

How to Make Your Community More Welcoming to People of Color

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Presentation 1

Regional Housing Network (RHN) Meeting – November 14, 2024

Overview — How to Make Your Community More Welcoming to People of Color

- How did this series come about?
- Purpose of the series
- Brief overview of racial discrimination in housing and ongoing impacts
- Reflections, comments, questions
- Steps to become a more welcoming community
- Some benefits of a diverse community
- Take aways, next steps, questions?



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How did this series come about?

- Dane County Regional Housing Strategy
- Top community, organization, business priority



Regional Housing Network (RHN) Meeting November 14, 2024

How did this series come about?

- Requests and discussion from communities
- Regional Housing Strategy
- Top regional priority



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Purpose of the series...

RHS 6 CORE VALUES

ACCOUNTABILITY

All entities – public, private, and non-profit alike – accept and share responsibility for providing attainable housing

AFFORDABILITY

All people have housing they can afford

ECONOMIC GROWTH

Housing production keeps pace with employer growth and meets employee needs

EMPOWERMENT

Residents, practitioners, and elected officials have a shared understanding of housing needs and are equipped to leverage housing resources and programs

EQUITY

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

SUSTAINABLE DEVELOPMENT

Housing is located near existing services, infrastructure, transit, amenities and jobs, reducing environmental impacts and improving quality of life for all residents



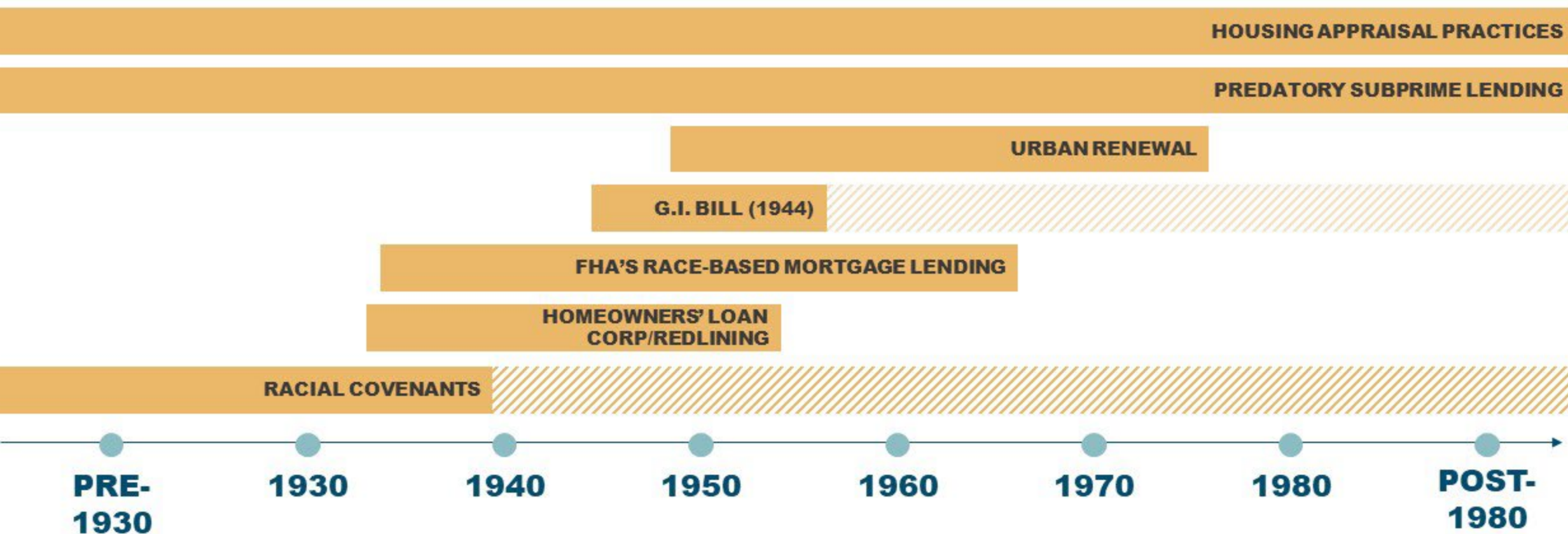
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Purpose of the series...

Provide information to residents, housing partners and local leaders about the history of racial discrimination in housing, its ongoing impacts, and what we can do to begin to address it.



HISTORY OF DISCRIMINATORY HOUSING POLICY



REDLINING - HOMEOWNERS LOAN CORPORATION

Timeline: HOLC was active 1933-1954

POLICY 101

A mortgage lending risk grading system that assigned neighborhoods grades from “A” to “D”, based on the perceived quality. The Federal Housing Administration (FHA) relied on HOLC maps in home lending until 1968 (Fair Housing Act).



Redlined Map of the City of Madison

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WHY IT MATTERS

- HOLC gave Black, Latino, Jewish and Asian neighborhoods lower grades, codifying that they were “risky” areas in which to invest.
- Redlining was the basis of race-based lending policies.
- Ultimately restricted housing opportunities for people of color to within a limited geographic area.

IMAGE SOURCE: MAPPING INEQUALITY, UNIVERSITY OF RICHMOND

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Redlined Map of the City of Madison



RACE-BASED MORTGAGE LENDING (FHA)

Timeline: 1934 until 1968 (Fair Housing Act adopted)

POLICY 101

Steered investment toward new suburbs,
and white households moving there.
Black households were excluded.
Discriminatory impacts in mortgage
lending continue today.



Spring Harbor Neighborhood in Madison, WI

RACE-BASED MORTGAGE LENDING (FHA)

Timeline: 1934 until 1968 (Fair Housing Act adopted)

POLICY 101

Steered investment toward new suburbs, and white households moving there. Black households were excluded. Discriminatory impacts in mortgage lending continue today.

WHY IT MATTERS

- Encouraged white flight and segregation.
- Led to neglect and disinvestment in existing urban neighborhoods where people of color lived.
- Kept Black households from accessing opportunities to build wealth.

