

THEN + NOW

Housing Access, Insecurity, and
Discrimination in La Crosse





WELCOME



**LA CROSSE
PUBLIC LIBRARY**
Archives & Local
History Department

Couleecap
your local community *action* program



Habitat
for Humanity®
of the Greater
La Crosse Region



Cia Siab, Inc.



01. STATE OF HOUSING TODAY

02. LA CROSSE HISTORY TOUR

03. PRIMARY SOURCE EXPLORATION

04. ACTIONS



AGENDA

AGREEMENTS

- Stay engaged
- Expect to experience discomfort
- Expect & accept a lack of closure
- Recognize that La Crosse is not an outlier from national trends, nor exceptional, when it comes to predictable difficulties finding and maintaining safe, affordable housing
- Be attentive to our history as a way to understand the present and prepare for the future.



LAND RECOGNITION STATEMENT

The city of La Crosse occupies the ancestral lands of the Ho-Chunk, who have stewarded this land since time immemorial. Please take a moment to give thanks to our Ho-Chunk community members and their ancestors for their stewardship of the land on which we live, work, and grow.

What we now call the city of La Crosse occupies land that was once a prairie that was home to a band of Ho-Chunk. In 1830, President Andrew Jackson signed the Indian Removal Act with the intent to forcibly and violently remove Indigenous peoples from their ancestral lands located east of the Mississippi River to occupied territory west of the river. Beginning in the 1830s through the 1870s, the Federal Government conducted a series of eleven attempts to forcibly remove local Ho-Chunk to reservations in Iowa, Minnesota, South Dakota, and finally to Nebraska. However, many Ho-Chunk found their way back to their homelands.

LAND RECOGNITION STATEMENT

It was during this removal period (1830s–1870s) that the Ho–Chunk’s ancestral lands were first platted for colonizers. On these plats, houses and buildings were constructed. Over the course of the next 150+ years, the Ho–Chunk faced discrimination when trying to rent or buy homes on land that was stolen from them.

According to the City of La Crosse’s 2019 Fair Housing Analysis, there are a total of **four** homes owned by Native Americans in the City of La Crosse, compared to over 10,000 homes owned by white individuals.

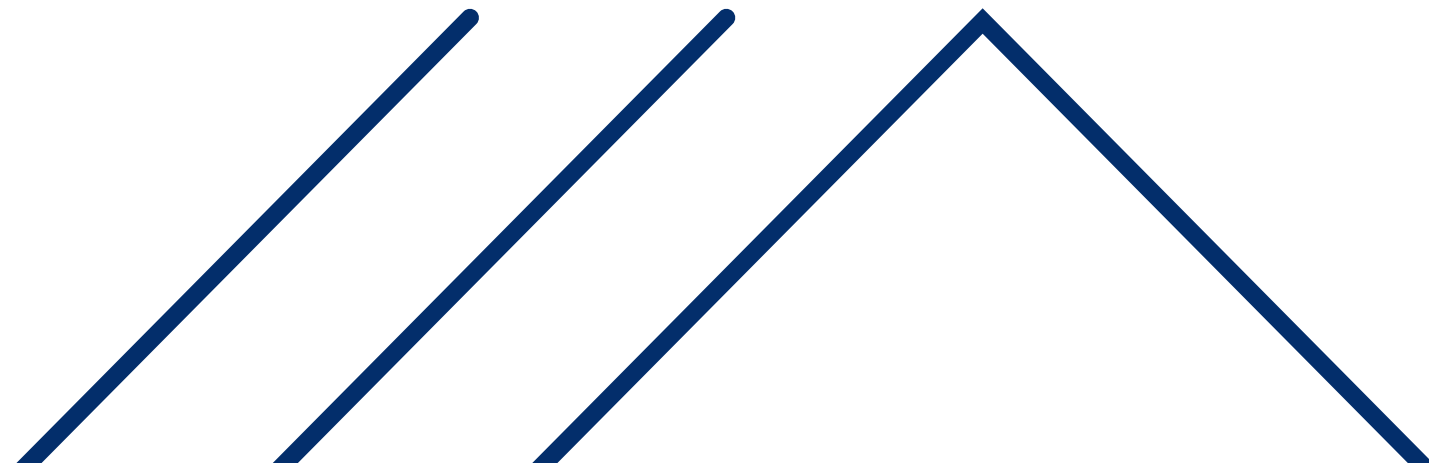
01.

