



OPENING DOORS FOR OUR FUTURE.

Housing Advisory Committee (HAC) Meeting #3 | 11.30.2022

WELCOME + INTRODUCTIONS

ZOOM TECHNOLOGY INTRODUCTION

PLEASE REACH OUT TO THE PROJECT TEAM WITH ANY TECH ISSUES OR QUESTIONS!

Once logged on:

- **Keep your video on the entire meeting**
- **Edit your Zoom name to include your = NAME / AFFILIATION / PRONOUNS**

How to engage:

- **Virtually raise your hand + wait to be called upon/unmuted**
- **Submit questions to the project team in the Q&A function**
- **Use the chat function to send messages to others**
- **Join a breakout group once you receive a pop-up message**

**Please note, the virtual HAC Meeting #3 recording will not include the breakout group sessions.*



INTRODUCTIONS

WELCOME + INTRODUCTIONS

Write in the chat:

- **Your name**
- **Affiliation**
- **What is something you have learned about housing, or has made the biggest impression on you from our meetings and discussions, or through your own work recently?**



HAC #3 MEETING PURPOSE

- **Review of where we are in the Regional Housing Strategy (RHS) process, what we have accomplished so far, and the work ahead**
- **HAC #2 summary highlights**
- **Overview of the history of racial discrimination in housing with opportunities to reflect and discuss**
- **Ongoing impact of discriminatory policies on Black households today**



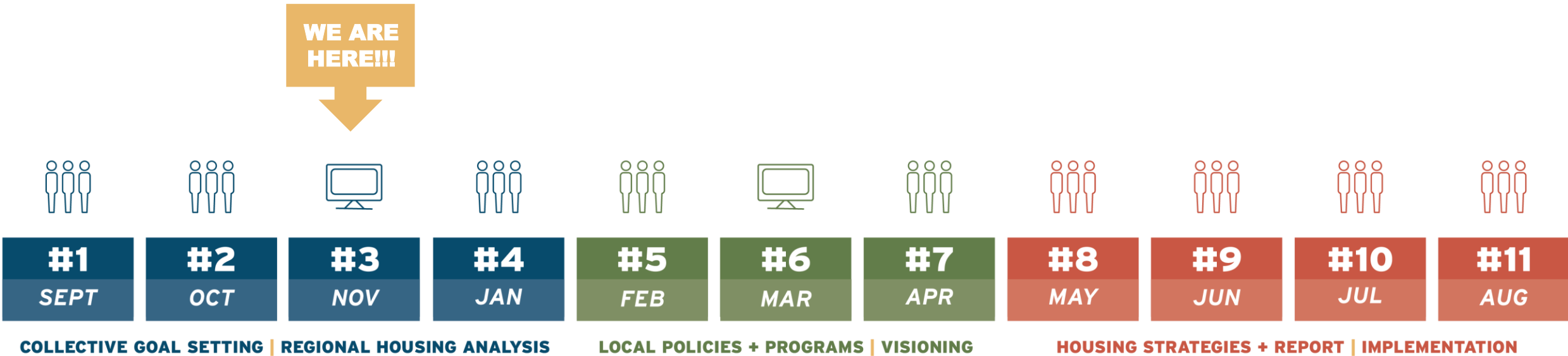
AGENDA

WELCOME + INTRODUCTIONS

- **MEETING WELCOME & INTRODUCTION** *(15 Minutes)*
- **HISTORY OF DISCRIMINATION IN HOUSING** *(25 Minutes)*
 - BREAKOUT DISCUSSION** *(20 Minutes)*
- **MEETING BREAK** *(5 Minutes)*
- **DANE COUNTY HOUSING TODAY** *(15 Minutes)*
 - BREAKOUT DISCUSSION** *(20 Minutes)*
- **REPORT OUT** *(10 Minutes)*
- **Q+A DISCUSSION & NEXT STEPS** *(10 Minutes)*



WHERE WE ARE IN RHS PROCESS



- **Thinking like a region + furthering partnerships**
- **Currently in the Regional Housing Analysis phase**
- **Moving into Program Inventory and Assessment (PIRA) + community survey**
- **Building towards visioning + strategies**



COMMUNICATIONS UPDATE

PLEASE HELP US SPREAD THE WORD ABOUT THE COUNTYWIDE COMMUNITY SURVEY!

- **Participate in the Program Inventory + Assessment Survey (PIRA)**
(December 2022 - January 2023)
- **Raise Awareness of the Community Housing Survey**
(January - February 2023)
 - Open for 5 weeks
 - Use the Marketing Toolkit, a one-stop shop marketing document
 - Share information with your connections (digital and print materials)
- **Volunteer for Strategy Spotlight**



PROGRAM & INVENTORY ASSESSMENT (PIRA)

Who?

One representative from each jurisdiction

What?

Fill out a PIRA survey to provide information on existing housing programs, policies, and resources in your community

Why?

Help us identify current housing policies, local best practices, and existing gaps

When?

Week of December 5th – January 13th

How?

Survey will be distributed via SurveyMonkey



PUBLIC SURVEY MARKETING TOOLKIT

Example Marketing Toolkit

DANE COUNTY COMMUNITY HOUSING SURVEY
TAKING THE NEXT STEP.

Marketing Toolkit | January 2023

Please help Dane County and its community partners spread the word about the upcoming engagement opportunities with your networks and community.

Digital Outreach Opportunities

EMAIL BLAST: Send an informative email blast to your various community networks with the email body language provided in the [Word Document](#) to help spread the word about the [Countywide Community Survey](#), while also directing people to the project website: www.danecountyplanning.com. Do not forget to include the [Email Blast Graphics](#) within the email and to attach the [Flyers](#) so others can pass them along. Feel free to customize the text.

SOCIAL MEDIA: Using your own social media platforms (i.e., Facebook, Instagram, Twitter) post the numerous [Social Media Graphics](#) and [Word Document](#) language. Check out this [Folder](#) and feel free to utilize any photography taken from either the project team or Dane County for a social post.

Print Outreach Opportunities

WINDOW/BULLETIN FLYERS: Print out any of the [Flyers](#) (8.5" by 11") to post to boards or locate in the windows of key locations throughout the county.

Custom Outreach Opportunities

MISC REQUESTED MATERIALS: Need specific dimensions or file type for your local e-newsletter, postcards, etc.? No worries! Send your request to arose@alltogetherstudio.com and we will work with your team to create the custom materials for your use ASAP. Don't forget to check out the [Brand Guide!](#)

Other Outreach Opportunities

OTHER MATERIALS: Don't forget to spread the word about the Dane County Regional Housing Strategy [Community Call-in Number](#). This opportunity allows for people to leave a voicemail which could include questions or comments.



Raise Awareness of the Dane County Community Housing Survey

(January - February 2023)

- **One-Stop Shop PDF with All Resources Hyperlinked**
- **Digital Outreach Opportunities**
 - Email Blasts/E-Newsletter Copy/Graphics
 - Social Media Copy/Graphics (Instagram/Facebook)
- **Print Outreach Opportunities**
 - Flyer PDFs
 - Survey PDFs (directions to mail/scan/drop-off)
- **Other Outreach Opportunities**
 - Call-in Number (leave a voicemail)
 - Anything else you need to help spread the word? Contact us via email or in the chat.

HAC # 2 MEETING SUMMARY & RESULTS

HAC MEETING #2 RESULTS

PADDLE EXERCISE + BREAKOUT DISCUSSIONS

Topic #1: Housing Outcomes by Race

Prompt: "I see the impacts of historic racially restrictive housing policies in my community."

I HAVE SEEN: **45 | 79%**

I HAVE NOT SEEN: **11 | 19%**

ABSTAINED: **1 | 2%**



"Housing stock, policy, redlining, and where housing was placed - it was all planned."

"Single-family homes and large-lot construction are favored by municipalities, continuing segregation by race."

"There are so many barriers to renting and buying properties that disproportionately affect people of color including: lack of lending opportunities, inequitable appraisal practices, reliance on credit scores, private covenants, convictions on record (even if overturned they are not reflected as such in the database)."

HAC MEETING #2 RESULTS

PADDLE EXERCISE + BREAKOUT DISCUSSIONS

Topic #2: Historic + Forecasted Growth

Prompt: "I see signs of growth from both movers to Dane County and young families in my community."

I HAVE SEEN: **52 | 91%**

I HAVE NOT SEEN: **4 | 7%**

ABSTAINED: **1 | 2%**



"People move to be close to friends and families, including undocumented immigrants looking for a better life."