IMAGE SOURCE:GOOGLE STREET VIEW

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Northpointe Apartments in Madison, WI

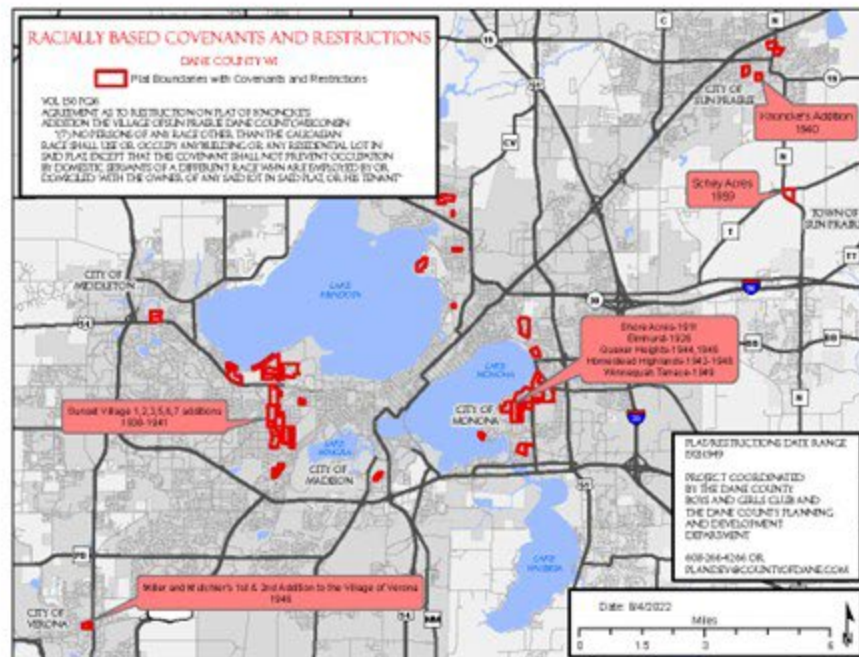


RACIALLY RESTRICTIVE HOUSING COVENANTS

Timeline: Ruled unenforceable in 1948; outlawed in 1968

POLICY 101

Many homes in predominately white neighborhoods had deed restrictions or covenants that prohibited people of color from owning those properties. These covenants were enforceable until 1948, and language remains in many deeds today.



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.

Example Text from Restrictive Covenant

RACIALLY RESTRICTIVE HOUSING COVENANTS

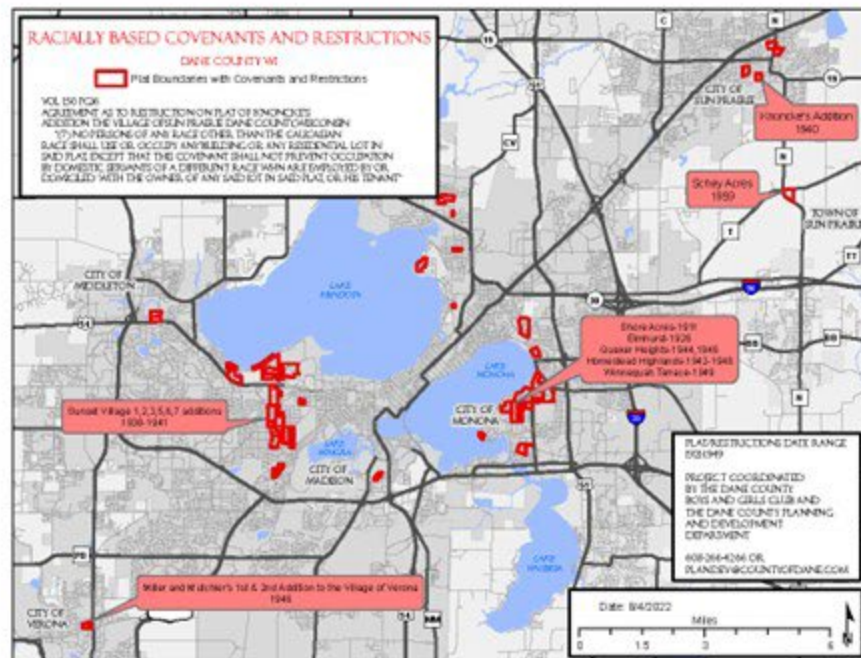
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WHY IT MATTERS

Covenants prevented Black households from purchasing homes outside of low-income areas. This had longstanding impacts on their ability to accrue wealth from home ownership.



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.

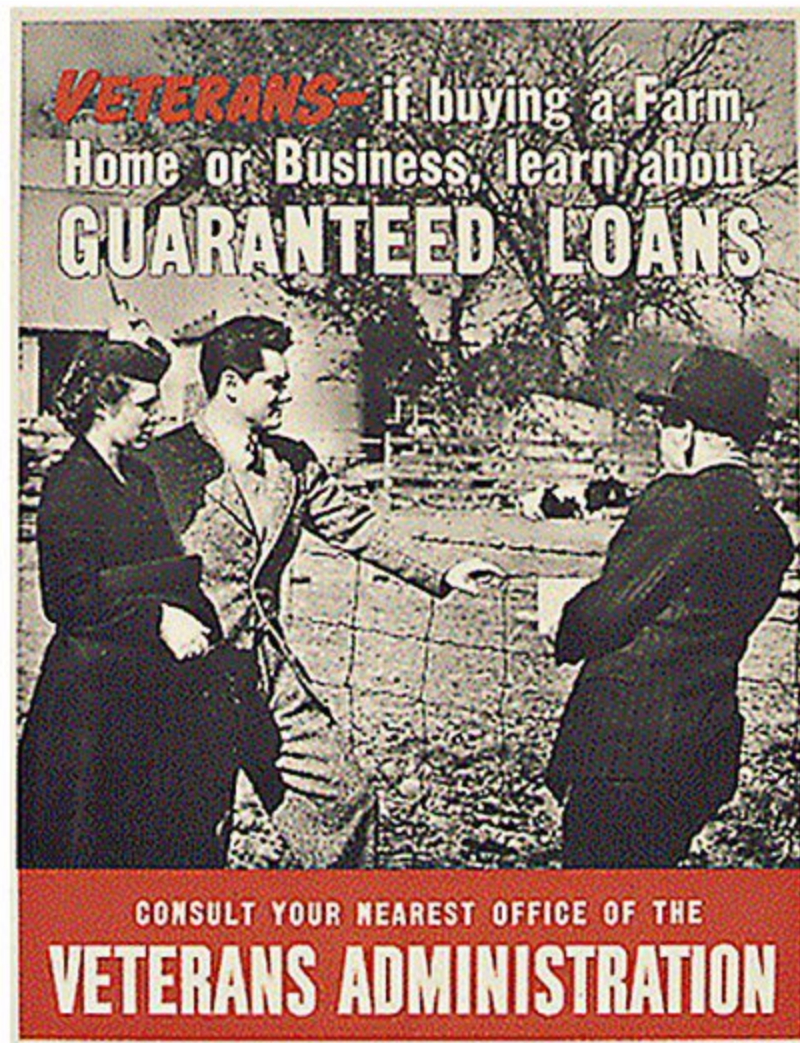
Example Text from Restrictive Covenant

G.I. BILL (VETERANS ADMINISTRATION)

Timeline: Initial program expired in 1956

POLICY 101

Provided WWII veterans low-cost mortgages, low-interest loans and financial support.



WWII Poster



G.I. BILL (VETERANS ADMINISTRATION)

Timeline: Initial program expired in 1956

POLICY 101

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WHY IT MATTERS

Despite many Black households being technically eligible to apply, many banks and mortgage agencies refused loans to Black people.

“In New York and the northern New Jersey suburbs, fewer than 100 of the 67,000 mortgages insured by the GI Bill supported home purchase by non-whites.”

In a survey of 13 Mississippi cities, “of the 3,229 VA guaranteed home, business, and farm loans made in 1947, precisely two had gone to blacks.”