THE STATE OF HOUSING TODAY

IDENTIFYING THE BLIND SPOTS

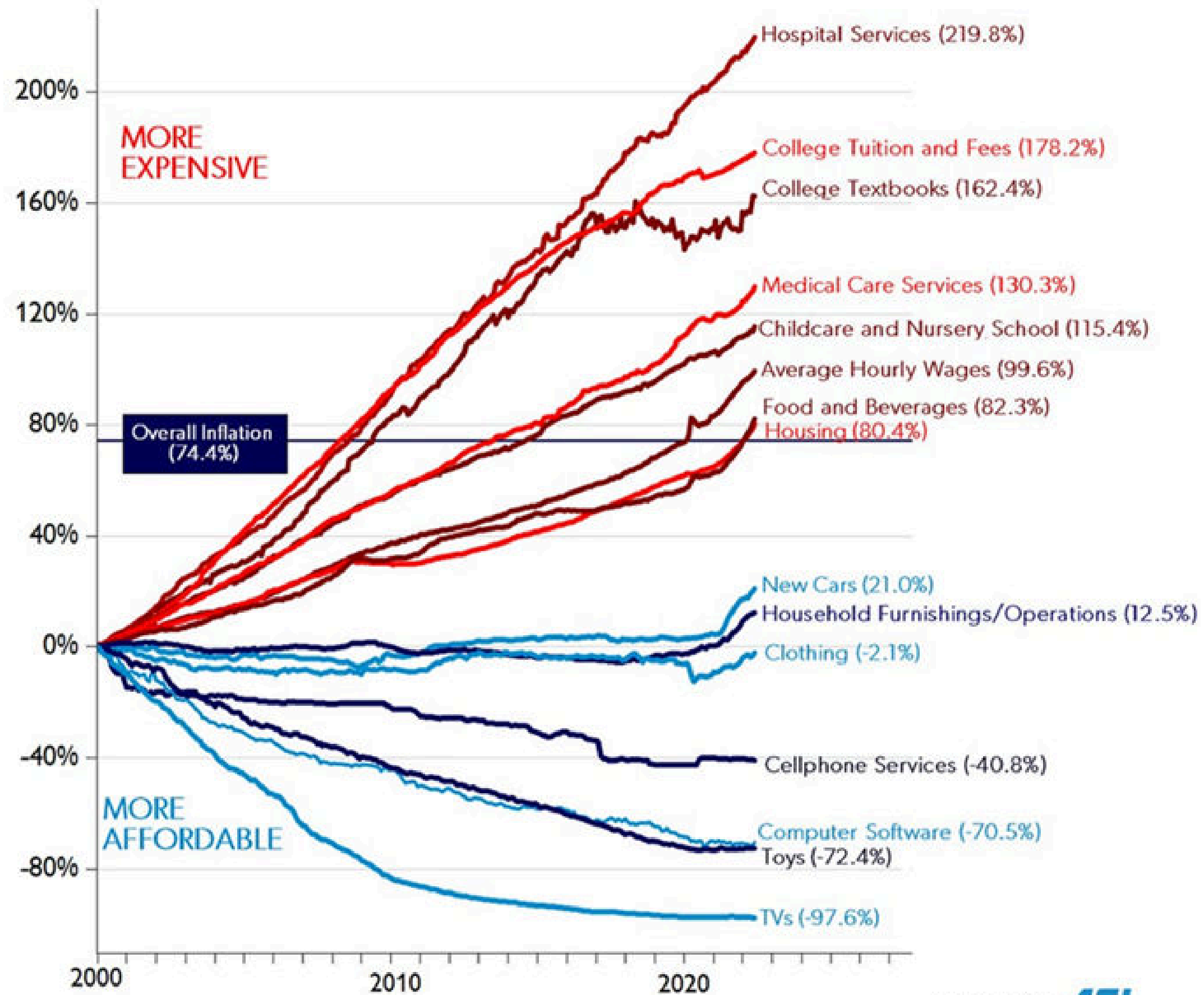


HOW WOULD YOU DESCRIBE THE
STATE OF HOUSING TODAY?



Price Changes: January 2000 to June 2022

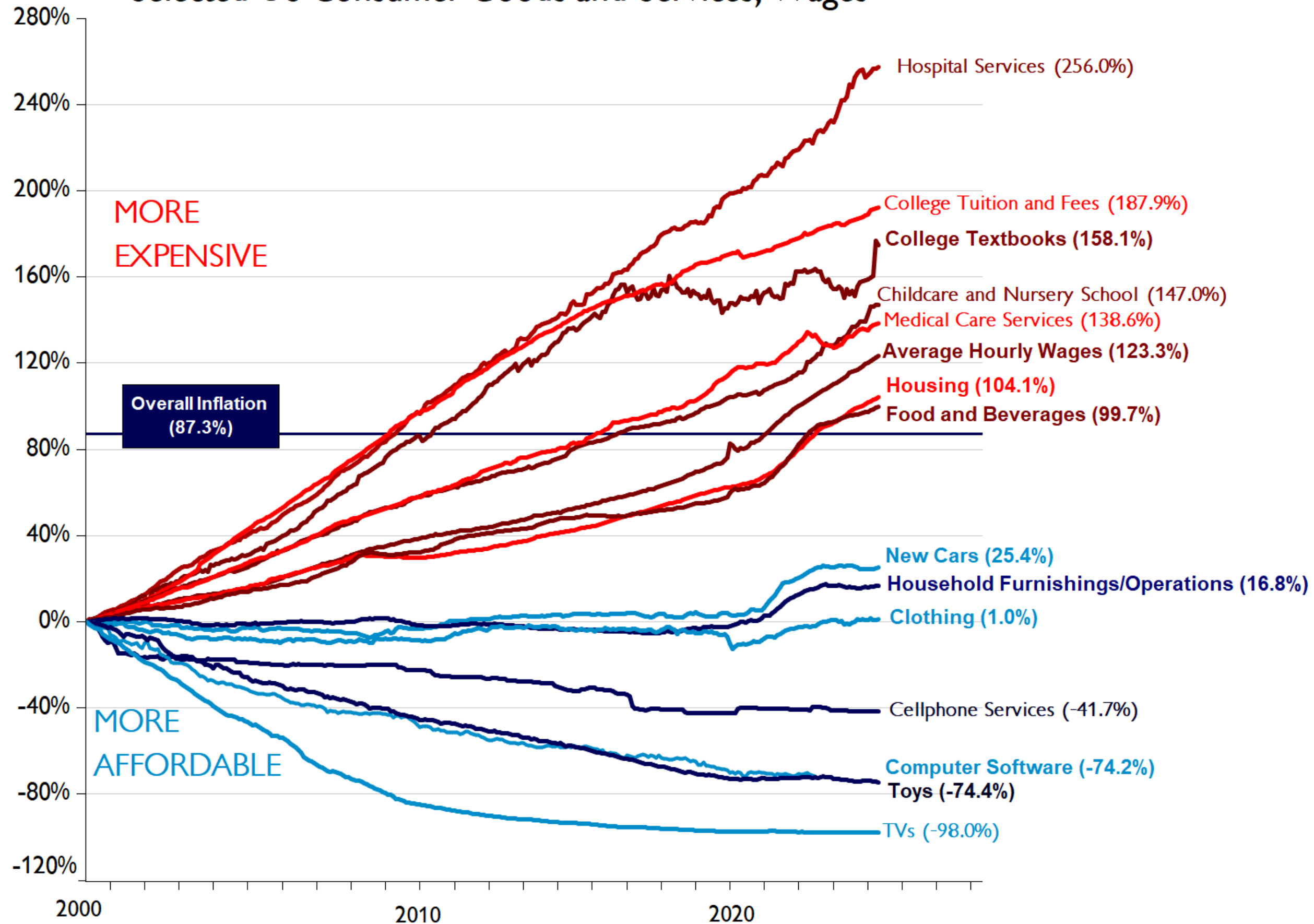
Selected US Consumer Goods and Services, Wages