"Preserving farmland is important but there are policies in place that hinder future growth."

"We want to build more affordable housing projects, but it's been difficult to pass them even though there is tons of opportunity."

HAC MEETING #2 RESULTS

PADDLE EXERCISE + BREAKOUT DISCUSSIONS

Topic #3: Job Growth

Prompt: "Job growth is impacting the need for housing in my community."

I HAVE SEEN: **49 | 86%**

I HAVE NOT SEEN: **6 | 11%**

ABSTAINED: **2 | 3%**



"Missing from numbers - how many people would live here if they could find housing? Folks get priced out, commute in from long distances, or don't come to the region at all."

"Bringing more wealth doesn't mean losing people at the bottom and middle."

"We improved our wireless and broadband because we found more and more people wanted to move here, have the land, and work from home."

HAC MEETING #2 TAKEAWAYS

WHAT WE HEARD DURING THE SECOND MEETING - KEY THEMES

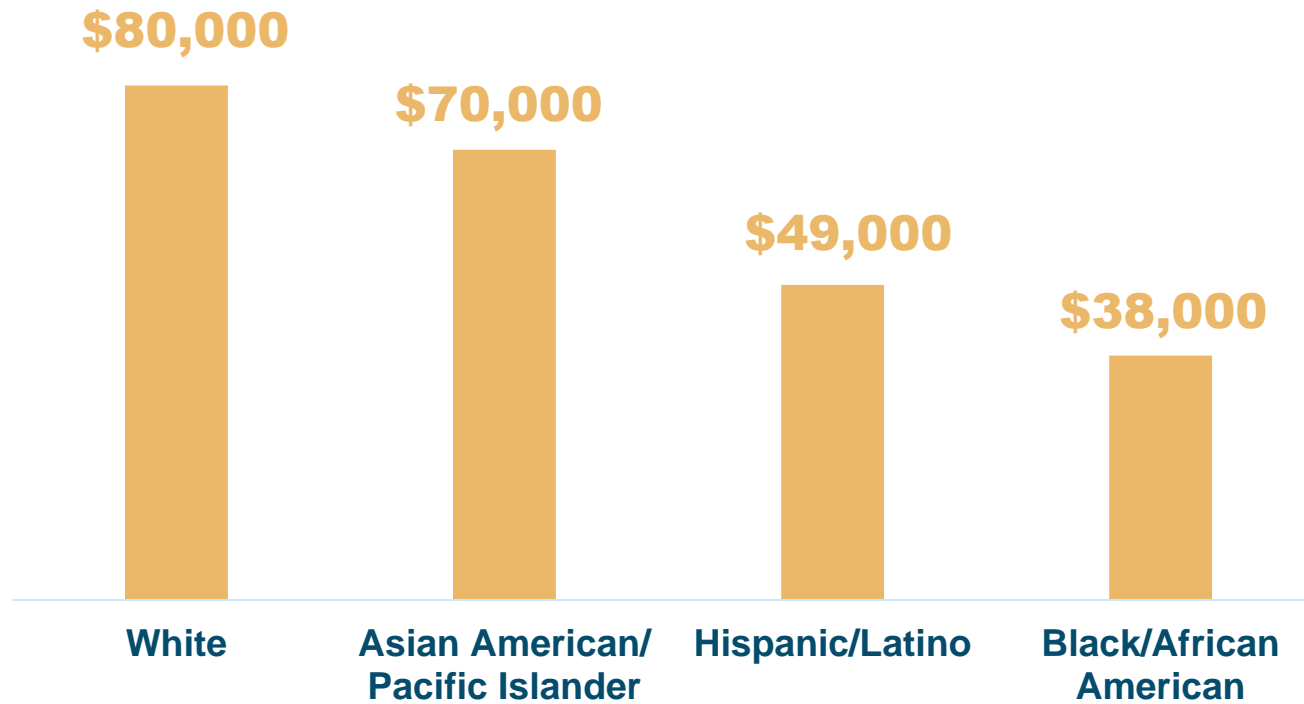
- 1. The impacts of historic, racially restrictive housing policies continue to negatively affect people of color.**
- 2. Growth looks different for each community, and creatively solving the lack of affordable and workforce housing needs to be rooted in partnerships and not a one-size-fits-all approach.**
- 3. Due to limited housing stock and land availability, a growing number of people are unable to find a balance of affordability with convenient access to basic needs.**

HISTORY OF DISCRIMINATION IN HOUSING

HOUSEHOLD INCOME BY RACE/ETHNICITY

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

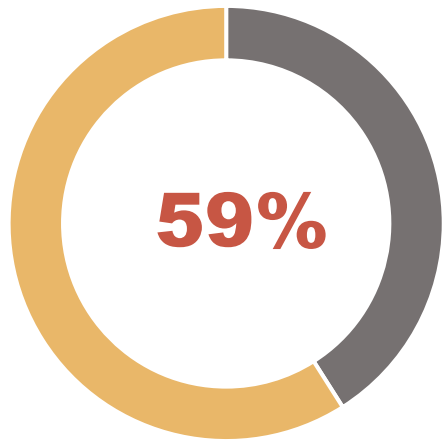
Median Household Income in Dane County:



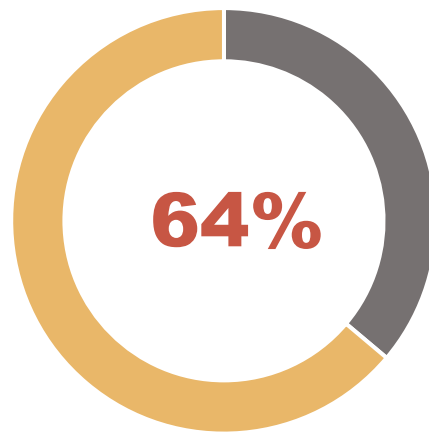
HOMEOWNERSHIP BY RACE/ETHNICITY

HOMEOWNERSHIP RATES FOR PEOPLE OF COLOR ARE LOWER COMPARED TO WHITE PEOPLE

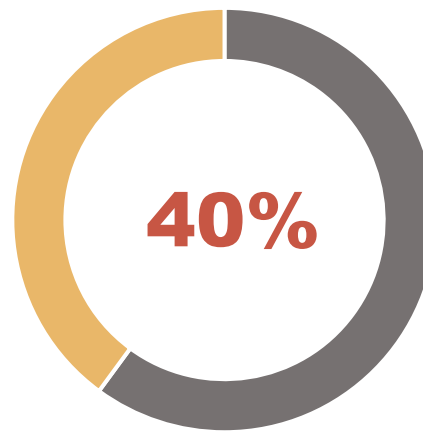
**Overall
Households
(HH)**



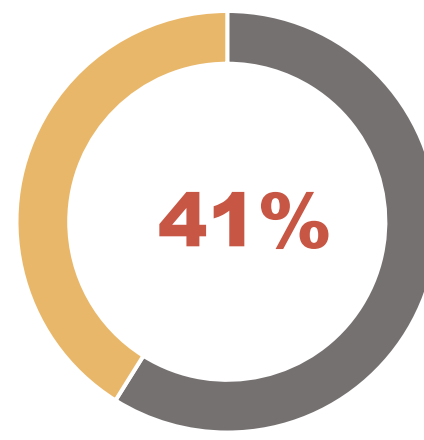
White



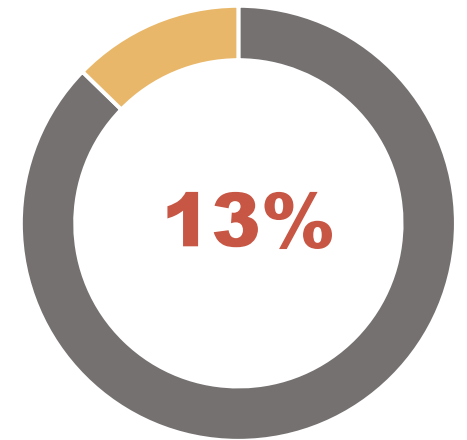
**Asian American/
Pacific Islander**



**Hispanic/
Latino**



**Black/African
American**



OWNER HH

RENTER HH

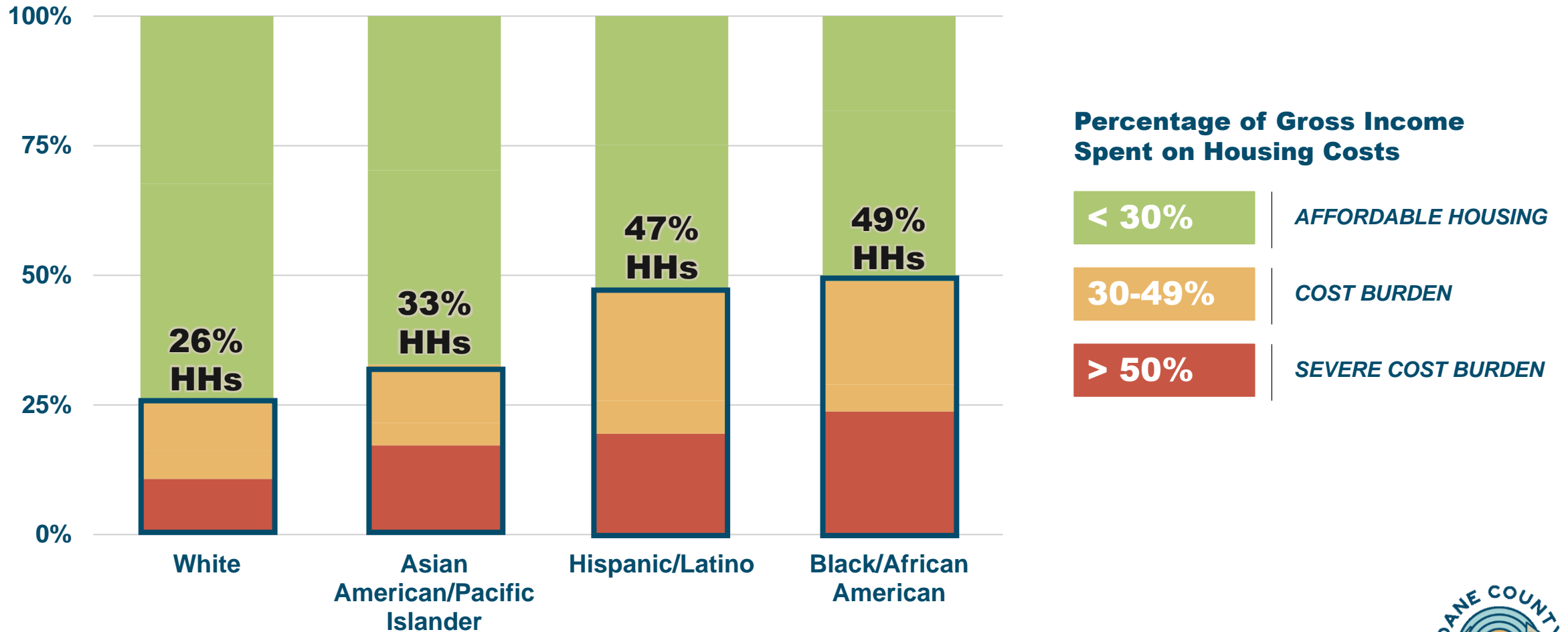
Source: PUMs ACS 5-Year (2016-2020), SB Friedman

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COST BURDEN BY RACE/ETHNICITY