URBAN RENEWAL

Timeline: 1949 through the 1970s

POLICY 101

Federally subsidized acquisition and clearance of 'slum areas' to be sold to private developers to redevelop in accordance with City plans.



Aerial of the Greenbush Neighborhood in Madison, WI (1960)

URBAN RENEWAL

Timeline: 1949 through the 1970s

POLICY 101

Federally subsidized acquisition and clearance of 'slum areas' to be sold to private developers to redevelop in accordance with City plans.

WHY IT MATTERS

Uprooted entire communities, destroying the social fabric and cutting off access to resources.



Aerial of the Greenbush Neighborhood in Madison, WI (2014)

63%

PERCENT OF RESIDENTS
DISPLACED NATIONALLY
THROUGH URBAN RENEWAL
WERE BLACK

SOURCE:GOOGLE EARTH, "FRAMING THE DIALOGUE ON RACE AND ETHNICITY TO ADVANCE HEALTH EQUITY"

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RESEARCHERS HAVE FOUND LONG-TERM IMPACTS IN LOWER-GRADED HOLC ZONES

HOLC neighborhood grades:

- A: Best
- B: Still Desirable
- C: Declining
- D: Hazardous

“We find economically and statistically significant effects of being on the lower-graded side of either a D-C or C-B boundary, including:”



**EDUCATIONAL
ATTAINMENT**



**ANNUAL
INCOME**

SOURCE: FEDERAL RESERVE BANK OF CHICAGO, AARONSON, MAZUMDER, HARTLEY, AND STINSON. “THE LONG-RUN EFFECTS OF THE 1930S REDLINING MAPS ON CHILDREN”, 2022

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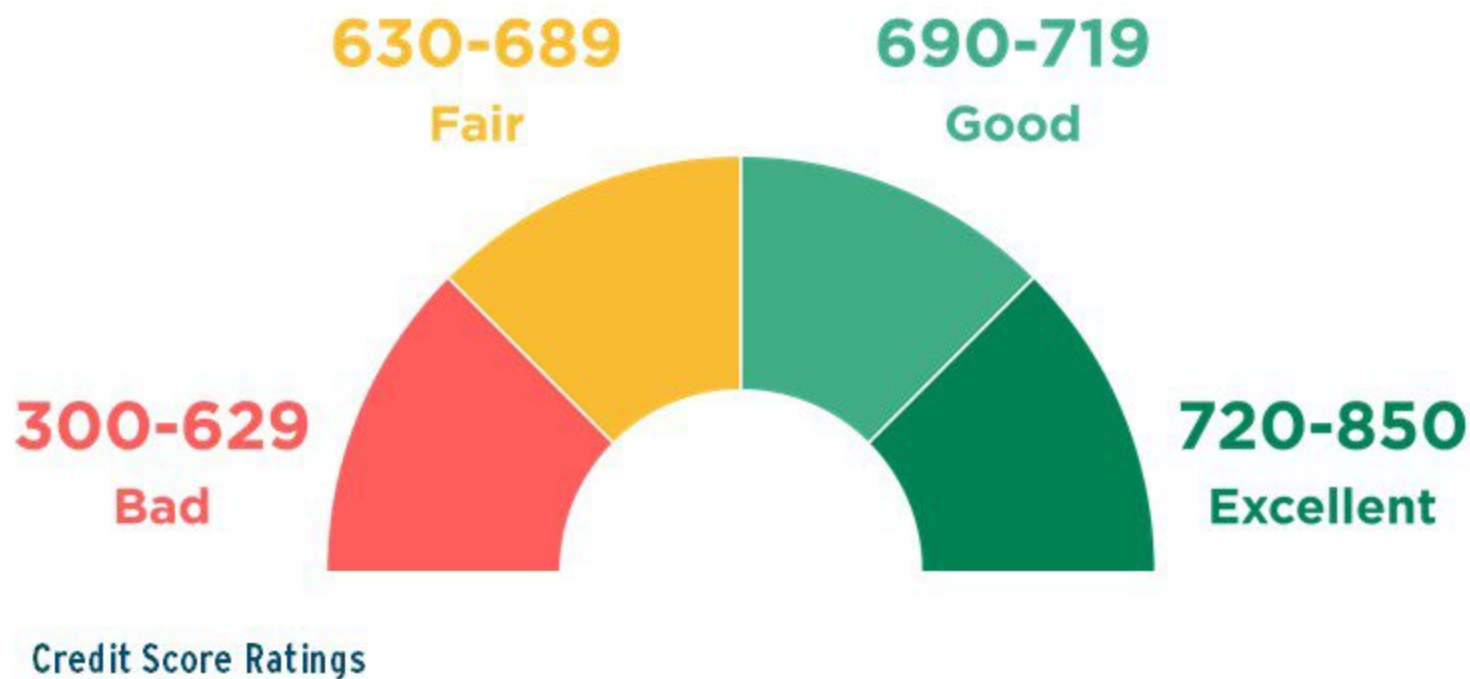


CREDIT SCORES IN LENDING MARKETS

Timeline: 1980s to present

POLICY 101

The credit score system as we know it today was implemented to weigh credit worthiness and risk in a more standardized manner than in the past.



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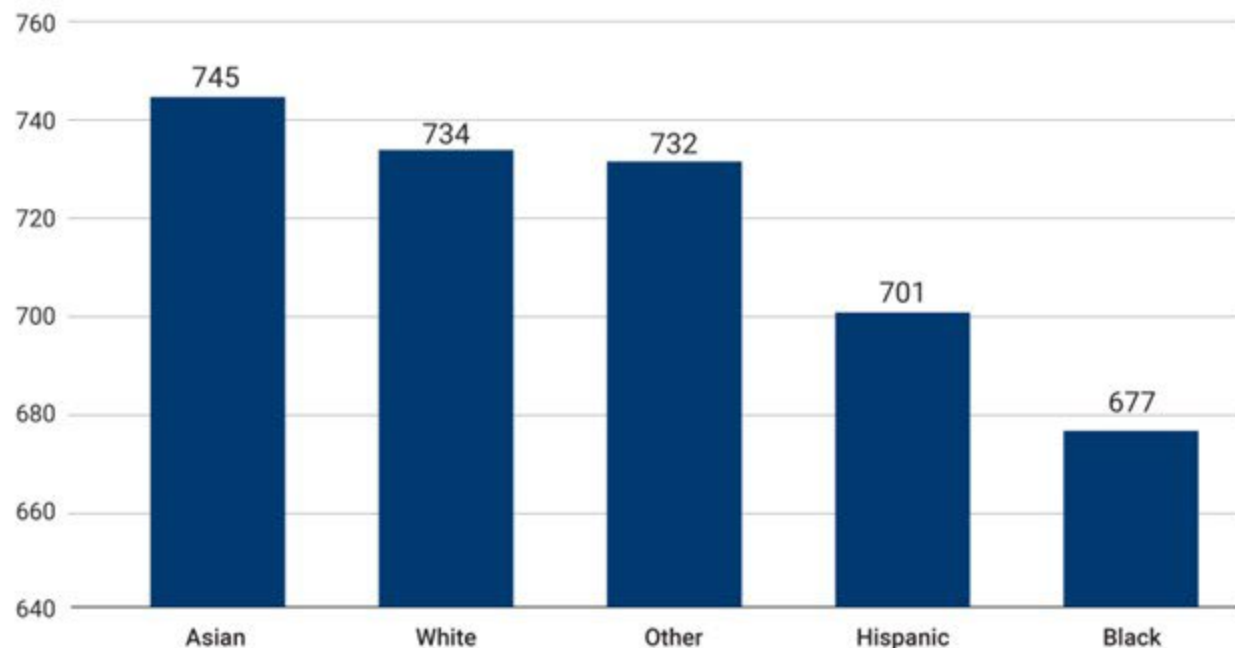
POLICY 101

The credit score system as we know it today was implemented to weigh credit worthiness and risk in a more standardized manner than in the past.