Source: Bureau of Labor Statistics

Price Changes: January 2000 to December 2024

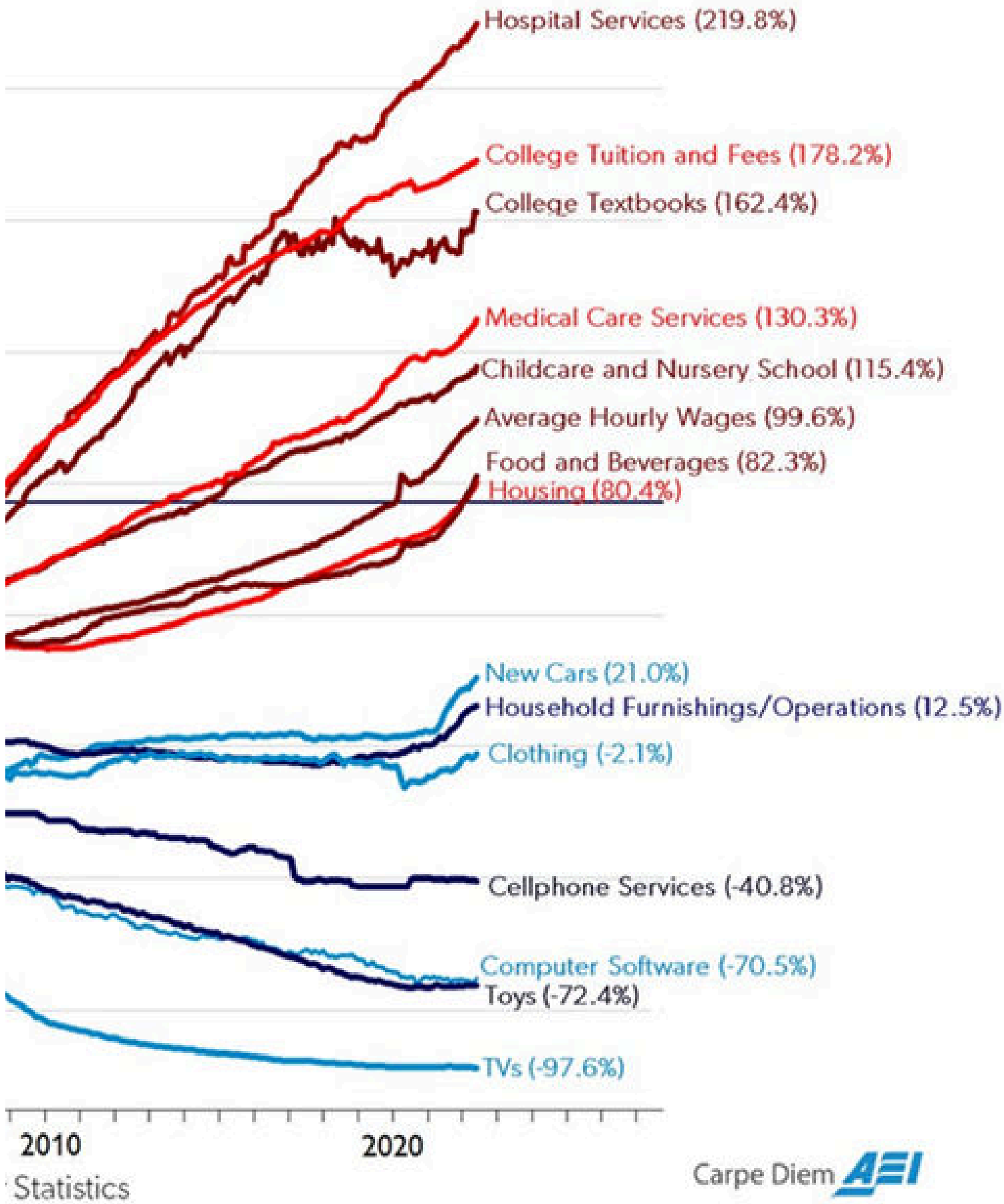
Selected US Consumer Goods and Services, Wages



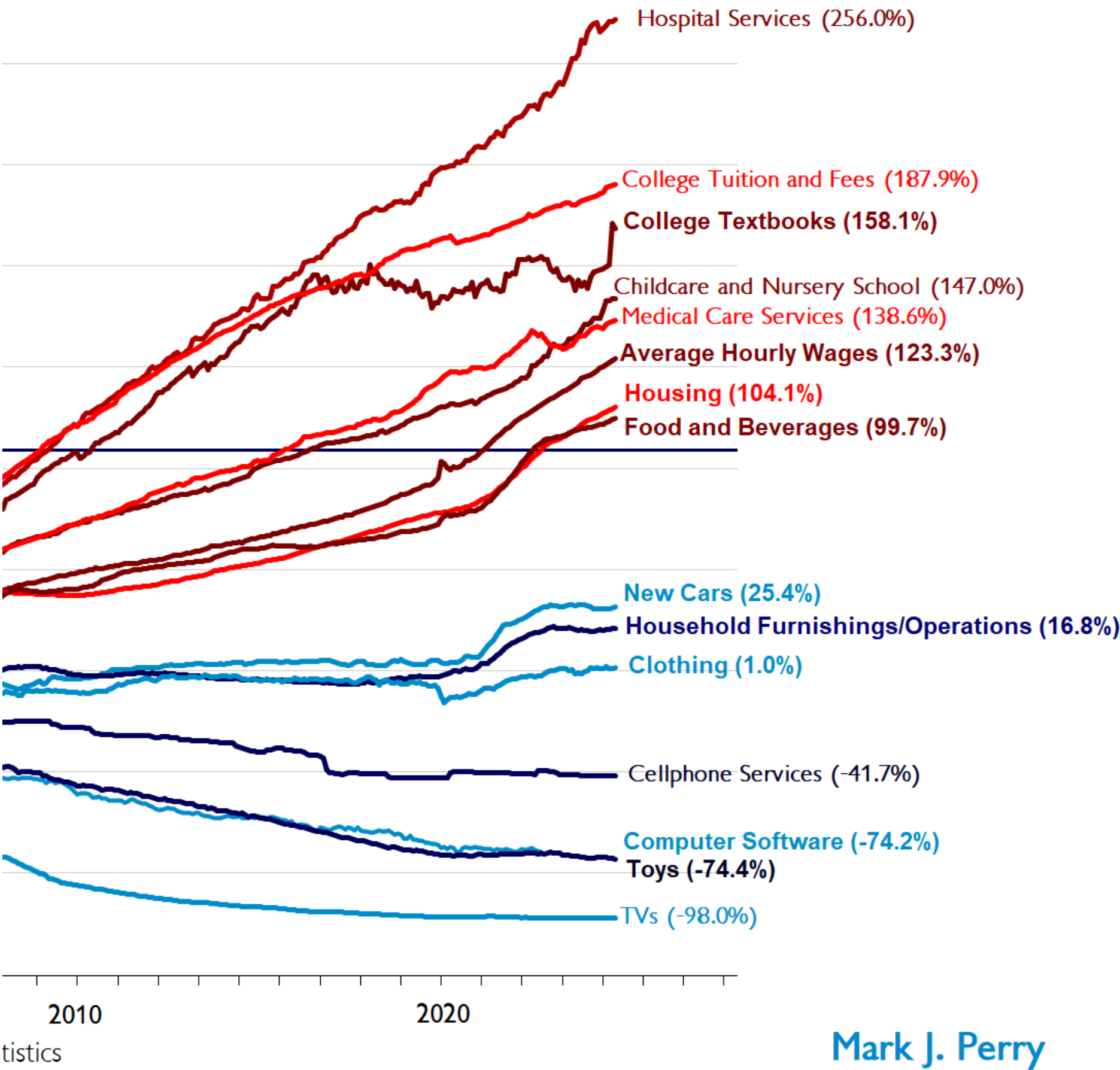
Source: Bureau of Labor Statistics

Mark J. Perry

nges: January 2000 to June 2022
Consumer Goods and Services, Wages



January 2000 to December 2024
nsumer Goods and Services, Wages



City of La Crosse	1999 Census	2020 Census	
Number of owner-occupied units	9,198	10,610	
Median home value	\$85,100	\$183,300	+215%
% spending 30% or more on housing	18%	13.6%	
Number of renter-occupied units	10,380	11,661	
Median monthly rent	\$449	\$941	+210%
% spending 30% or more on rent	36.2%	44.1%*	
Minimum wage	\$5.15/hour	\$7.25/hour	
Median salary (county)	\$39,483	\$46,438	+118%

***24.7% spend more than 50% of income on rent**

LET'S DO SOME MATH

Average home price = \$183,300
20% down payment = \$36,660

\$7 avocado toast + \$5 latte + \$1 tip = \$13/day
X30 days = \$390/month

It would take you 7 years and 10 months to save up for a down payment.

