

THEN + NOW

Housing Access, Insecurity and Discrimination in La Crosse

Helpful Definitions

Redlining is a discriminatory lending practice of denying someone services (often loans) because the neighborhood they live in is deemed high risk.

- The practice dates back to the 1930s, when agencies created through the New Deal institutionalized discriminatory mortgage lending practices. The Federal Housing Administration established guidelines for government-backed mortgages based on “residential security” maps. Maps were created for 239 cities.
- If a neighborhood had Black, immigrant, Jewish, or other minority residents, they were deemed them “hazardous” and colored red. This meant that non-white citizens were seen as a threat to the stability of home values and were denied opportunities for homeownership.

- **Learn more:**

- Explore *Mapping Inequality*, a digital database of redlining maps

Racially restrictive covenants are clauses inserted into property deeds to prevent people who were not white from buying or occupying land.

- As housing development soared in the first half of the 20th century, entire neighborhoods were effectively designated as whites-only.
- First covenants appeared in the early 1900s. They were deemed unenforceable by the 1948 Supreme Court decision in *Shelley v. Kraemer* and made illegal by the Fair Housing Act of 1968.

- **Learn more:**

- Explore *Mapping Prejudice*, a Twin Cities-based project that has digitized and mapped racially restrictive covenants

Zoning refers to a set of rules and regulations that govern how property can be used. It also includes the regulation of size, shape, and scale of buildings on certain properties within a geographic area.

- In 1910, the first racially explicit zoning code was passed in the city of Baltimore. Since then, zoning codes have reinforced segregated spaces, restricted opportunities for rental and multifamily development, and limited affordability.
- Today, proposed zoning reforms have the potential to increase housing access and affordability.

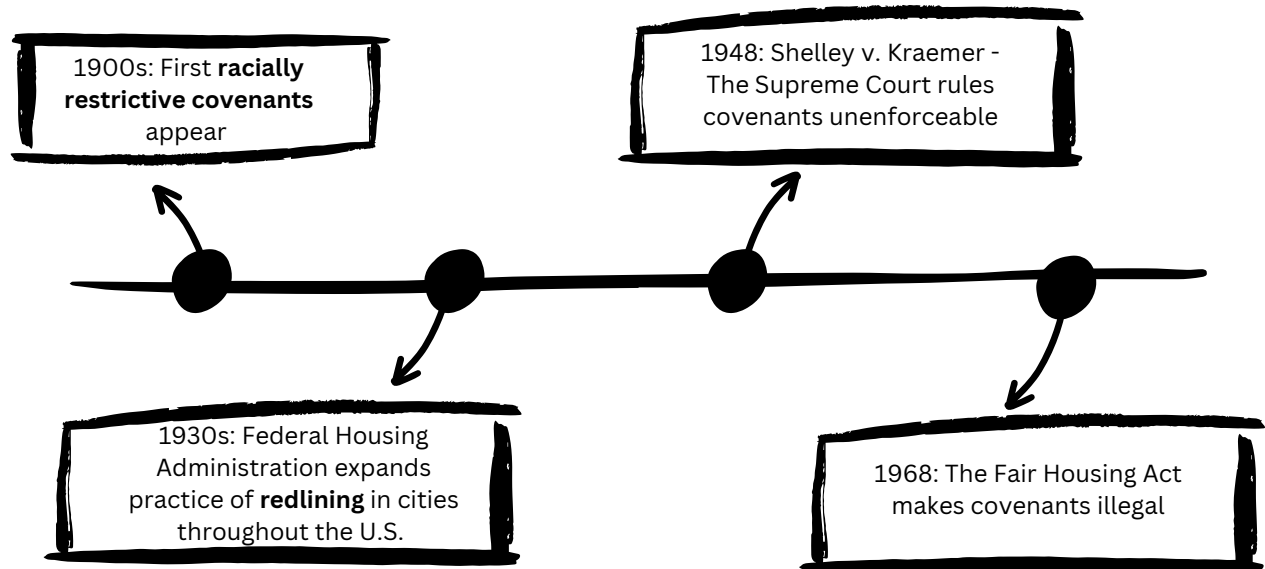
- **Learn more:**

- Visit the Urban Institute website (www.urban.org) to explore the latest research on the relationship between zoning, affordability, and social inequity

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Key Historical Events



Action Items

Educate:

- Share zine with family and friends
- Read *Black La Crosse* by Bruce Mouser
- Read your deed
- Do a self-assessment to understand your own natural biases

Act:

- Learn who your city councilperson is
- Attend city meetings

Advocate

- Email your city councilperson to tell them what you learned at Then + Now
- Email your city councilperson 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 and send to the City Clerk.