WHY IT MATTERS

The system reinforces existing disparities and can be a barrier to accessing capital.

Average credit score by race, 2021



Source: Shift (2021)

B Metropolitan Policy Program
at BROOKINGS

PREDATORY SUBPRIME LENDING

Timeline: 1980s to present

POLICY 101

Predatory lending is the use of aggressive tactics to sell loans with unfavorable terms to borrowers with limited access to alternative sources of capital.

Common risks of subprime loans:

Higher interest rates

Larger down payments

Higher payments

Longer terms (greater interest)

PREDATORY SUBPRIME LENDING

Timeline: 1980s to present

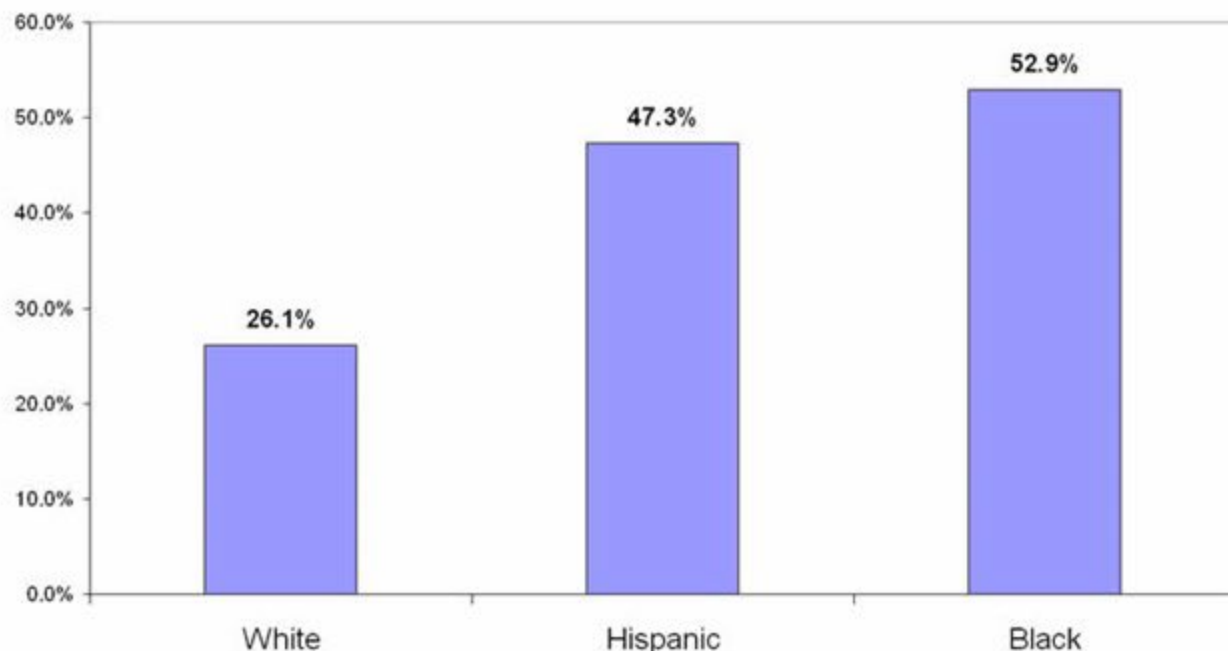
POLICY 101

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WHY IT MATTERS

Before the foreclosure crisis, lending institutions disproportionately targeted people of color for predatory mortgages, even when they qualified for traditional mortgages. This capitalized on existing structural inequities.

Percentage of borrowers assuming subprime mortgages by race (2004)



HOUSING APPRAISAL PRACTICES

Existing appraisal practices continue to replicate historic racial inequities

POLICY 101

Neighborhood racial composition is a factor used to determine comparable homes for the appraisal.



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POLICY 101

Neighborhood racial composition is a factor used to determine comparable homes for the appraisal.

WHY IT MATTERS

Communities of color are continually undervalued, which reduces access to mortgages and equity gained from sale.

Appraisal gaps for minority applicants

Appraisals for the purchase of single-family one-unit homes, Jan. 1, 2016-Dec. 31, 2020

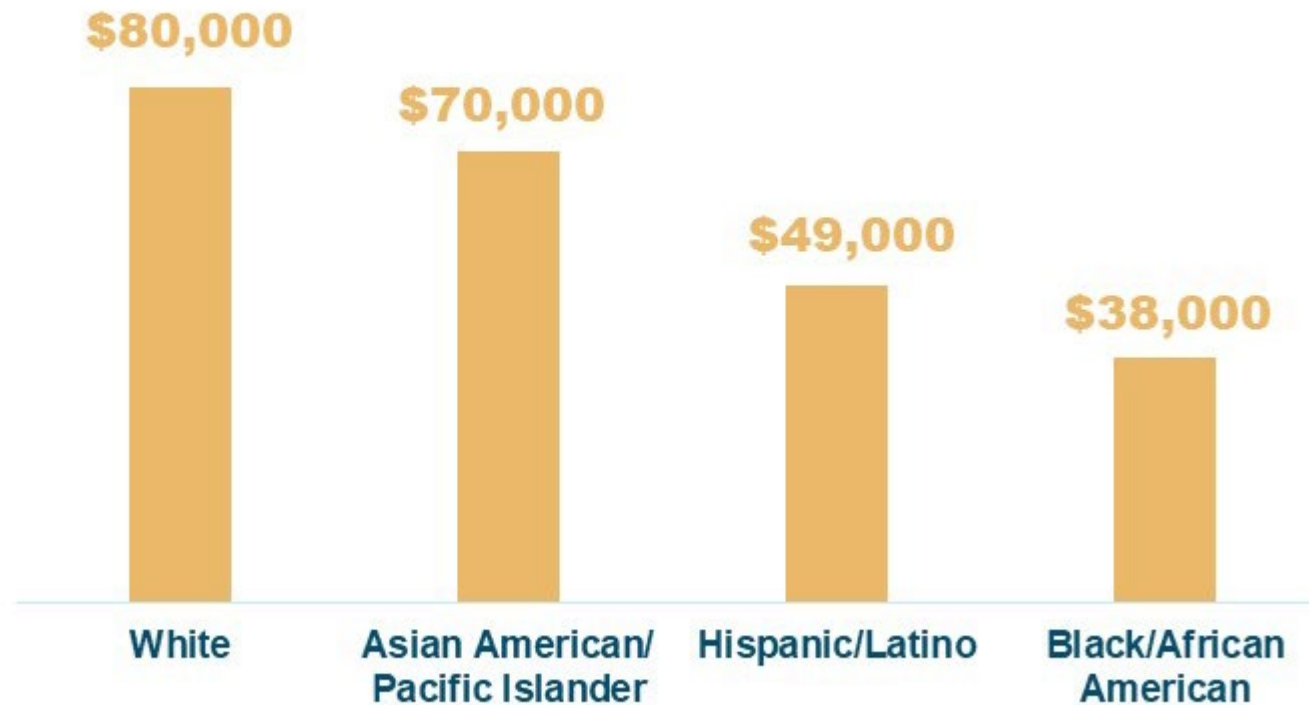
Race/Ethnicity Applicants	Count	% Lower Than Contract Price	Gap vs. White
Overall	1,711,961	7.1%	-
White	1,043,557	6.5%	-
Latino	155,965	9.5%	2.9%
Black	73,287	8.6%	2.1%



