4. **Create a Work Group, or Ad Hoc Committee to conduct and assessment of racial disparities in your community**
  - **ID top issues and key areas of opportunity in your community and what you can do about it**
  
  - **City of Monona, WI example**

Create a Website Account - Manage notification subscriptions, save form progress and more.

Website Sign In



Apply to Serve on a City Committee

Ad Hoc Comprehensive Plan Committee

Ad Hoc Pedestrian and Bicycle Committee

Diversity, Equity, Inclusion, and Belonging Implementation Committee

Board of Review +

Community Media Committee

Community Development Authority +

Community Service Appreciation Committee

Home > Government > Boards, Commissions, & Committees > Diversity, Equity, Inclusion, and Belonging Implementation Committee

# DIVERSITY, EQUITY, INCLUSION, AND BELONGING IMPLEMENTATION COMMITTEE

## Official Statement on Diversity, Equity, and Inclusion

The Monona City Council adopted the following city-wide statement on diversity, equity, and inclusion on April 19, 2021:

*The City of Monona is committed to welcoming all people - regardless of their race, age, sexual orientation, gender identity or ability - and foster a sense of belonging and opportunity across our community and among our staff. Together we strive to remove barriers to living, working, and thriving in our city because we believe that diverse perspectives make Monona a great place to visit and call home.*



## Members

- o Alder Teresa Radermacher
- o Jon Anderson, Chair
- o Jayson Chung
- o Kristie Goforth
- o Mary Anne Reed
- o Lynne Chase
- o Jessi Claringbole
- o Ana Shelene Zarate Lopez
- o Kye Richards
- o Shelby Steel

## Agendas & Minutes

[View Most Recent Agenda](#)  
[View All Agendas and Minutes](#)

To sign up to receive agendas and notices, [please click here](#).



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LIBRARY



98.7 FM WVMO



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Neil Stechschult

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# Ad Hoc Work Group on Diversity and Equity Issues

Final Report : June 6, 2022



Supported by



Ad Hoc Workgroup on Diversity and Equity Issues Report to Council

# Monona DEIB Implementation Plan Recommendations

## Members and Focus Areas

### Housing and Business

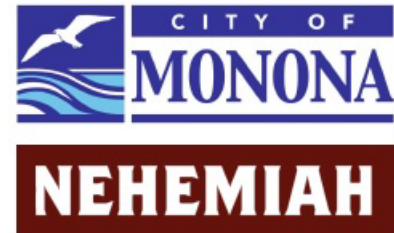
Jon Anderson, Chair  
Jayson Chung  
Teresa Rademacher, Alder

### Communications

Lynne Chase  
Kristie Goforth  
Ana Shelene Zarate Lopez

### Community Capacity Building

Jessi Claringbole  
Mary Anne Reed  
Kye Richards  
Shelby Steel



May 2024

## **Taking the Next Step – Local Gov't**

### **4. Comprehensive Plan Updates**

- Acknowledging past harms of discrimination in the text of your Comprehensive Plan, and specifically the Housing Chapter
- Identify Equity Goals, Priorities, Objectives and Actions in the text of your plan - items that address racial discrimination and working to heal the harms of the past

***OPENING DOORS FOR OUR FUTURE.***



## **Taking the Next Step – Local Gov't**

### **4. Comprehensive Plan Update, City of Middleton Com Plan example:**

**Policy Impact** – Use racial equity and social justice assessment tools, along with a Health in All Policies framework, to ensure no neighborhood or group carries disproportionate burdens.

**Team Commitment** – Establish a **Diversity, Equity, and Inclusion (DEI)** team to guide ongoing progress.

**Planning & Land Use** – Ensure resiliency, equity, and adaptation are embedded in every land use decision.





Home > Departments > Planning & Community Development > Sustainability > Equity

## Equity



Collaboration Partnerships



Community Participation & Resources



Equity



Recycling Resources



Solar Resources



Sustainability Committee

### Equity Across the City

Equity is one of Middleton's **core community values**: *"We celebrate diversity and strive for fair and just opportunities and outcomes for all people."* (Comprehensive Plan, 2021)

Equity goes beyond equality. Where equality assumes sameness, **equity is responsive to difference**—it works to remove barriers, repair harms, and ensure everyone can fully participate, prosper, and thrive.





- Acknowledge the discriminatory systems of our city's past and present.
- Ensure that all policies and decisions center on equity and justice.

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### Equity Goals from the Comprehensive Plan

1. **Policy Impact** – Use racial equity and social justice assessment tools, along with a Health in All Policies framework, to ensure no neighborhood or group carries disproportionate burdens.
2. **Team Commitment** – Establish a **Diversity, Equity, and Inclusion (DEI) team** to guide ongoing progress.
3. **Planning & Land Use** – Ensure resiliency, equity, and adaptation are embedded in every land use decision.

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### Accountability & Acknowledgements

#### Land Acknowledgement

Middleton occupies the ancestral homeland of the **Ho-Chunk Nation**, who were forcibly removed in 1832. This land was then colonized by white settlers.

Recognizing this truth means:

- Understanding the ongoing impacts of colonialism.
- Supporting and centering Ho-Chunk Nation voices in city policies and decisions.
- Learning about the Ho-Chunk Nation's present-day government, news, and members on [their website](#).

#### Racism as a Public Health Crisis

On **July 21, 2020**, the Mayor and Common Council declared **racism a public health crisis**. This resolution directed the City Administrator to create a strategic plan to make racial equity a core element of city operations.