PEOPLE OF COLOR ARE MORE LIKELY TO EXPERIENCE COST BURDEN



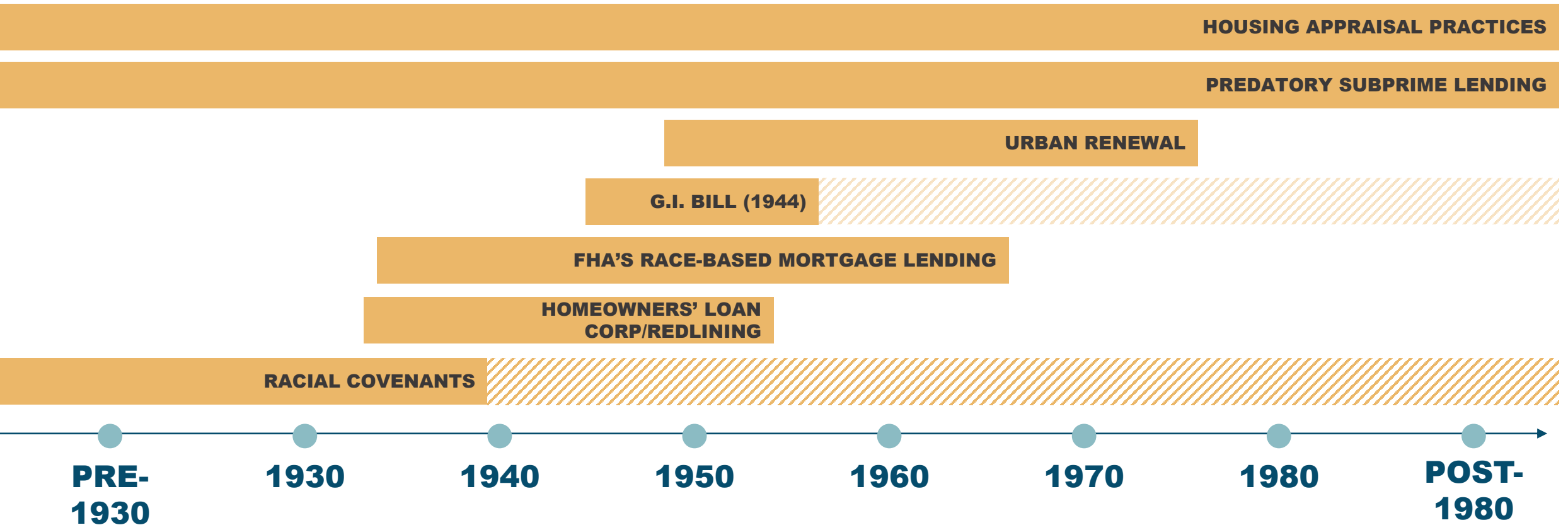
HOW WE GOT HERE

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

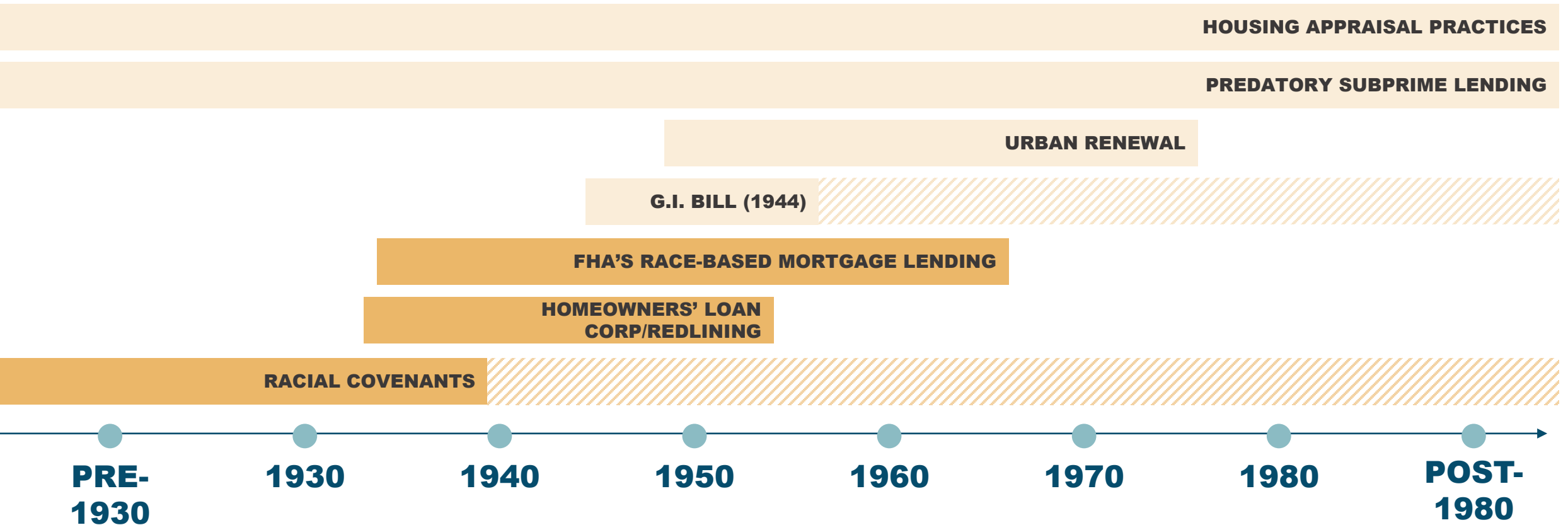
- Black Focus Group Participant



HISTORY OF DISCRIMINATORY HOUSING POLICY



HISTORY OF DISCRIMINATORY HOUSING POLICY

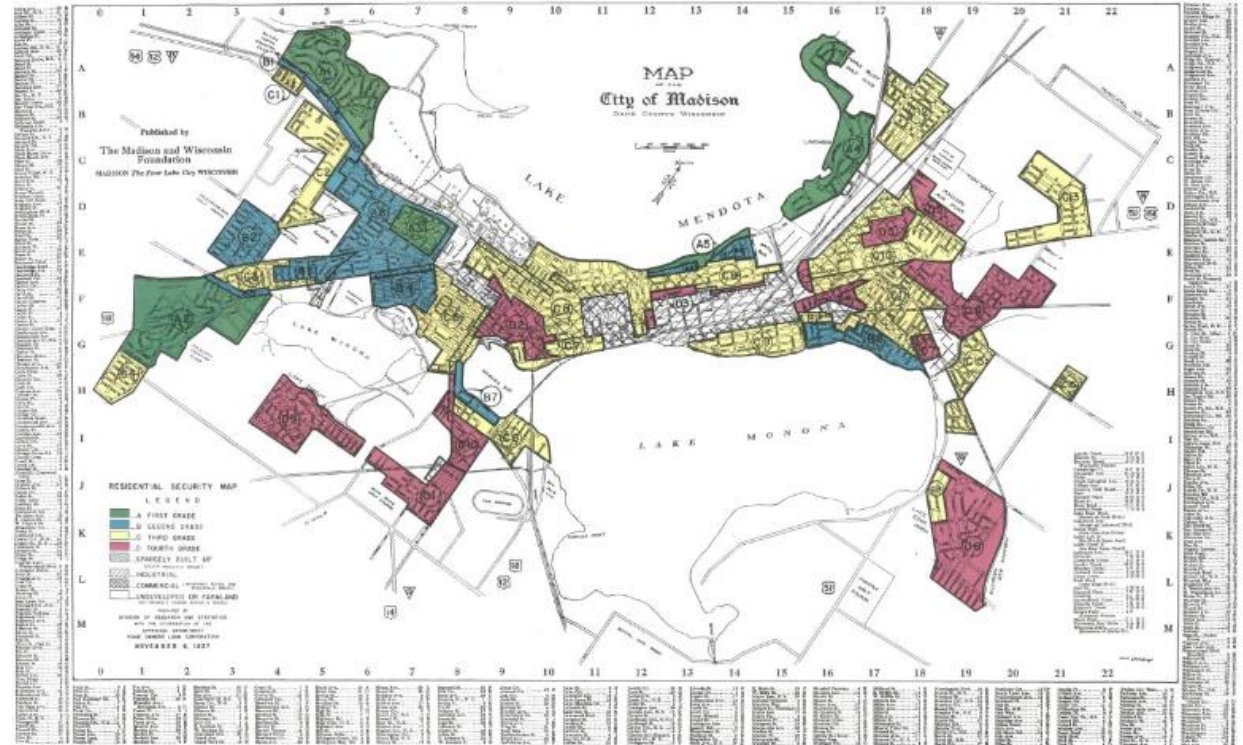


REDLINING - HOMEOWNERS LOAN CORPORATION

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

REDLINING - HOMEOWNERS LOAN CORPORATION

Timeline: HOLC was active 1933-1954

POLICY 101

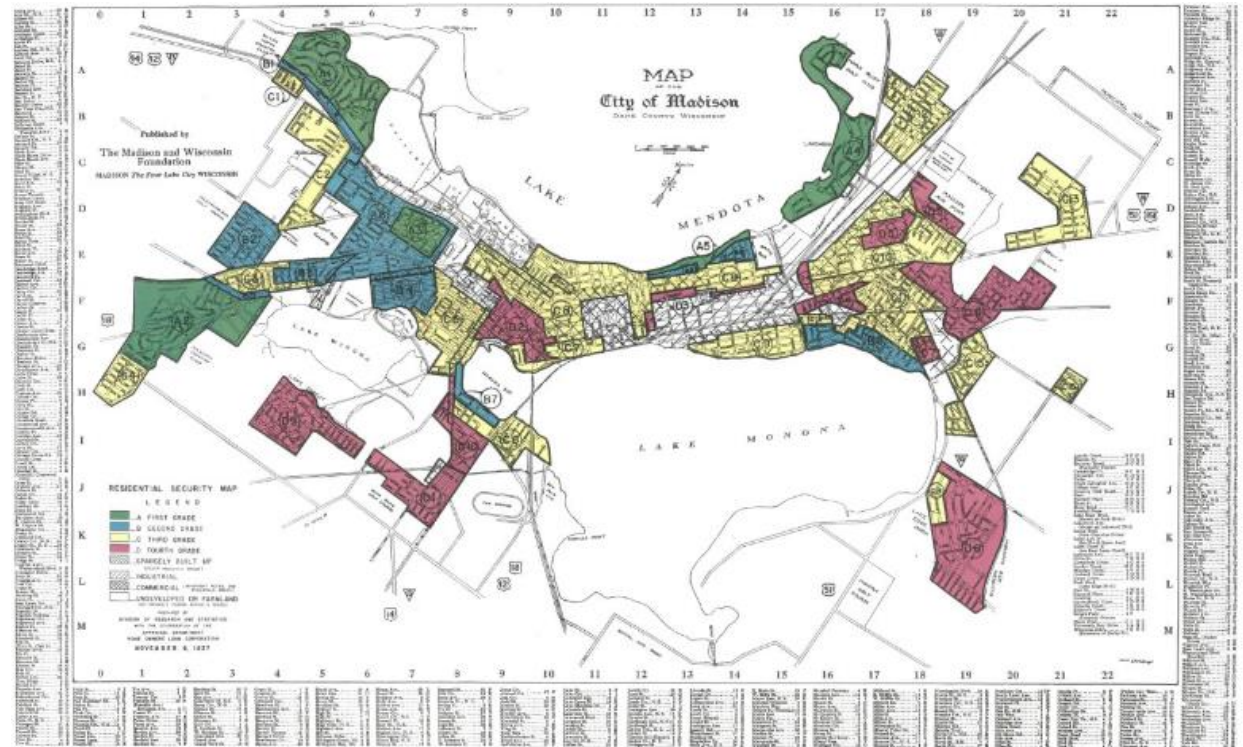
A mortgage lending risk grading system that assigned neighborhoods grades from “A” to “D”, based on the perceived quality. The Federal Housing Administration (FHA) relied on HOLC maps in home lending until 1968 (Fair Housing Act).

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 STREETVIEW

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Northpointe Apartments in Madison, WI