HOUSEHOLD INCOME BY RACE/ETHNICITY

PEOPLE OF COLOR, ESPECIALLY BLACK PEOPLE, HAVE LOWER INCOMES THAN WHITE PEOPLE

Median Household Income in Dane County:

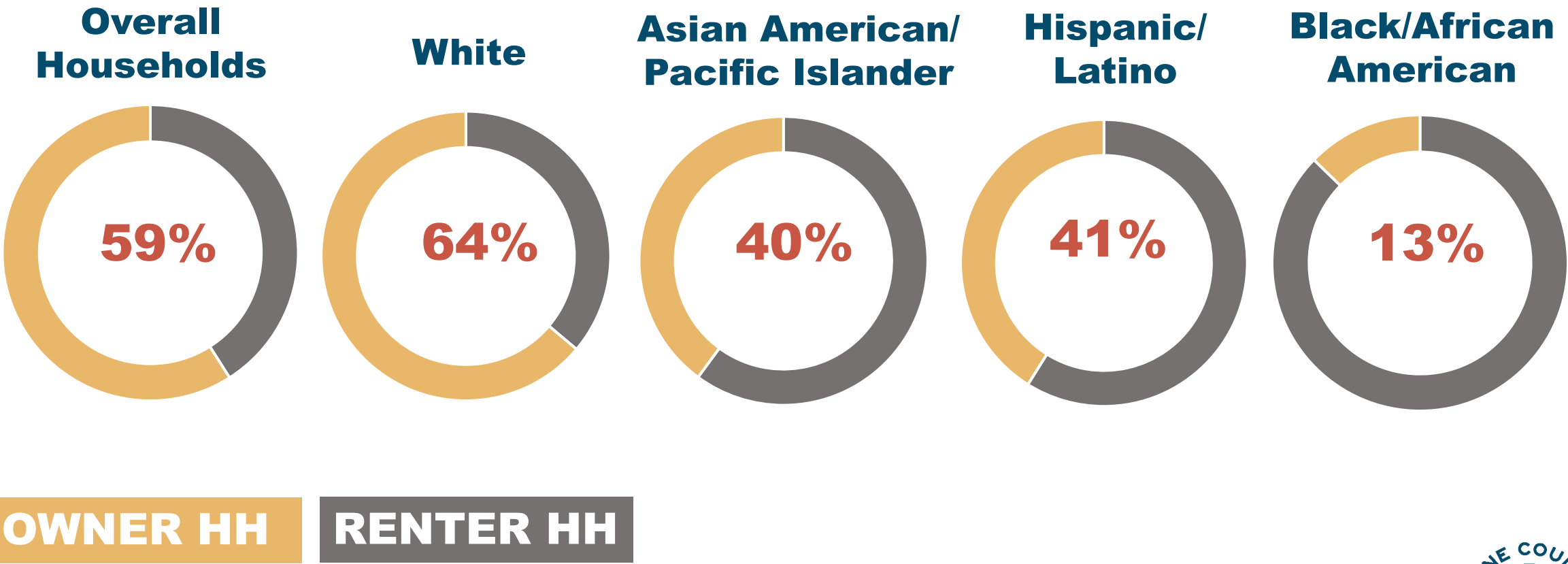


Source: PUMs ACS 5-Year (2016-2020), SB Friedman



RACIAL DISPARITIES IN HOUSING TODAY

HOMEOWNERSHIP RATE BY RACE IN DANE COUNTY

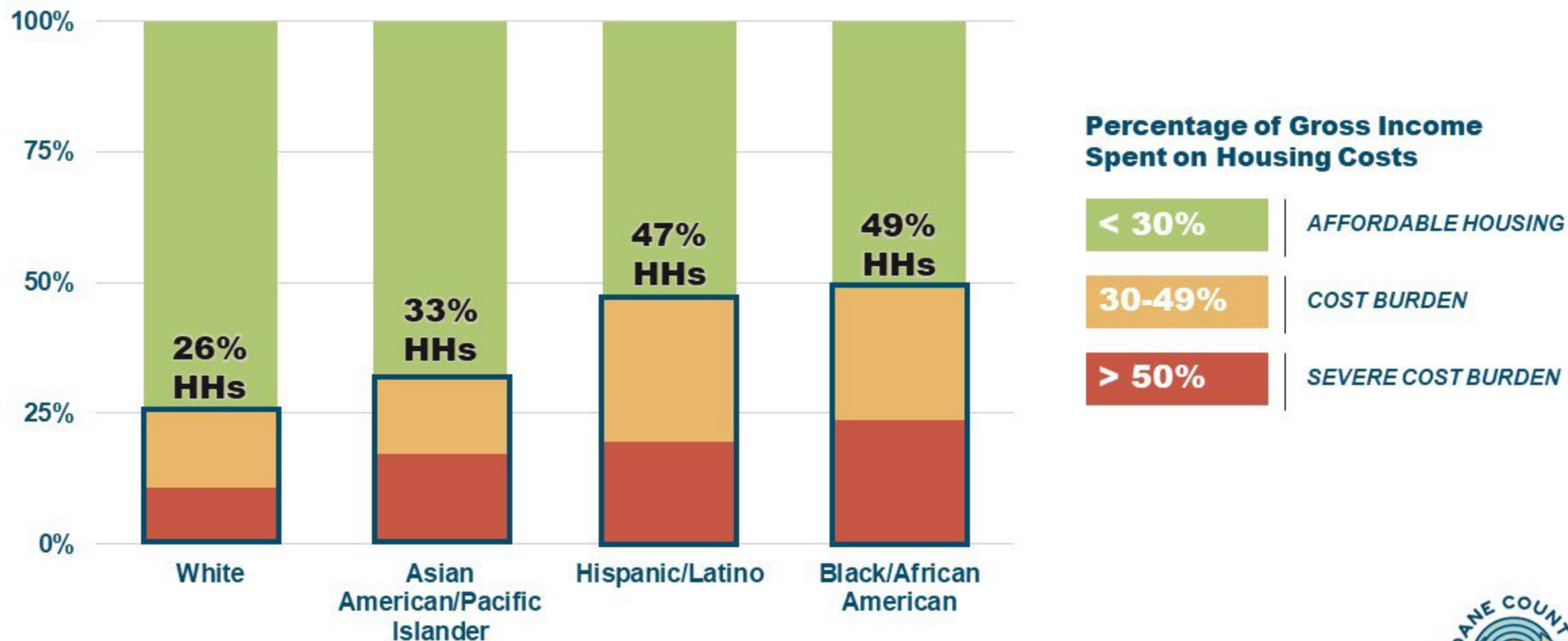


Source: PUMs ACS 5-Year (2016-2020), SB Friedman