This assumes you have a budget to afford this DAILY, that the price of avocado toast doesn't go up. By the time you save this the value of the house has gone up again so you now need \$46,500.

Label	La Crosse city, Wisconsin	
	2019-2023 Estimates	2014-2018 Estimates
▼ VALUE		
▼ Owner-occupied units	10,476	9,806
Less than \$50,000	3.9%	4.1%
\$50,000 to \$99,999	3.1%	8.6%
\$100,000 to \$149,999	18.1%	26.7%
\$150,000 to \$199,999	26.8%	32.6%
\$200,000 to \$299,999	30.9%	18.0%
\$300,000 to \$499,999	12.5%	7.3%
\$500,000 to \$999,999	4.4%	2.3%
\$1,000,000 or more	0.4%	0.4%
Median (dollars)	196,600	166,000

TABLE 10 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

Race/Ethnicity	City of La Crosse			La Crosse County		
	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate
Non-Hispanic						
White	10,185	9,330	52.2%	28,970	14,795	66.2%
Black	0	245	0.0%	40	284	12.3%
Asian	265	320	45.3%	674	645	51.1%
Native American	4	120	3.2%	52	105	33.1%
Other	4	80	4.8%	78	145	35.0%
Hispanic	105	125	45.7%	269	285	48.6%
Total	10,565	10,220	50.8%	30,083	16,259	64.9%

Note: Data presented are number of households, not individuals.

Source: CHAS

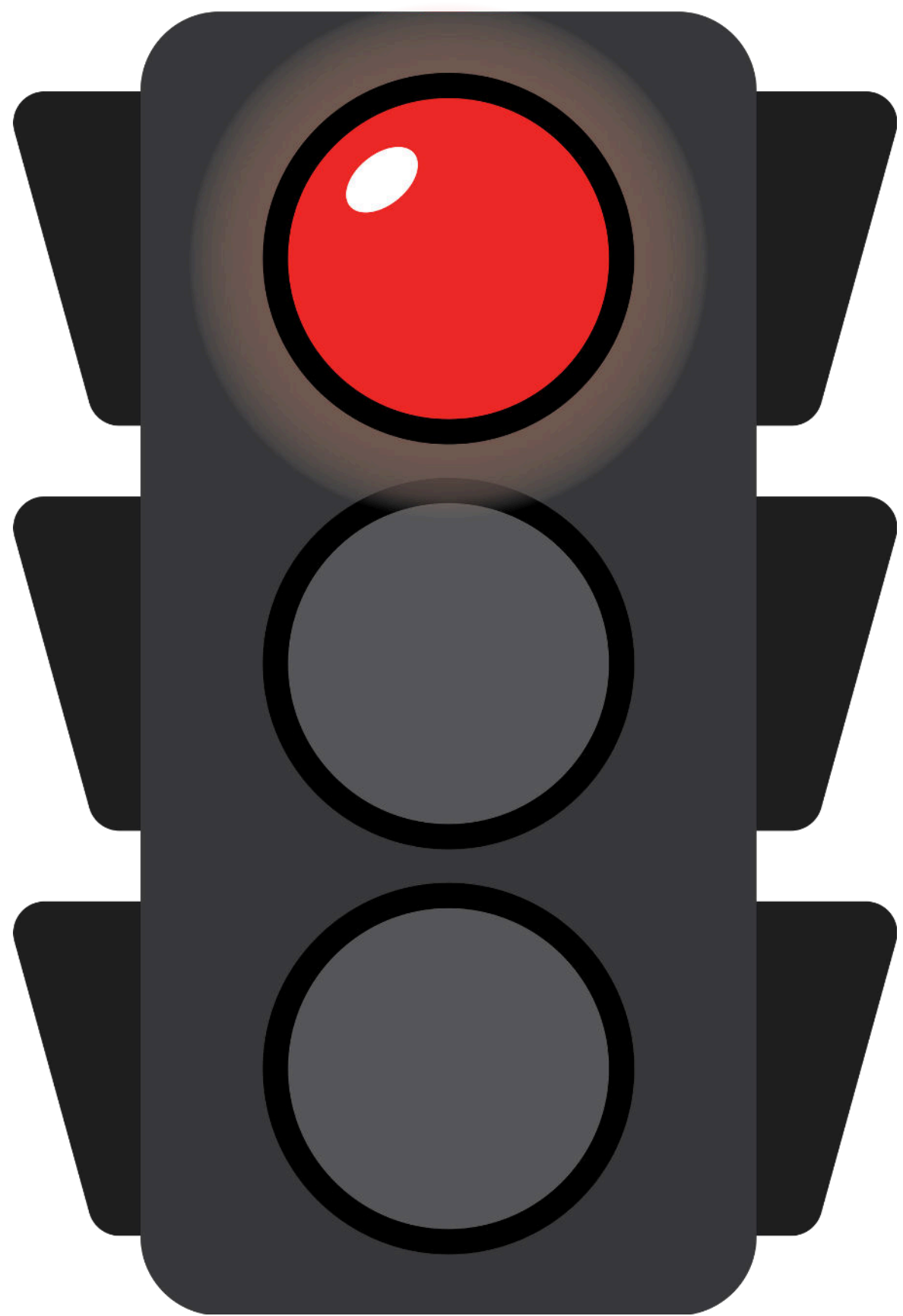
2018-2022 Analysis of Impediments to Fair Housing Choice

TABLE 11 – LOAN APPROVAL RATES BY RACE AND ETHNICITY IN LA CROSSE AND MONROE COUNTIES, 2013 – 2017

Applicant Income		Applicant Race and Ethnicity					All Applicants
		Non-Latino				Latino	
		White	Black	Asian	Other		
Home Purchase Loans							
Low Income	Completed Applications	3,107	23	104	31	40	3,305
	Denial Rate	15.0%	34.8%	22.1%	25.8%	22.5%	15.5%
Middle Income	Completed Applications	2,239	11	68	26	29	2,373
	Denial Rate	9.2%	9.1%	11.8%	15.4%	10.3%	9.4%
High Income	Completed Applications	2,642	9	56	22	32	2,761
	Denial Rate	5.6%	22.2%	5.4%	13.6%	6.3%	5.7%
All Applicants	Completed Applications	7,988	43	228	79	101	8,439
	Denial Rate	10.3%	25.6%	14.9%	19.0%	13.9%	10.6%
Home Refinance Loans							
Low Income	Completed Applications	3,110	4	72	19	37	3,242
	Denial Rate	28.3%	25.0%	37.5%	57.9%	37.8%	28.8%
Middle Income	Completed Applications	2,398	6	40	13	31	2,488
	Denial Rate	19.5%	50.0%	32.5%	38.5%	16.1%	19.9%
High Income	Completed Applications	3,206	16	43	14	30	3,309
	Denial Rate	14.8%	50.0%	9.3%	21.4%	30.0%	15.0%
All Applicants	Completed Applications	8,714	26	155	46	98	9,039
	Denial Rate	20.9%	46.2%	28.4%	41.3%	28.6%	21.3%

Note: “Completed applications” includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not include applications withdrawn by the applicant or closed for incompleteness.