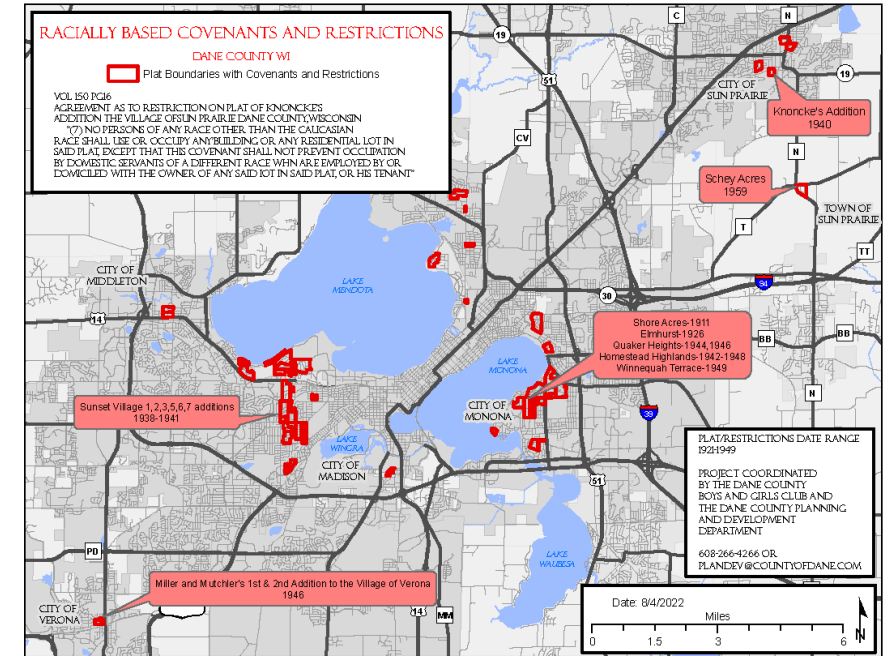


RACIALLY RESTRICTIVE HOUSING COVENANTS

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

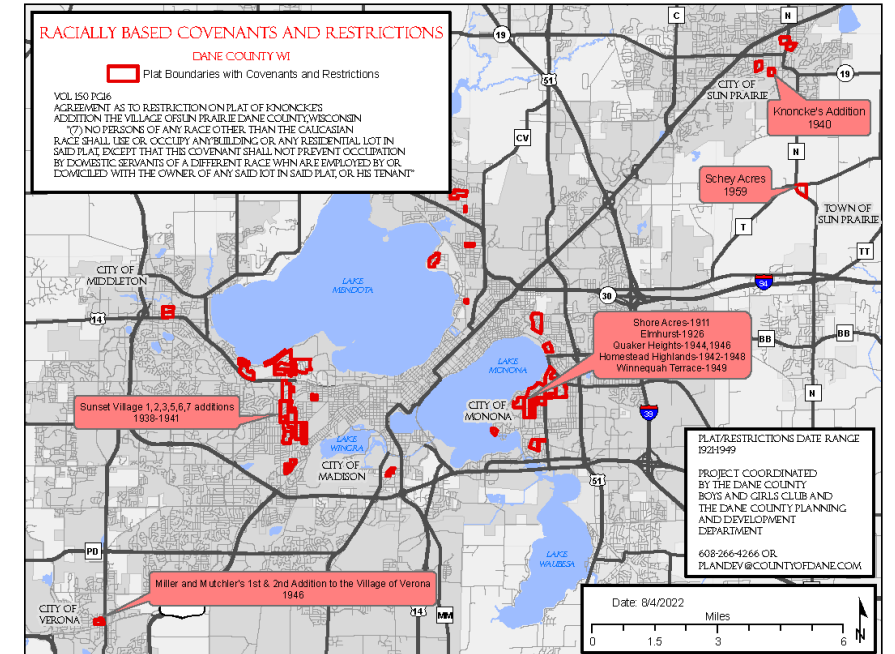
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POLICY 101

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.

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.

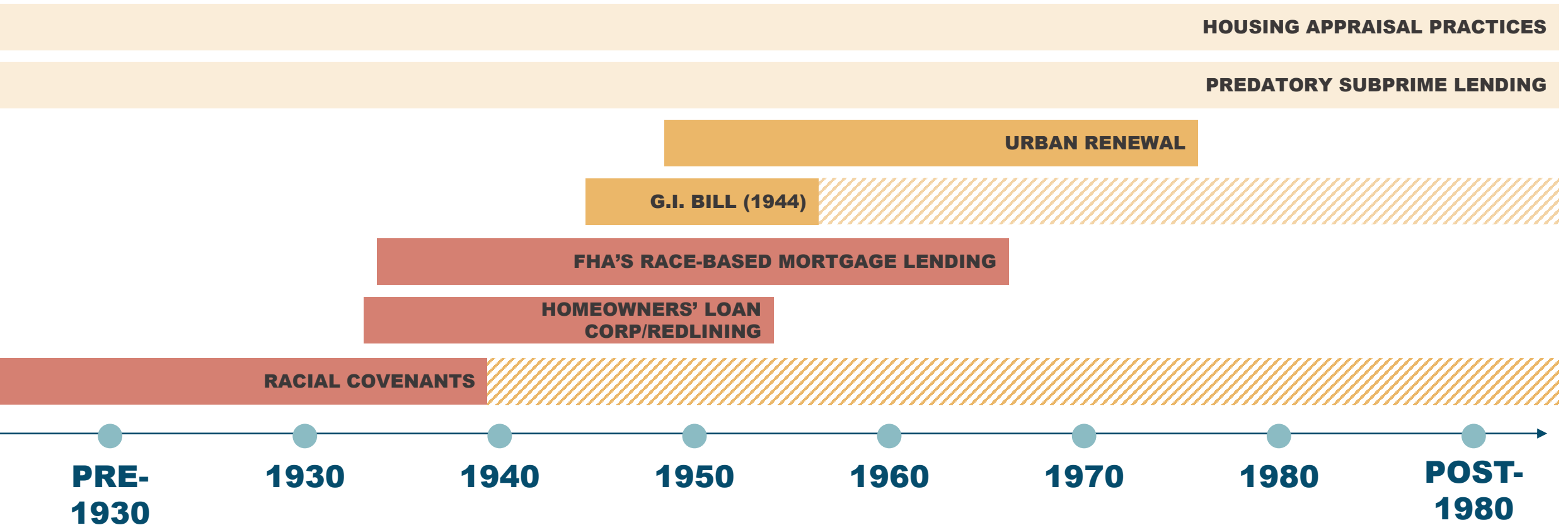


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Example Text from Restrictive Covenant



HISTORY OF DISCRIMINATORY HOUSING POLICY



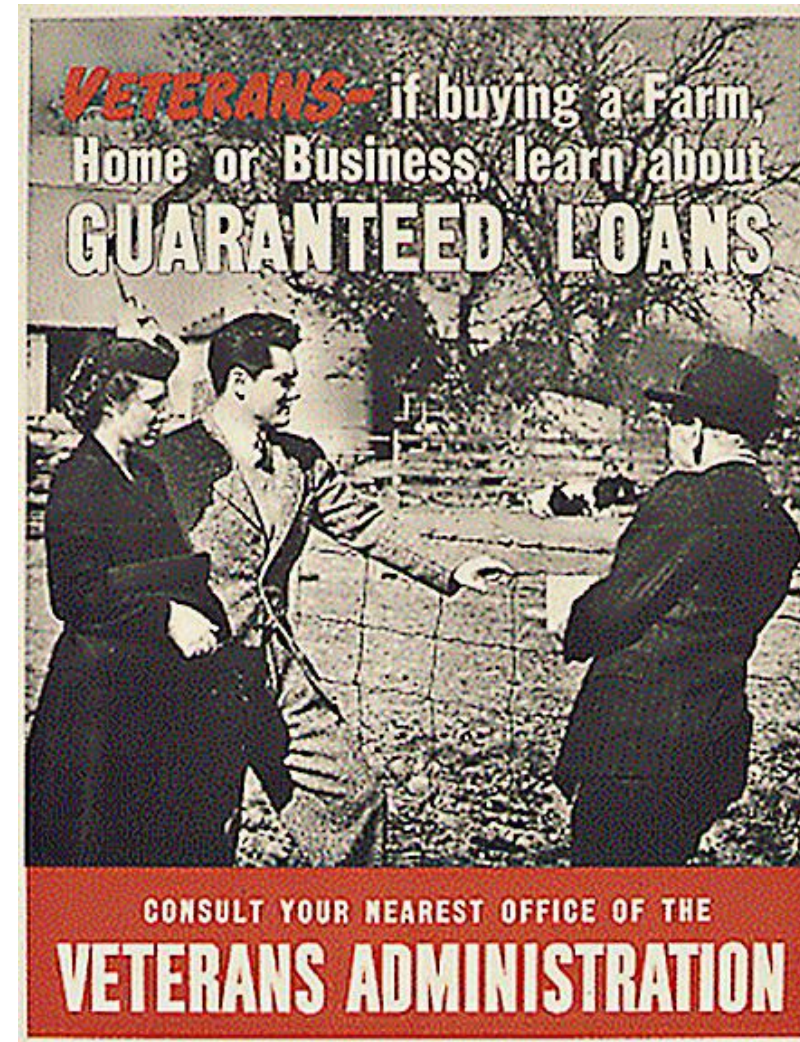
G.I. BILL (VETERANS ADMINISTRATION)

Timeline: Initial program expired in 1956

POLICY 101

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

IMAGE SOURCE: NATIONAL ARCHIVES
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WWII Poster



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.

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.”