COST BURDEN BY RACE/ETHNICITY

PEOPLE OF COLOR ARE MORE LIKELY TO EXPERIENCE COST BURDEN



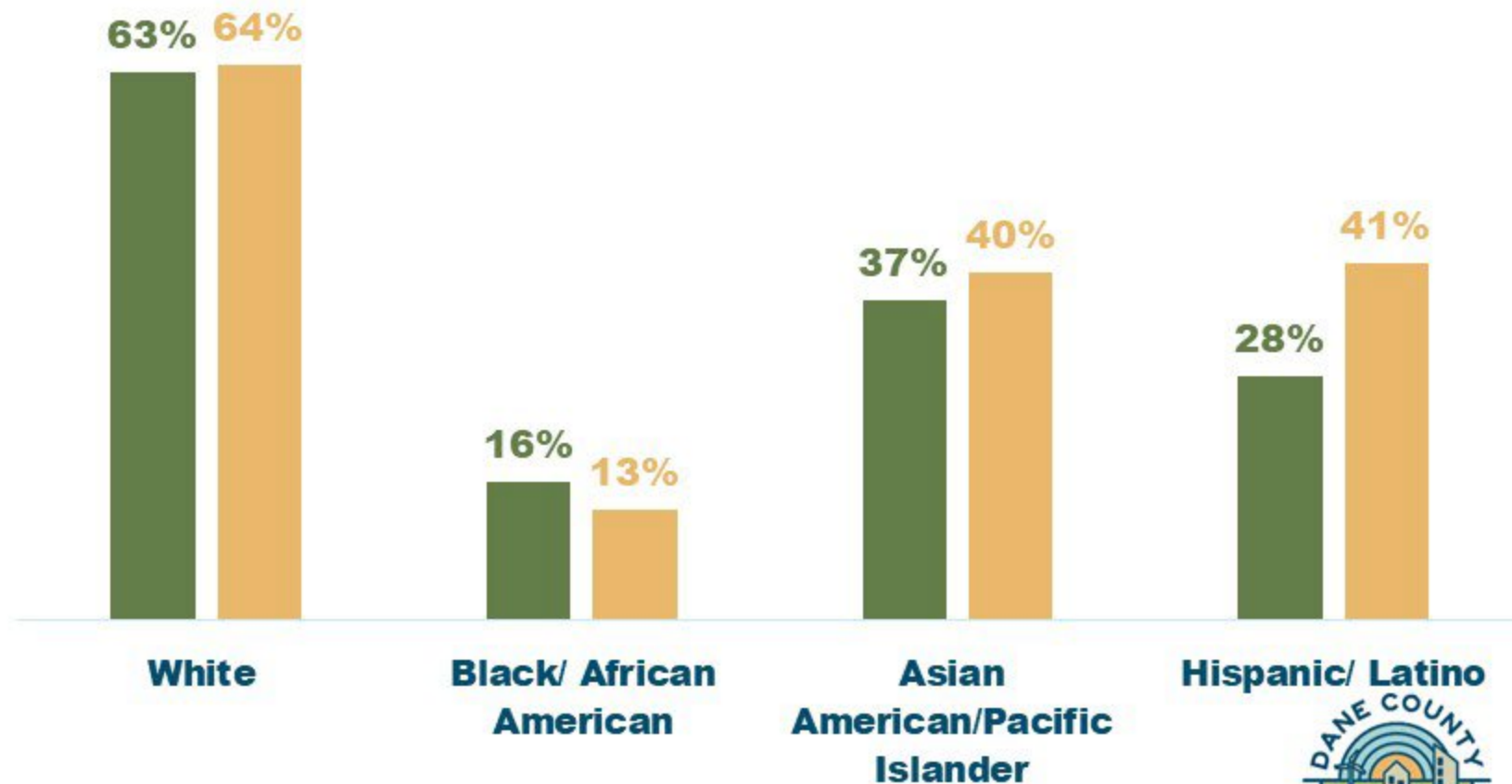
Source: PUMs ACS 5-Year (2016-2020), SB Friedman



HOMEOWNERSHIP RATES BY RACE, 2016-2020

While a growing percentage of Asian and Latino households have become homeowners in recent years in Dane County, the rate of Black homeownership has decreased