#### Repudiating Racist Housing Covenants

On the same date, the Mayor and Council also **repudiated racist housing covenants** that excluded anyone who was not white from neighborhoods such as Park Lawn. The



Search

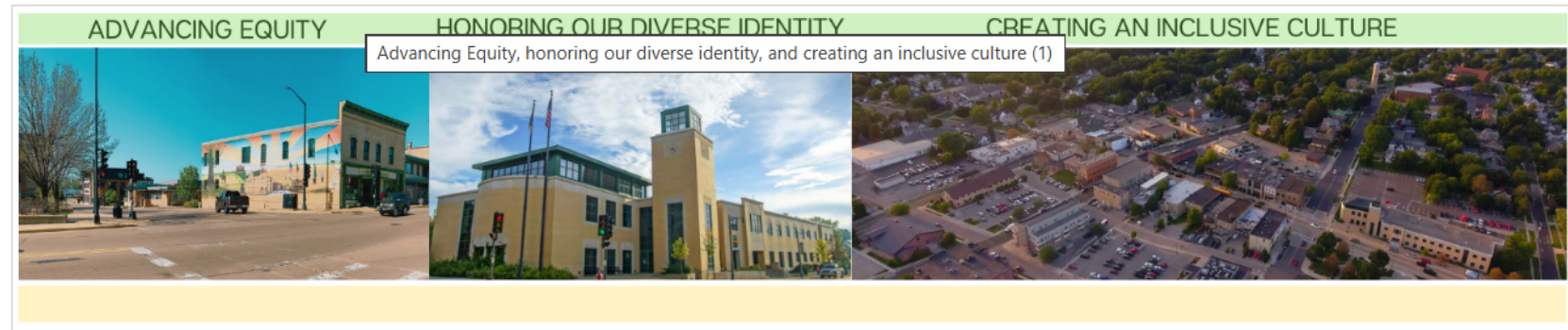


2017 Final Report on Diversity & Inclusion (PDF)

Multicultural Fair

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# Diversity, Equity, and Inclusion (DEI)



## Guiding Principles

The City of Sun Prairie is a vibrant and thriving community located in northeastern Dane county, just east of the City of Madison. Sun Prairie has experienced strong population growth since its incorporation from a village to a city in 1958, undergoing a transformation from a relatively small community of less than 4,000 to an estimated 36,394 today. The City is well situated regionally, with excellent access to major transportation routes and facilities. As an organization, the City employs 285 full-time and 80 part-time. Sun Prairie's appeal, marked by its high quality of life, outstanding parks and recreation programs, a historic downtown, exceptional public schools, and forward-thinking approach to community development, continues to attract residents and visitors alike.

Select Language

As the City of Sun Prairie experiences rapid population growth, it continues to evolve into a more diverse and dynamic



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## 2025 Sun Prairie Multicultural Fair



**6th Annual**  
 SUN PRAIRIE  
 MULTICULTURAL FAIR

**Free Entry**

**September 27**  
 SHEEHAN PARK  
 11am - 4pm

Select Language

# ***Racial Disparities in Housing: What Communities Can Do!***

- 5. Identify a responsible party, or persons, committee – without someone whose job it is to facilitate or support this work, easy to forget, lose effectiveness**
- 6. Share an annual update or report on local activities to city or village hall and put on your website**
- 7. Include a statement or text in your municipal meeting agendas, for example:  
All meeting Agendas of the Dane County Board Supervisors have this text at the top of each meeting agenda to keep it in mind:**



**Consider: Who benefits? Who is burdened?  
Who does not have a voice at the table?  
How can policymakers mitigate unintended consequences?**

# Racial Disparities in Housing: What Communities Can Do!

## 8. Build More Affordable Housing

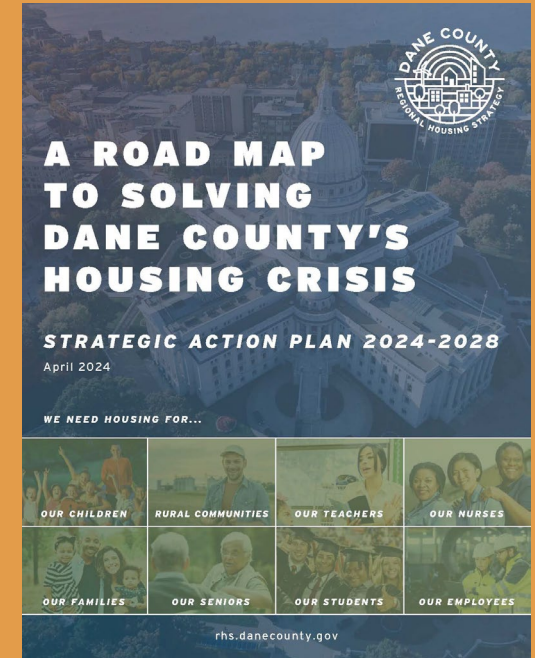
RHS - 26% of all new housing units, at a minimum, should be made affordable to low to-moderate income residents to meet demand.

Low-to moderate income residents in this case means households making 60% Area Median Income or below:

2 Person Household – \$62,340

3 Person Household – \$71,440

4 Person Household – \$77,880



**Thank you!**

**Addressing Racial Disparities in Housing and  
Homeownership:  
What Your Community Can Do!**

***TAKING THE NEXT STEP.***



**Regional Housing Network Webinar, Thursday, February 26, 2026**