SOURCE: “WHEN AFFIRMATIVE ACTION WAS WHITE: AN UNTOLD HISTORY OF RACIAL INEQUITY IN TWENTIETH-CENTURY AMERICA” BY IRA KATZNELSON

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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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POLICY IMPACT ON HOUSING SEGREGATION

Redlining and urban renewal, among other factors, resulted in highly segregated neighborhoods and white flight

Maple Bluff



Ridgecrest Apartments, Northport Drive, Madison



POLICY IMPACT ON HOUSING SEGREGATION

Redlining and urban renewal, among other factors, resulted in highly segregated neighborhoods and white flight



IMAGE SOURCES: DANE COUNTY - SOUTHDALE NEIGHBORHOOD

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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:”

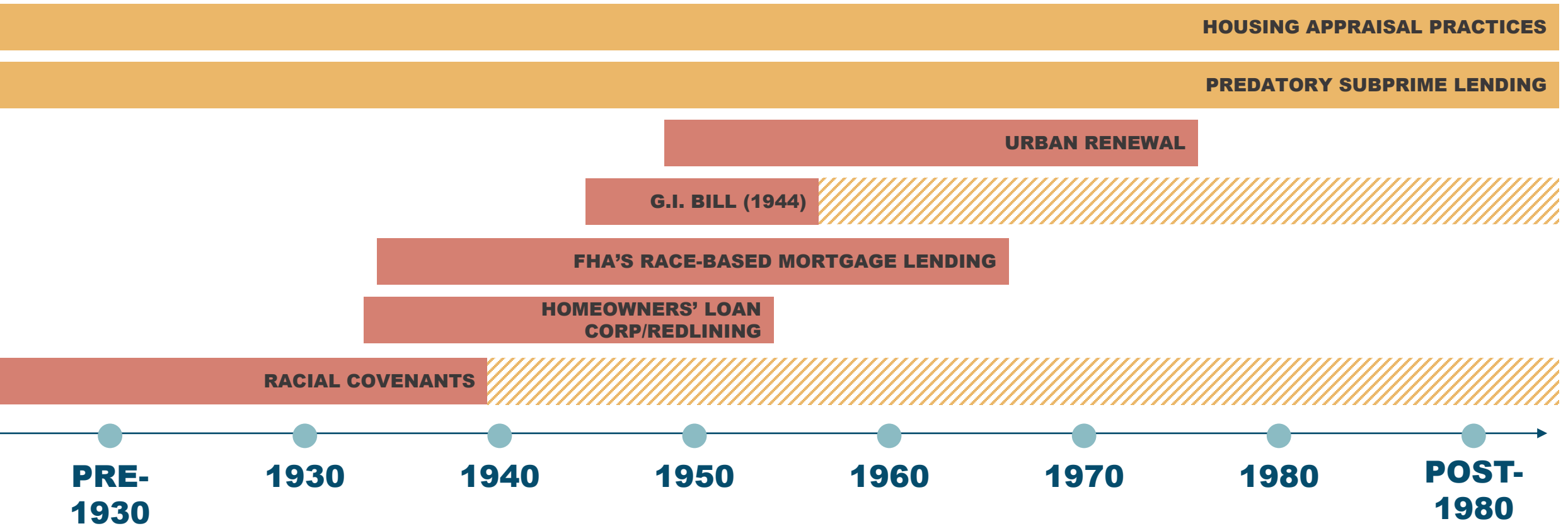


**EDUCATIONAL
ATTAINMENT**



**ANNUAL
INCOME**

HISTORY OF DISCRIMINATORY HOUSING POLICY

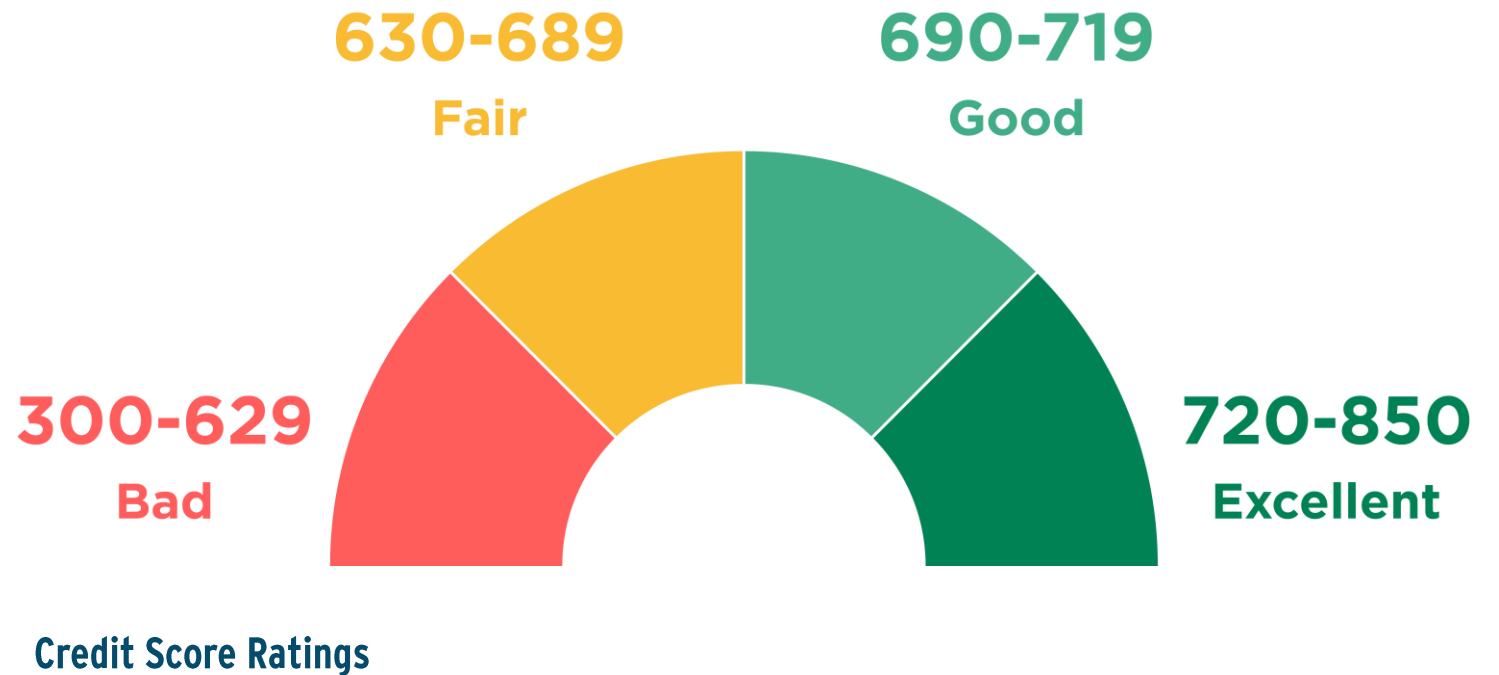


CREDIT SCORES IN LENDING MARKETS

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.



CREDIT SCORES IN LENDING MARKETS

Timeline: 1980s to present

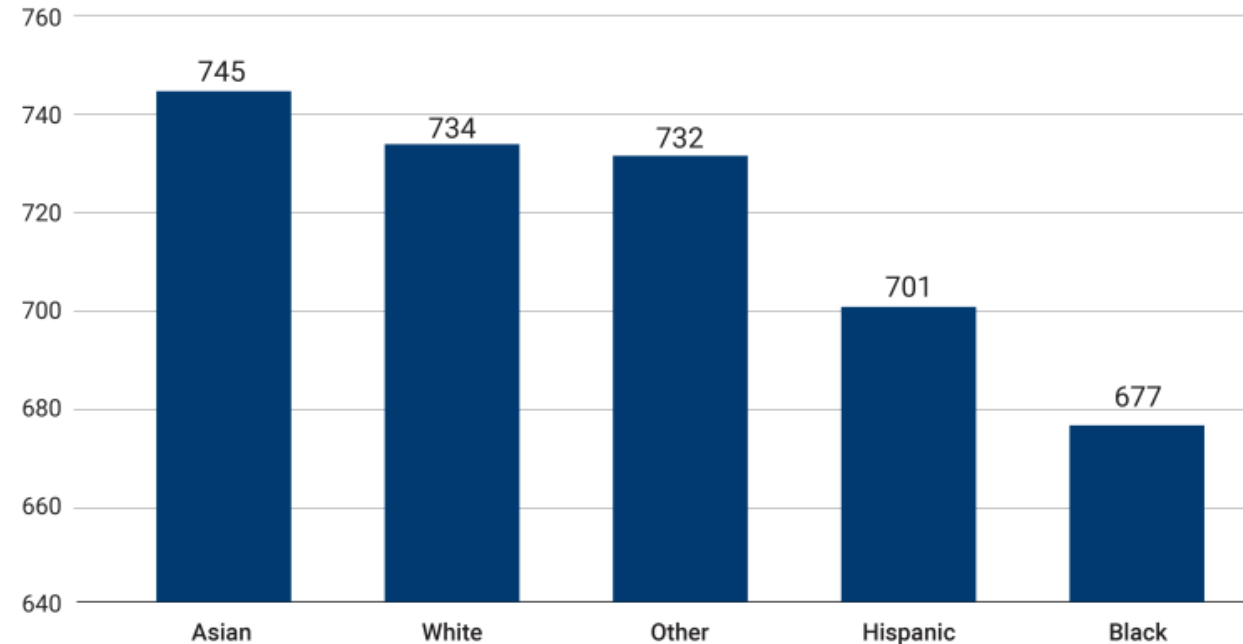
POLICY 101

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.