Homeownership rate by race in Dane County: 2016 and 2020



Source: PUMs ACS 5-year (2012-2016, 2016-2020), SB Friedman

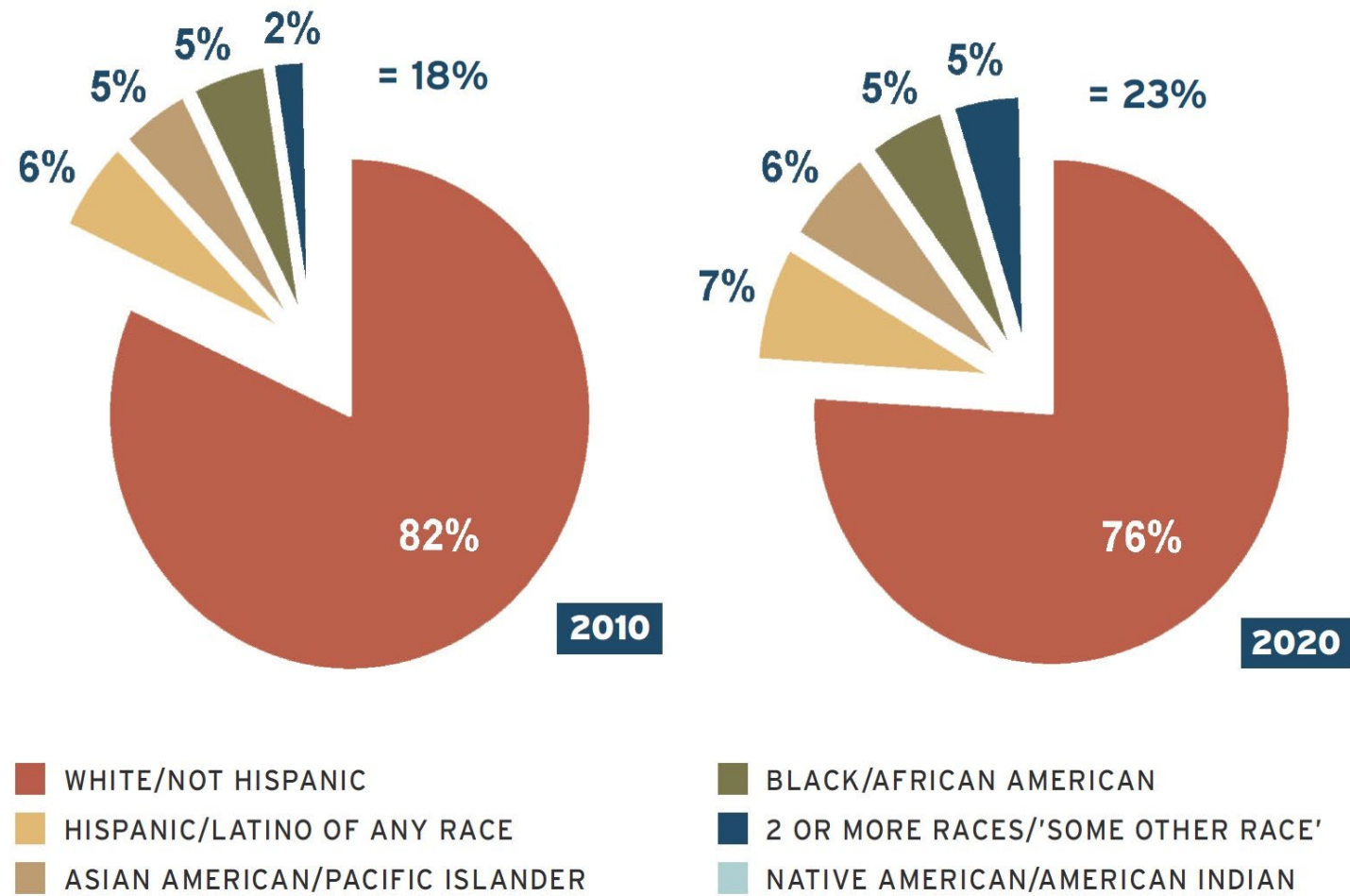
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DANE COUNTY RACE AND ETHNICITY 2010-2020

THE REGION IS GETTING MORE DIVERSE

Dane County Race & Ethnicity, 2010 - 2020



Source: US Census Bureau 2020, SB Friedman



HOW WE GOT HERE

**“WE DON’T HAVE
[HOUSING] INFORMATION AND
HISTORICALLY THINGS ARE SET
UP TO STOP US GETTING IT.”**

- Black Focus Group Participant

Becoming More Welcoming - Steps

1. Self-education

Why should you educate yourself, your community?

- a) Basis of knowledge and understanding of why to pursue take action, or pursue this work, grounded in personal understanding – understanding your motivation
- b) Better understanding of and connection with history, our history, and relevance for your community, or organization or business
- c) To better understand how other people experience day to day reality, point of dialogue
- d) Unlearn the stereotypes, identify what is truthful and what is not



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Becoming More Welcoming - Steps

2. Local Leadership

Why do you need a local leader?

- a) If you want to pursue this work on behalf of an entity (local gov't, organization, business), it needs to be someone's responsibility, and so there is some guidance, support, and accountability
- b) Sends a message that this is a priority for your municipality, organization, business

What or who is a local leader?

- a) Business owner, elected official, church leader, neighborhood association, student group, k-12, Village board member, sub-committee of the municipality, city administrator, etc.
- b) Eventually, important to establish a body or group, and partners that you are updating or reporting to so that education goes beyond just yourself, your group, track progress and activities



Becoming More Welcoming - Steps

What form will it take? How will the conversation be structured?

Resident or community group – self education

- Come together for a book club discussion or to view relevant videos, learning together in an informal setting
- Establish regular meetings once a month, or an interval that can accommodate meetings participants

Videos

Segregated By Design - examines the forgotten history of how our federal, state and local governments unconstitutionally segregated every major metropolitan area in America through law and policy.

Race, The Power of an Illusion Part 1 (60 mins) - This three-part documentary challenges the idea of race as biology and traces our current notions to the 19th century. It also demonstrates how race nevertheless has a continuing impact through institutions and social policies.

Books - **The Sum of Us** – Heather McGhee **Call us What We Carry** – Amanda Gorman book of poems



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Becoming More Welcoming - Steps

Local Government - Guiding document

- Statement or resolution with a purpose statement
([Dane County Dept. Equity Plans](#), [Sun Prairie](#), [City of Madison](#), [GARE](#)) – includes links to documents
- Guide the committee, division, or subcommittee of your village board or city council
- Provides a framework, guide for discussion, potential funding, or program development
- A reference to measure activities and progress
- Opens up a place for dialogue and provide an opportunity to building trust among stakeholders
- Equity Lens





DIVERSITY, EQUITY AND INCLUSION LENS

What does it mean to look at things with a DEI Lens from the municipality perspective?

- Recognize the persons in your departments and their different abilities and identities, including within yourself.
- Checking one's assumptions and biases.
- Checking if the department is being inclusive.
- Taking action based on information learned.
- Be the catalyst for the change – Apply what you learn on the job!



EQUITY LENS TOOL

Who benefits?

- Are those who may be affected informed **and** included in discussions and decisions? (How did you outreach to them and where?)
- Who is providing input within the department on projects and policies?
- Are the policies, procedures and/or practices contributing to the exclusion others?
- What is being done that promotes inclusion within the Department?
- Where is the accountability for making changes that ensure inclusion in the Department – who is overseeing the process?



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The Tamara D. Grigsby Office for Equity and Inclusion

[2024 PIE Grant accepting applications](#)

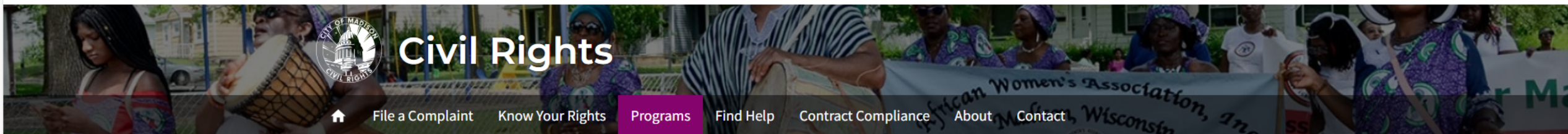
[2025 City-County Rev. Dr. Martin Luther King Jr. Humanitarian Award](#)

[Check out GET OUTSIDE!](#)

Equity and Inclusion in Dane County!