Data Source: FFIEC 2013-2017 Home Mortgage Disclosure Act Data, Accessed via www.consumerfinance.gov/data-research/hmda



STATE OF HOUSING TODAY





1997

Assessed: \$115,000
Monthly Payment: \$785
Housing Ratio: 24%
Income: \$3,290.25

2024 Equivalent

Assessed: \$223,789.28
Monthly Payment: \$1,527.61
Housing Ratio: 24%
Income: \$6,403

- \$36.90/Hour
- \$76,836/Year

2024 LIST PRICE: \$380,000.00



FIRST TIME HOMEBUYER

Monthly Income: \$4,343.00

Pre-Approval: \$166,000.00

Front End Ratio: 25%

Monthly Payment: \$1,094.44

Utilizing Down Payment Assistance Program

- No Auctions/Foreclosures
- Housing Quality Standards Inspection



LET'S GO SHOPPING!

First Time Homebuyer

Pre-Approval: \$166,000.00

Down Sizer

Sold for \$380,000.00

Profit/Cash from Sale: \$328,086.00



BREAK

02.

LA CROSSE HISTORY TOUR



TABLE 10 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

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Source: CHAS

2018-2022 Analysis of Impediments to Fair Housing Choice

The Ho-Chunk and their
ancestors have lived here
for the past 16,000 years
(14,000 BCE – today)

Eastern U.S. migrants,
Black American migrants,
and European immigrants
(1840s – 1890s)

Syrian/Lebanese immigration
(1890s – 1910s)

HMoob immigration
(1970s – 1990s)

Cuban immigration
(1980)

1841

1900

2000

1.15% of
human history
in this area

BENCHMARK POPULATION & COLONIZATION MOVEMENTS

YEAR	Total population
1860	3,860
1870	7,785
1880	14,505
1890	25,000
1900-1920	28,895 - 30,421
1930	39,614
1940	42,707
1950-2020	47,535 - 52,680

HOW DO WE KNOW LA CROSSE WAS A SUNDOWN TOWN?

YEAR	BLACK POPULATION
1852-1906	1-2% (on average)
1910	0.002%
1920	0.001%
1930	0.0009%
1950	0.0006%
1980	0.003%
1990	0.007%
2000	1.6%
2010	2.3%
2020	2.45%

In 1980, the U.S. Census *reportedly* listed La Crosse as the 5th whitest metropolitan area in the nation*

*despite HMoob immigration beginning in late 1970s; Census data skewed

Content warning: anti-Black racist language on next slide.

FREEZE-OUT STRATEGIES

- Segregation signs
- Local KKK presence
- Service refused at stores
- Racist language (local newspapers, landmark names, etc.)
- Racially restrictive covenants

La Crosse Tribune, 9 Dec 1922

La Crosse Tribune, 17 Oct 1922

La Crosse Tribune, 12 May 1947

La Crosse Tribune, 18 Aug 1942

**500 MEMBERS IN
LA CROSSE, IS CLAIM
OF KU KLUX HEAD**

**King Kleagle of Wisconsin Says
Order Has 15,000 Members
in the Entire State**

**ORGANIZERS WERE IN CITY
DURING SUMMER AND FALL**

**GEORGE R. CHILDERS
KILLS SHE-WOLF AT
NIGGER NATHAN HILL**

**Mother of Pack Numbered
Among the Slain; Seven
Fall Before Hunters**

George R. Childers, 1027 Jackson street, a street car employe, shot a wolf Sunday near Nigger Nathan hill.

Negro Sues Hotel

James Tate, Chicago, was testifying at noon Monday in circuit court that the Northern Hotel company, a corporation, used a "discriminatory policy, but not courtesy," in his reception at a local hotel on June 8, 1946. Tate, a Negro, maintained that he was asked by an employe of the hotel to "use the stairs, rather than use the elevator."

He admitted that he had not rung the bell to summon the lift, assuming that because he had been asked to use the stairs he would abide by the hotel's request.

**City 'Out Of Bounds'
For Negro Soldiers**

Because of the attempted attacks on La Crosse young women Saturday night, the city has been placed on the "out of bounds" list for all Negro Soldiers at Camp McCoy, except sergeants who live in the city.

Police were notified of the order Monday night by camp au-

PROTECTIVE COVENANTS AND RESTRICTIONS
APPLICABLE TO CLIFFVIEW ADDITION TO THE
CITY OF LA CROSSE, LA CROSSE COUNTY, WISCONSIN

For the benefit of the respective owners of Lots or parcels of land located in Cliffview Addition to the City of La Crosse, the following restrictions and covenants shall apply to all lots in said addition, and shall run with the land and be binding on all owners of said property until January 1, 1966, at which

back time.

(e) No noxious or offensive trade or activity shall be carried on upon any lot, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

(f) No trailer, basement, tent, shack, garage, barn or other outbuilding erected in this Addition shall at any time be used as a residence, temporarily or permanently, nor shall any structure of a temporary character be used as a residence.

(g) No person of any race other than the white race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants or employees of a different race who may be domiciled with the owner or tenant.

(h) No dwelling costing less than Four Thousand (\$4,000.00) Dollars shall be permitted on any of the following lots in this tract, to-wit: All lots in Blocks One (1), Two (2), Three (3) and Four (4), and Lots One (1) to Eleven (11), inclusive, in Block Five (5). No dwelling costing less than Thirty-five Hundred (\$3500.00) Dollars shall be permitted on any of the other lots in this tract. The ground floor area of the main structure, exclusive of one story open porches and garages shall be not less than six hundred fifty square feet in the case of a one story structure and not less than four hundred fifty square feet in the case of a one and one-half or two story structure.

(i) An easement is reserved over the rear two and one-half feet of each lot for utility installation and maintenance, and any easements shown upon the recorded plat are likewise reserved. The easement for this purpose as to Lots Three (3) to Six (6), inclusive in Block Seven (7) shall be five feet in lieu of two and one-half feet.

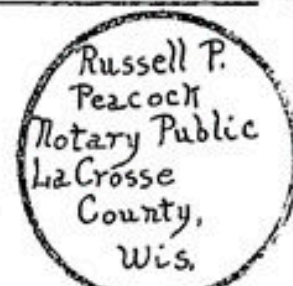
LA CROSSE COUNTY)

Personally appeared before me this 17th day of April, A.D., 1941, K.E. Salzer, President and D.A. Gordon, Secretary of Salzer Land Company, a Wisconsin corporation, and to me known to be such officers and acknowledged that they executed the foregoing instrument as such officers by authority of the Salzer Land Company, and as their free act and deed for the uses therein mentioned.

Russell P. Peacock
Notary Public,
La Crosse County, Wisconsin.