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

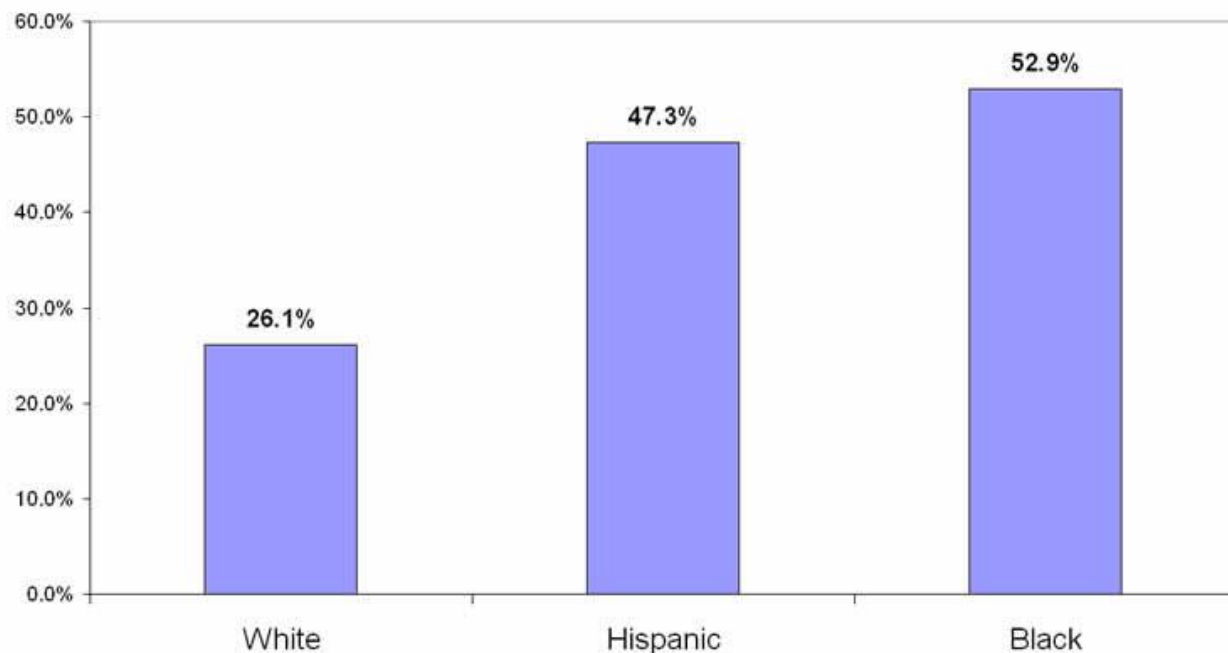
POLICY 101

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

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.



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.

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%



IMPACT OF POLICIES ON WEALTH GAP TODAY

Segregated by Design Clip (12:07 - 13:38)

VI. WEALTH GAP

Source: Segregated by Design

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BREAKOUT #1

PERSONAL REFLECTION / BREAKOUT DISCUSSION

DISCUSSION PROMPTS:

Question 1) What are your reactions to the data presented?

Question 2) What is one interesting fact or element that either you learned today or stood out to you from the presentation?

- **PERSONAL REFLECTION (5 minutes)**
- **BREAKOUT DISCUSSION (15 minutes)**



MEETING BREAK: REGROUP AT 7:46

DANE COUNTY HOUSING TODAY

HAC MEETING #3



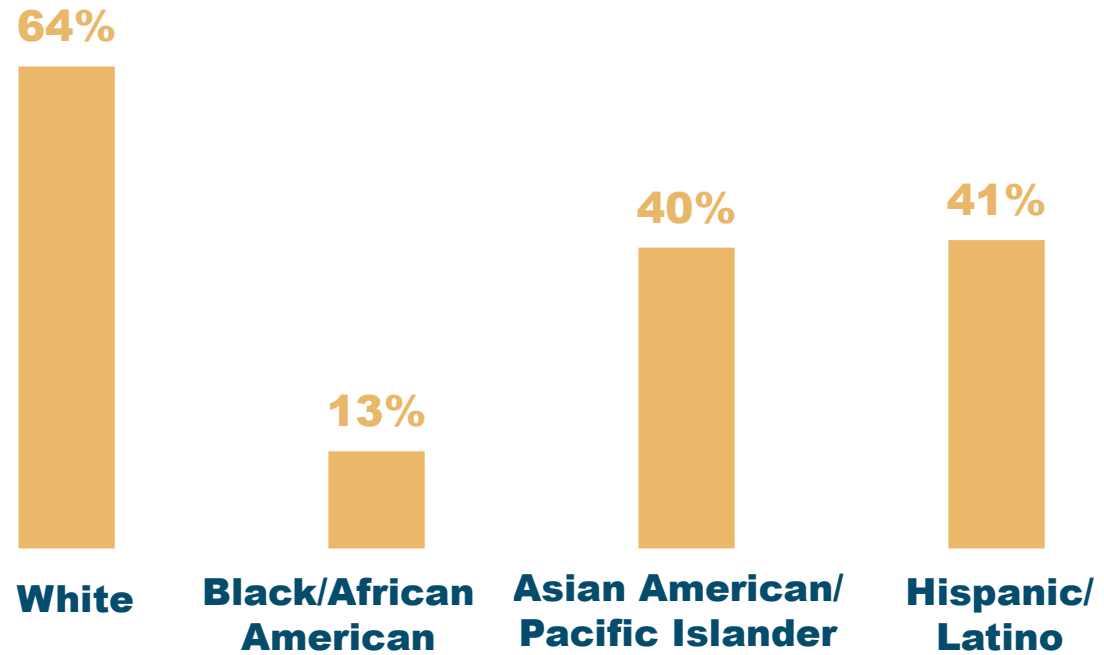
CLOSER LOOK AT LOCAL IMPACTS OF HOUSING DISCRIMINATION

- 1. What are the current homeownership disparities by race in Dane County?**
- 2. Is new housing helping address racial disparities in Dane County?**

HOMEOWNERSHIP

Black households are the least likely to access the homeowner market...

Homeownership rate by race in Dane County



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

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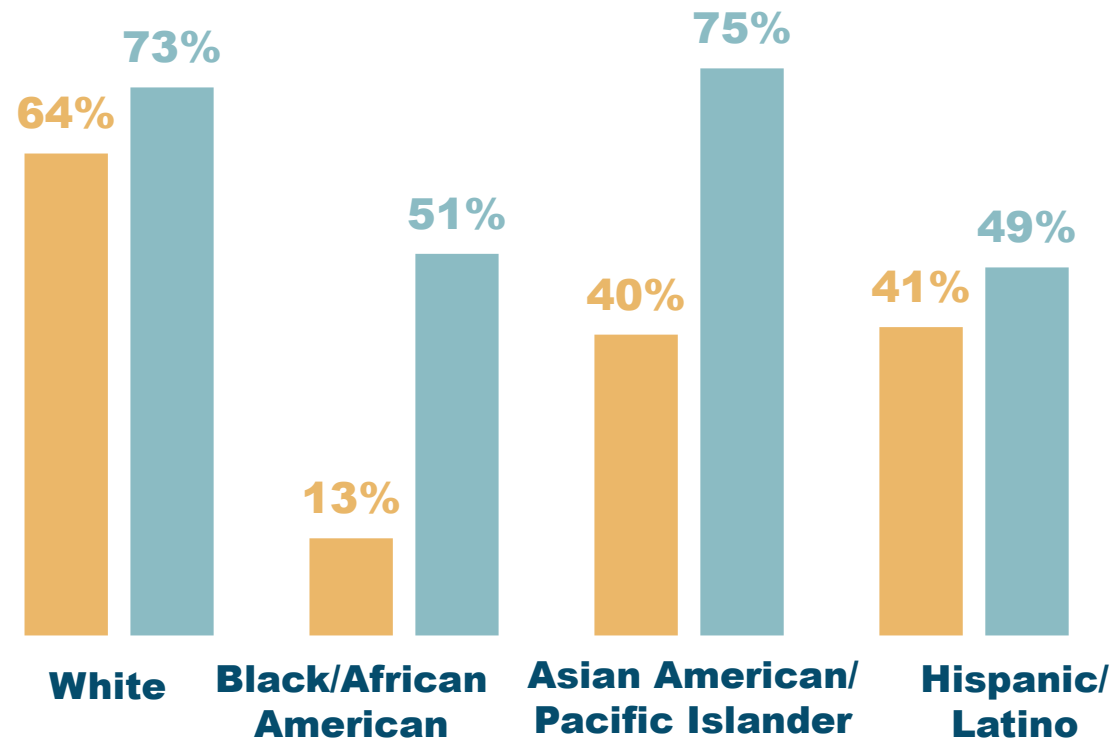