The Office for Equity and Inclusion furthers Dane County's ongoing commitment to addressing racial, gender, and disabilities disparities. The creation of this office represents the County's long-term commitment to addressing these issues and institutionalizing the work of raising awareness, eliminating disparities, and achieving equity.

In 2015, The Government Alliance on Race and Equity conducted a Racial Equity Analysis of Dane County Government. That report



Programs

- AASPIRE Internships +
- Disability Rights & Services Program +
- Equity Action (Affirmative Action) Plans
- Language Access Program +
- Neighborhood Resource Teams +
- Racial Equity & Social Justice Initiative** -
- Analysis Tools
- Community Partners
- Frequently Asked Questions
- Learning Resources
- Mission, Vision, Teams
- Newsletters

Racial Equity & Social Justice Initiative

Establish racial equity and social justice as a core principle in all decisions, policies, and functions of the City of Madison.

Madison is known for its commitment to livability and sustainability, yet not all people, families and neighborhoods share in this experience. Local data show that people of color, people with disabilities and people from low-income backgrounds fare far worse than many other city residents in areas like educational attainment, income, health outcomes and housing affordability and quality.

Our focus on racial equity will allow us to address Madison's most persistent inequities while supporting a sustained shift towards fairer practices throughout our institutions that will ultimately benefit all.



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New tab

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Racial and Gender

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Amazon.com: Call

https://www.danecountyplanning.com/Racial-and-Gender-Equity

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Planning & Development



Racial and Gender Equity and Inclusion

In 2017, the Planning and Development Department initiated a discussion on diversity and inclusion that included race, ethnicity, culture, gender, age, abilities and other protected classes. Diversity, equity, and inclusivity are high priorities shared by both our County Executive and County Board, and in turn, our department.

All county agencies are expected to discuss issues of diversity and equity, and to evaluate their respective internal operations and external services through this lens. Each county department is charged with having a strategic plan in place for how to promote equity and diversity in both our respective workplaces and the Dane County community as a whole.

Documents

[Dane County Planning and Development Dept. Racial and Gender Equity and Inclusion Plan \(RGEI\), February 2020](#)

Dane County Planning and Development Dept. developed a Racial and Gender Equity and Inclusion (RGEI) Plan over a two year period which was finalized in February of 2020. The RGEI plan provides a framework for the department whose overall purpose is to help guide and grow our understanding of discrimination, in all its forms, and any role we may play directly or indirectly. As we develop our awareness, and increase our ability to apply a racial and gender equity lens to our activities, the department will work to identify meaningful solutions that address inherent bias in any internal operations, or externally, in our engagement with the public and local partners. In addition, we will communicate about our ongoing efforts.

Becoming More Welcoming - Steps

Policy Approaches for Local Governments – Examples

1. Examine existing policies and procedures with an equity lens (purchasing, hiring, reporting, etc.)
2. All Agendas include **4 Questions** - Dane County Board of Supervisors
 - a) Who Benefits
 - b) Who Is Burdened
 - c) Who Does Not Have a Voice at the Table
 - d) How Can Policymakers Mitigate Unintended Consequences?



Becoming More Welcoming - Steps

Policy Approaches for Local Governments – Examples

3. **Rent Retaliation ordinance** – supports lower income residents, helps protect them from landlord neglect and poor housing conditions
4. **Rent abatement ordinance** – provides financial remuneration for tenants living in substandard housing, force apt. managers to address housing issues
5. **Housing counseling** - offer or direct residents to housing counseling services to help them with leases, eviction prevention, understanding tenant rights
6. **Housing webpage** with housing information and resources as part of your municipal website



Becoming More Welcoming - Steps

Cultural Activities

Host Events and Recognition of Contributions of People Color

- At your local chamber, library, Lions club, city council or village or town board
(don't need to wait for Black History Month)
- Invite person of color to give a lecture on the topic of their expertise
 - Could be business related, science related, arts and culture, poetry, writing
- Community wide events - Celebrate Juneteenth (19th)
- Black History Month, Latino Heritage, Indigenous People, Women's History Month, Hmong, etc.
- Put a banner up in your village hall each year, or a book or art exhibit at your business



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Benefits of Becoming More Welcoming

WHAT ARE THE BENEFITS OF A MORE DIVERSE COMMUNITY?

- Economic benefits – more workers, more consumers, attraction for POC and underrepresented business owners
- Social and Cultural – Learning about different cultures, meet new people, expand awareness, dispel stereotypes, breaking down cultural barriers, greater inclusivity leads to greater empathy and compassion
- Segregated communities lead to disinvestment in certain areas, isolating populations, diminishing resources, and help feed into stereotype and fear of others cultures, impacts tax base
- Helps to reduce harmful stress, increases feelings of acceptance, leads to more trusting, stable communities



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Benefits of Becoming More Welcoming

Take Aways

1. **Self education** – Important to understand your interest and motivation, will look differently for each person or group, good to have a partner or colleagues if you are just starting out
2. **Leadership** – helpful to have a designated leadership so responsibility is clear
3. **Guidance document** – lends clarity to your effort, could be a resolution or a statement of purpose
4. **Pick a place to start, or build on current efforts!**
5. **Reach out to get support or guidance**



Becoming More Welcoming - Steps

General Education Opportunities

Dane County Office for Equity and Inclusion – website, newsletter –
OEI Home Page (<https://equity.danecounty.gov>)

Dane County Planning and Development

- Racial and Gender Equity [Racial and Gender Equity and Inclusion | Dane County Planning & Development](#)
- Mapping Prejudice [Mapping Prejudice Project | Dane County Planning & Development](#)



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Becoming More Welcoming - Resources

Conferences

- YWCA Racial Justice Summit - <https://www.ywcamadison.org/what-were-doing/race-gender-equity/racial-justice-summit/>
- UW Diversity Forum - [Threads of Belonging: Navigating Differences and Building Community – UW–Madison \(wisc.edu\)](#)
 - November 13&14, 2024

Books and Videos

- The Color of Law by Richard Rothstein [Companion Video Segregated by Design](#)
- The Warmth of Other Sun's by Pulitzer Prize winner Isabel Wilkerson
- Evicted: Poverty and Profit in American City by Matthew Desmond
- Race the Power of an Illusion by PBS
- Cracking the Code by Dr. Shakti Butler
- Saturday Evening Post – October 22, 2020 – National System of Interstate Highways – 1955
- NPR – April 7, 2021 – [A Brief History of How Racism Shaped Interstate Highways](#)

Organizations

- Government Alliance on Race and Equality GARE <https://www.racialequityalliance.org/> and Race Forward - <https://www.raceforward.org/about>
- National Association for the Advancement of Colored People (NAACP) - <http://www.naacpofdaneco.org/>
- Equity and Results - <https://www.equityandresults.com/what-is-equity-results-1>
- Center for Policing Equity - <https://policingequity.org/>



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How to Make Your Community More Welcoming to People of Color

Thank you.
Questions?

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[Regional Housing Strategy Website](#)



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