Notary Public-LaCrosse County, Wis.
My commission expires My Commission Expires Feb. 7, 1943

Recorded June 20, 1941 at 3:00 P.M.



Covenant for the Cliffview
Addition, 20 June 1941.
Laredo Land Records
Document Search Engine,
Fidlar Technologies,
accessed 4 March 2024.

CLIFF VIEW ADDITION

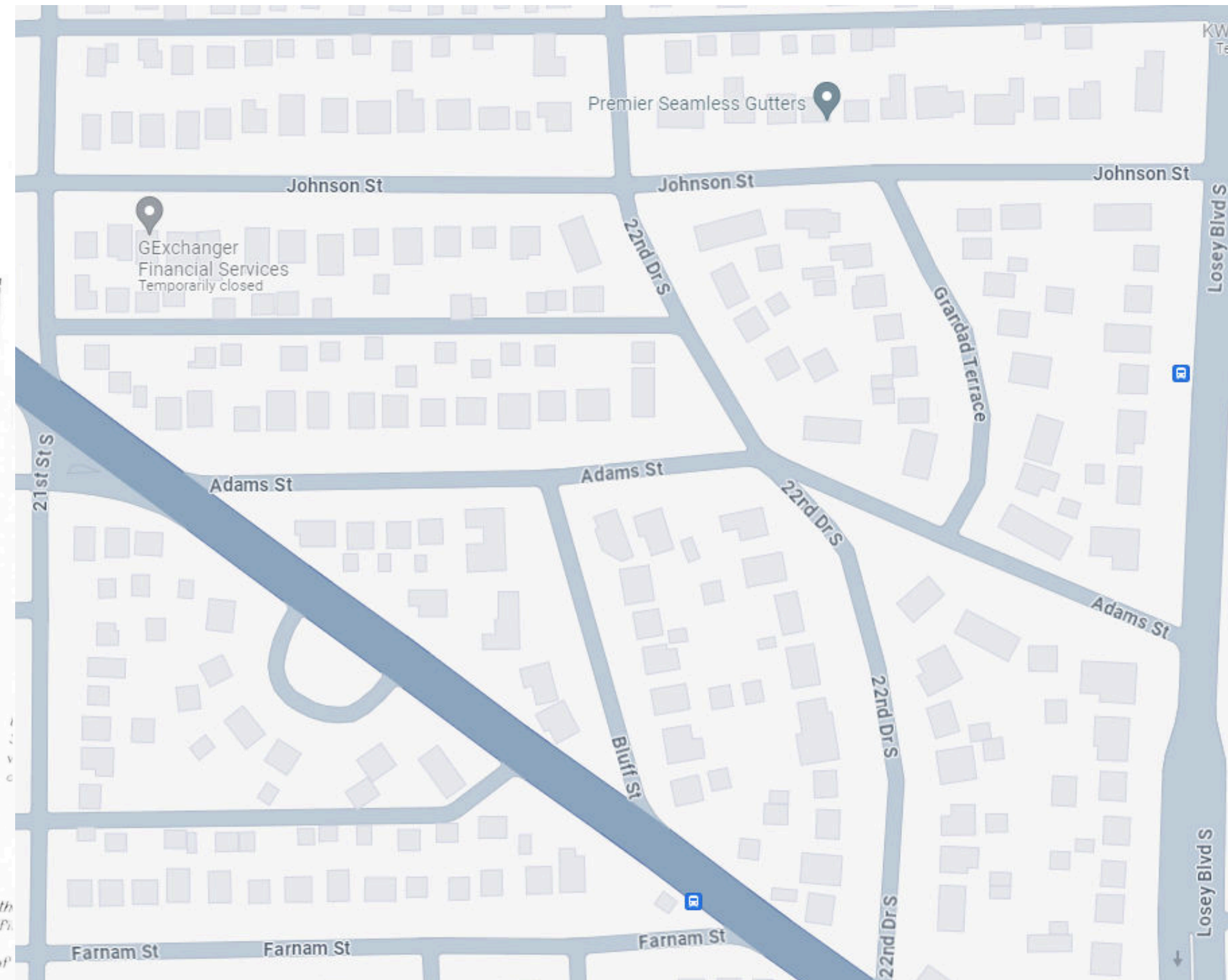
Part of the SE 1/4 of the S.W.1/4 of Section 4 T15N R7W

CITY OF LA CROSSE WISCONSIN

Frank J. Davy & Son, Engineers
LaCrosse, Wisconsin

Curve Data					
Curve	Δ	D	Tang.	Length	L.Chord
A	23°	18'	65.04	127.77	127.46
B	1°	6'30"	108.85	216.66	216.30
C	29°40'	12'	126.7	247.22	244.74
D	18°10'	11'	83.4	165.15	164.70
E	11°16'	15'	37.78	75.0	75.18
F	39°	15'	135.65	260.0	255.73
G	28°13'	12'	120.15	235.10	233.04
H	40°	30"	70.32	133.33	132.14
I	17°	10'30"	81.66	161.19	161.52
J	9°28'	6'	79.12	157.7	157.68
K	7°18'	7'	52.24	104.28	104.26
L	64°54'	12'6"	34.0	51.3	57.38
M	100°42'	12'2"	68.8	82.1	87.8

Scale 1"=100'-0"

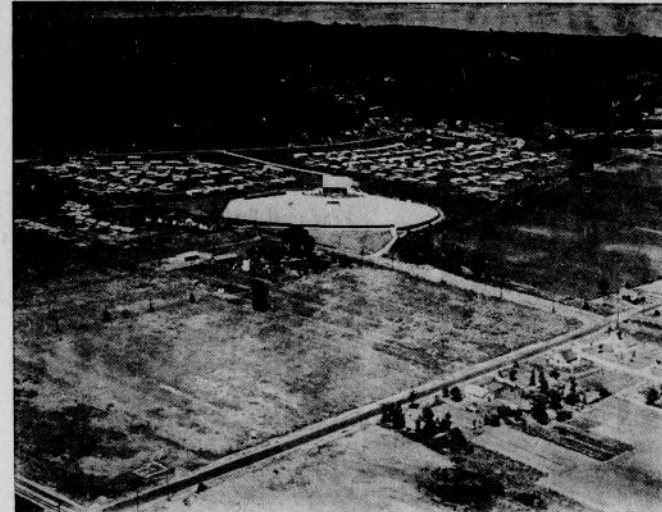


Left: Cliffview Addition, 1948, Engineering Department Plats, La Crosse Series 005, La Crosse Public Library Archives, La Crosse, WI.

Right: Google Maps.

Wedgeoodland

...FROM CORNFIELDS AND WOODED VALLEYS TO OVER 200 HOMES AND A NEW WAY OF LIFE!



THIS IS WEDGEWOODLAND!

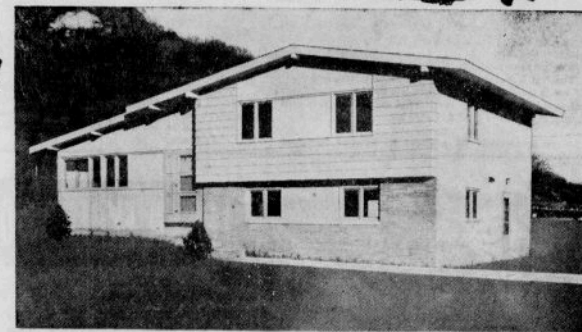
Upper Background: Wedgewood Valley; Middle Center: Wedgewood Terrace and the First Addition to Wedgewood Terrace; CENTER FOREGROUND: THE SITE OF THE NEW SOUTH ADDITION TO WEDGEWOOD TERRACE WHERE 96 RAYMOND BROS. QUALITY HOMES ARE NOW BEING CONSTRUCTED. THIS CHOICE RESIDENTIAL AREA IS LOCATED IN THE CITY OF LA CROSSE, JUST NORTH OF WARD AVENUE AND EAST OF THE BURLINGTON RIGHT-OF-WAY.

The story of Wedgewoodland is in a sense the story of America itself . . . a story of hope, years of hard work and planning, and finally the fulfillment of a dream.

Many years ago, Raymond Brothers and Associates saw in La Crosse a need, and along with the need, an opportunity. The need was for housing—quality homes to be built for modern family living. The opportunity was La Crosse itself, admirably situated for home developing in locations of unrivaled scenic beauty.

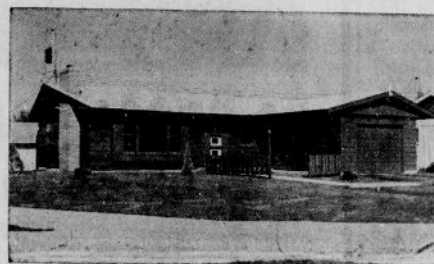
And so a beginning was made . . . the first homes were built, sold, lived in. The tremendous impact of a new way of life, and a new way of living began to be felt in La Crosse. People spoke in glowing terms of Raymond built homes,—their spaciousness, their clean modern lines, and above all their livability.

The next step was inevitable and its name was Wedgewood Terrace. Here was the achievement of a goal long sought for, a planned, ideally situated residential community consisting of moderately priced homes each "individualized" yet designed to exist in perfect harmony with its neighbors. Hundreds of La Crosse families have found happiness here, as will hundreds more.



For those who wanted the ultimate in luxury living, in secluded privacy, Raymond Brothers discovered what was to become Wedgewood Valley, a scant half-mile from Wedgewood Terrace. Here, on dozens of dramatic sites, the Raymonds built true custom homes, the last word in modern living.

Raymond Brothers always have and always will build with an eye to the future. They realize that thousands of La Crosse families still yearn for a "new way of life, a new way of living."



RAYMOND BROS.

WEDGEWOOD TERRACE

LA CROSSE, WIS.

Wedgeoodland ad, *La Crosse Tribune*, 20 June 1958.

ZONING REFORM TO HOUSING CRISIS

La Crosse needs quality housing

Over the years a considerable amount of attention has been paid by the city of La Crosse to economic development and downtown business issues.

Far less emphasis is given to the quality of housing in La Crosse — and the stability and health of our neighborhoods. It's time we gave those concerns more time and attention.

This issue was one of several studied in a recent La Crosse Foundation needs assessment of the city, "To Make a Difference."

University of Wisconsin-La Crosse sociologist Jac D. Bulk studied housing issues and concluded that La Crosse had some problems.

"It is no secret," he wrote, "that the city of La Crosse is undergoing some serious housing deterioration in certain areas. This deterioration is clearly connected to joint tenant and landlord irresponsibility in city sectors that are predominately constituted by rental units."

Bulk noted problems in a number of areas, including a general lack of awareness of the laws on the part of both landlords and tenants.

There are plenty of problems inherent in the landlord-tenant relationship. Those problems are exacerbated in a university community such as ours where being a landlord has become a local cottage industry.

Renting to students and others people has become a minor industry in La Crosse. But there are other interested parties besides landlords and tenants, and there are other concerns about rental housing besides landlord-tenant relationships.

Most of La Crosse is zoned to enable building owners to convert from single-family to multiple-family use simply by obtaining a permit from the city. In almost all city neighborhoods, no zoning change is necessary to tear down a home and build an apartment house.

Sometimes this procession of

apartment buildings can create problems in the neighborhood.

That is why the city planning director is now working on a zoning map that will restrict what can be done with houses in La Crosse. The effort is the result of a lengthy study by a committee of city council members and citizens — including some landlords.

Mayor Patrick Zielke was concerned that the stringent changes would be approved by the council without adequate public notice. So he threatened to veto the legislation which started the process — unless city meetings are held in all 18 council districts.

That makes sense. Now, under the council's plan, when the proposed zoning changes are unveiled this fall, public meetings will be held by each council member. Block by block, the changes can be discussed.

That's a positive approach, but we would recommend another positive way of looking at the zoning and housing issues.

Simply put, good housing and pleasant neighborhoods have an economic development aspect that is too often forgotten by city officials.

People moving into the area have concerns about a whole range of issues — including tax rate, schools and quality housing.

If our zoning laws are too lax, we'll end up ruining good family neighborhoods — those that aren't ruined already, that is. Let's take as broad a view as possible of issues that affect La Crosse's neighborhoods.

Those include landlord-tenant relationships as outlined in the report for the La Crosse Foundation. But they also include the impact of rental housing on primarily single-family neighborhoods, and that has an effect on our ability to attract young families to the city.

And that is as valid an economic development goal as the solicitation of potential new employers.

Laws would protect single-family areas

By GARY RADLOFF
Of the Tribune staff

City ordinances attempting to reduce the encroachment of duplex homes and apartments into single-family residential neighborhoods were passed by the La Crosse Plan Commission Monday.

The commission approved the final pieces of legislation stemming from a year long, comprehensive study of zoning and housing ordinances.

The major part of the plan approved Monday is a citywide zoning map study attempting to create a more standard zoning plan for the city.

A mayoral veto looms over the plan because it may change the zoning designation for large parts of the city.

The zoning map change may create more areas zoned for single-family homes. There is currently only one area of the city zoned single-family.

The building of apartments and duplexes is restricted in single-family zoned areas.

"There is a lot of erosion of single-family neighborhoods," said Ron Bracegirdle, city planning director. "The existing (zoning) ordinances did not envision as many multi-family dwellings as we have had."

Bracegirdle said the existing city zoning map was drawn sometime in the 1930s.

Mayor Patrick Zielke said he objects to city government telling people the zoning on their home has changed because the city redrew its zoning map.

"Are we doing more than we need? I think the only problems are in the university area," Zielke said.

But other members of the plan commission say a new city zoning map is needed.

"It is long overdue for the city to do something like that," said Don Meinert, a commission member.

"There are certain sections of the city occupied by middle-aged people. When they die

the house will probably be purchased ... then five more students will move in."

Bracegirdle said changes need to be made in the zoning map to prevent more high-density housing such as duplexes and apartments replacing single-family homes.

"There will be substantial zoning changes and this will reduce the allowable density," Bracegirdle said.

The commission approved legislation that takes a two-pronged approach to the problem.

The first ordinance addressing the problem would change the city zoning map. This would likely result in more areas zoned for single-family homes.

Most city homes are in areas zoned residence district, which which allows a variety of uses such as duplexes and larger apartments.

The second piece of legislation would require a conditional use permit for any owner-occupied home in single-family or residence zoned districts to be leased or occupied by more than two unrelated people.

This conditional use requirement also sets standards by which the permit could be granted or denied.

The standards are rather general and subject to interpretation with language such as the new use of a home should "not be detrimental to or endanger the public health, safety, morals, comfort or general welfare."

The plan commission and council still would be interpreting whether a zoning change runs contrary to the standards.

Council member Shirley Haas (8th District) said the proposed zoning map change will be hard to pass if the mayor opposes it.

Still, the conditional use requirement on apartments with more than two unrelated people may serve the purpose of controlling the encroachment of duplexes and apartments in single-family neighborhoods.

The legislation next will be considered by the La Crosse Common Council.

La Crosse needs tougher zoning

La Crosse's neighborhoods are in trouble. Here are a few of the symptoms:

- The construction of apartment buildings in areas that once were dominated by owner-occupied, single-family homes.

- Problems arising in neighborhoods where the only residents are either student renters or elderly homeowners. These include noise and vandalism.

- Parking problems, associated with the apartments.

Last year, a special committee of Common Council members and citizens studied these problems and recommended several sweeping changes in La Crosse's housing and zoning laws — including a proposal now under consideration that the city draw up a new zoning map, restricting where new apartments may be built.

Current zoning laws allow apartment buildings in many parts of the city. Generally, the areas west of West Avenue on the South Side and west of George Street and south of Gillette Street on the North Side, are zoned for multiple family housing. Drive through some neighborhoods and you'll see what we mean. There may be a single-family house on the corner, and then two 12-unit apartment buildings, followed by another single-family house, and then more apartments.

A committee of council members and citizens spent several months studying the issues, and came up with a sweeping series of recommendations. Some of those, providing stiffer penalties for noise and yard-clutter violations, have already been approved.

But the restrictions on apartments could be the most controversial. Mayor Patrick Zielke has already threatened to veto them.

Here is what is proposed:

- An expansion of the area limited to single-family homes. Since there are apartments all over the city, this will be con-

troversial. What happens to apartments already in existence? They would probably be allowed as "nonconforming uses" but properties that are vacant for at least a year may have to comply with the newer restrictive zoning.

- A law that any apartment occupied by more than two unrelated persons would require a conditional use permit from the city. This is specifically intended to limit the number of students or other tenants allowed in apartments. Donald Meinert, a member of the City Plan Commission, put the issue this way: "There are certain sections of the city occupied by middle-aged people. When they die the house will probably be purchased...then five more students will move in."

There is a broader issue behind these proposals — the gradual deterioration of many of La Crosse's residential neighborhoods. This deterioration has been taking place all over the city, for a variety of reasons.

Obviously, the haphazard introduction of apartment buildings into what had formerly been single-family neighborhoods is a factor in this deterioration. But it is not the only one.

Poverty, landlord neglect and destruction of property by tenants are also factors. While we support the efforts to tighten up La Crosse's zoning laws, we realize that those measures alone will not restore neighborhoods that have declined. That will take the combined effort of both the city and the private sector. In addition to making order out of our chaotic zoning laws, new investment must be made, on the part of landlords and in the form of new families moving in.

There is much that needs to be done, but tough new zoning laws would be a step in the right direction.

ZONING IN LA CROSSE

From the 1930s through the 1990s, a series of zoning code rewrites occur in La Crosse.

Fear of “encroachment” of duplexes and apartments and “erosion” of single family neighborhoods influenced zoning reform.



ZONING IN LA CROSSE

By the late 1990s, single-family zoning dominates residential areas.

R1, or Single Family Residential, composes the second highest percentage of land use at 19%, topped only by Conservancy at 22.9%.



ZONING IN LA CROSSE: CONSEQUENCES

Loss of missing middle housing

Ever-increasing lot sizes

Buildable land becomes too expensive

Homeownership is out-of-reach



Scan QR code

OR

**Go to menti.com and enter code:
1394 8883**



From what you know about La Crosse history....

- How has our city responded to housing insecurity?
- How have we supported folks experiencing homelessness?

03.

EXPLORE PRIMARY SOURCES



QUESTIONS FOR US (COLLECTIVELY)

- What were some ways our community has responded to housing insecurity in our past? Did these sources break down or support what you shared at the beginning? In what way(s)?
- What were some strengths/weaknesses of these sources?
- Whose voices do we hear in these sources? Whose voices do we not hear?
- Where did the funding come from for these various responses?
- Who took action and found the funding?
- In what way can this history help us today?



QUESTIONS FOR YOU (AS INDIVIDUALS)

- How do you see yourself in this history?
- How do you see yourself in today's crisis?
- What might you do after you leave, based on this history?
- What do these sources make you want to do?
- Name one action you might take? Identify what you need to take this action, or what the steps might be.



04.

ACTIONS



EDUCATE

- Take home a zine and share with family and friends
- Read *Black La Crosse* (available online and at the library)
- Review city council agenda
- Read your deed
- Do a self-assessment to understand your own natural biases



ACT

- Like all our organizations on Facebook
- Learn who your councilmember is
- Fill out Forward La Crosse's survey about how we can create a zoning code that works for everyone: www.forwardlacrosse.org

ADVOCATE

- Email your city councilperson to tell them what you learned
- Email council person a thank you if/when they vote in favor of a pro-housing issue
- When housing insecurity issues are on the Common Council meeting agenda, share what you support in a written comment: email zzcouncilmembers@cityoflacrosse.org

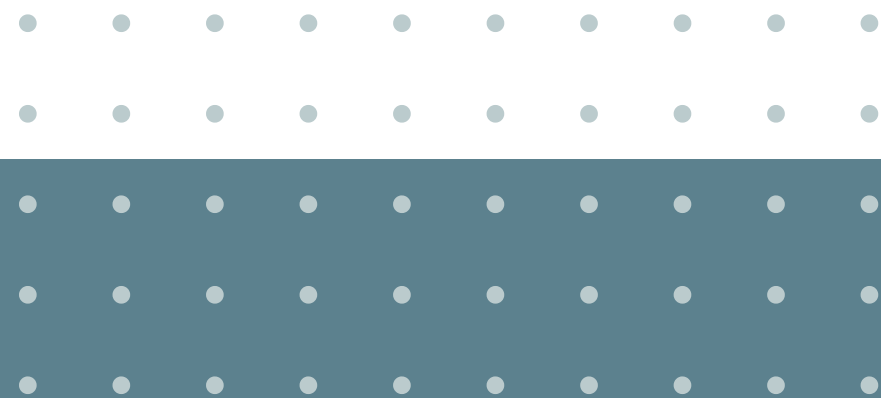
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THANK YOU