HOMEOWNERSHIP AND HOME EQUITY BY RACE

Black households are the least likely to access the homeowner market and less likely to live in higher valued homes

Homeownership rate by race in Dane County

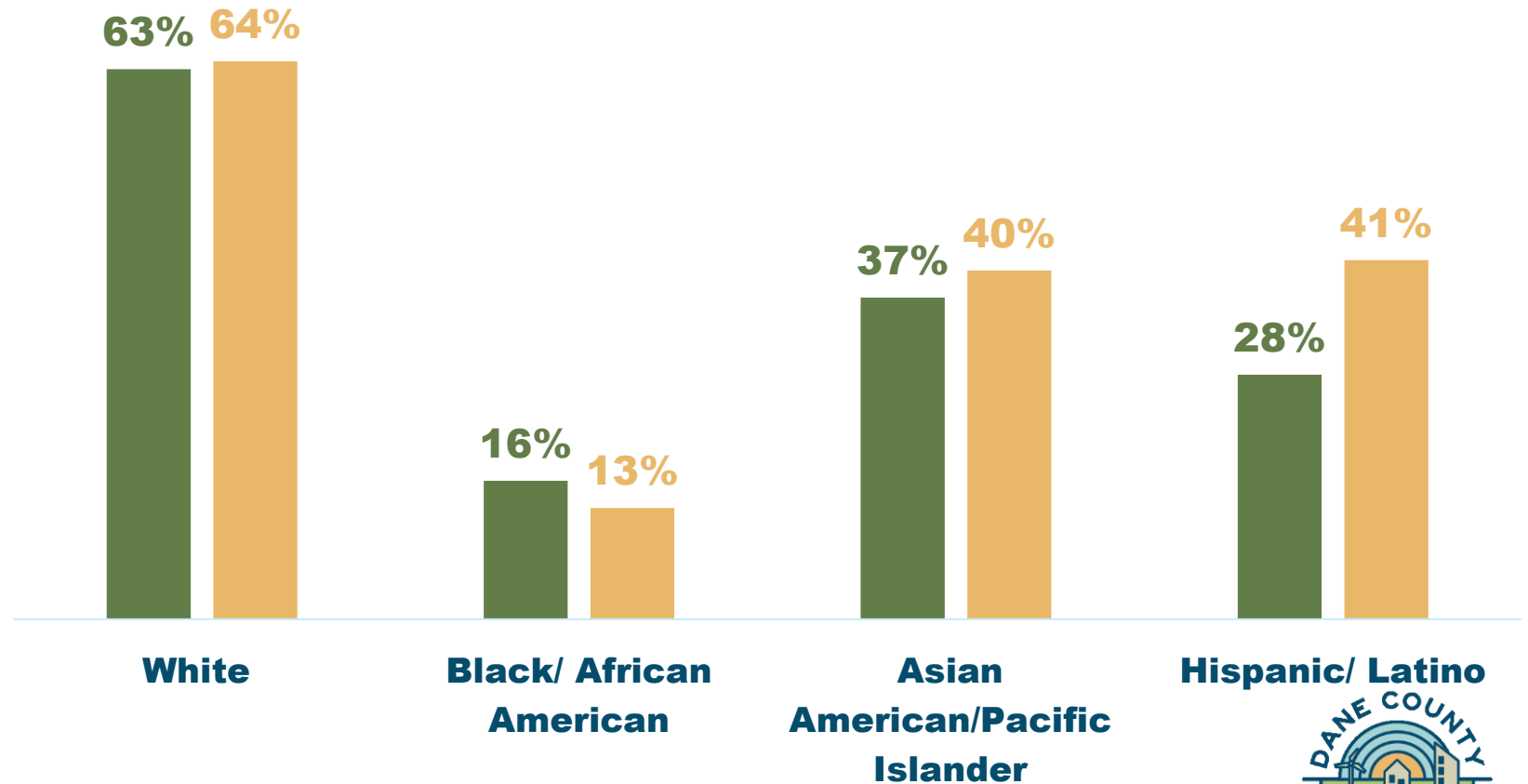
Percentage of homeowners whose home value is estimated to be over \$200,000 by race



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

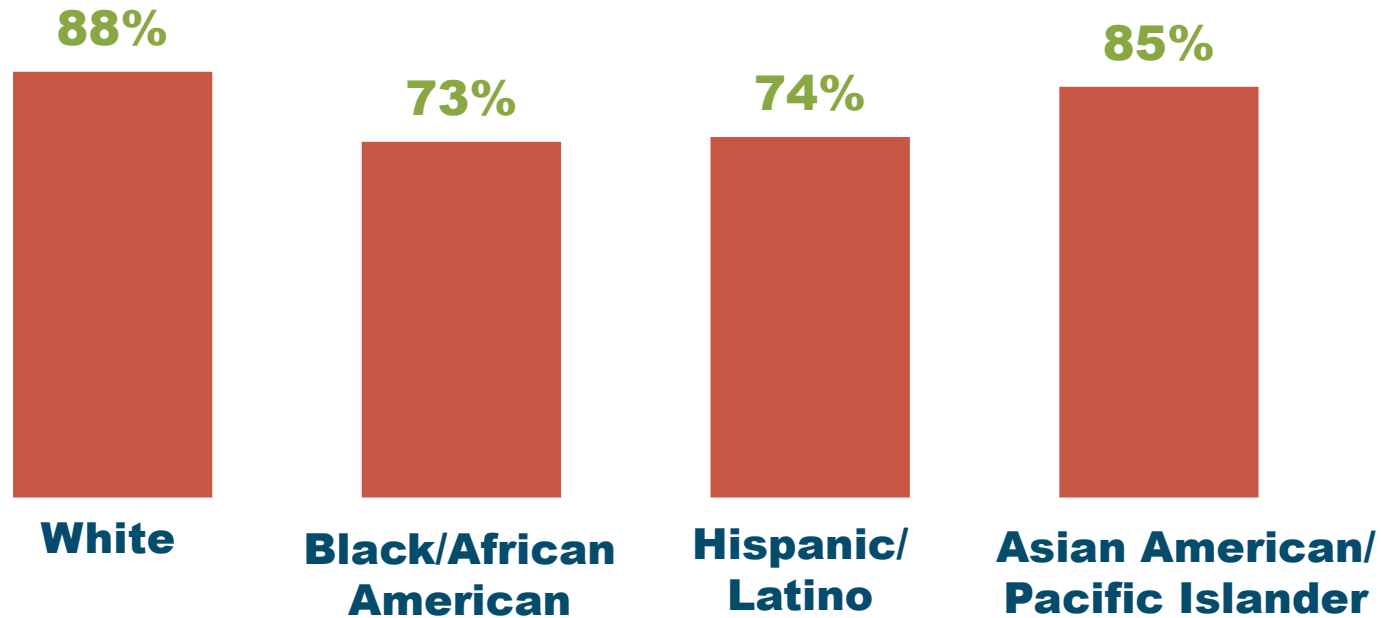
Homeownership rate by race in Dane County: 2016 and 2020



MORTGAGE APPROVAL BY RACE

White applicants are approved for financing more often than people of color, especially Black and Latino applicants

Conventional mortgage approval rates by race in Dane County, 2017



Source: Consumer Financial Protection Bureau (Home Mortgage Disclosure Act data), SB Friedman

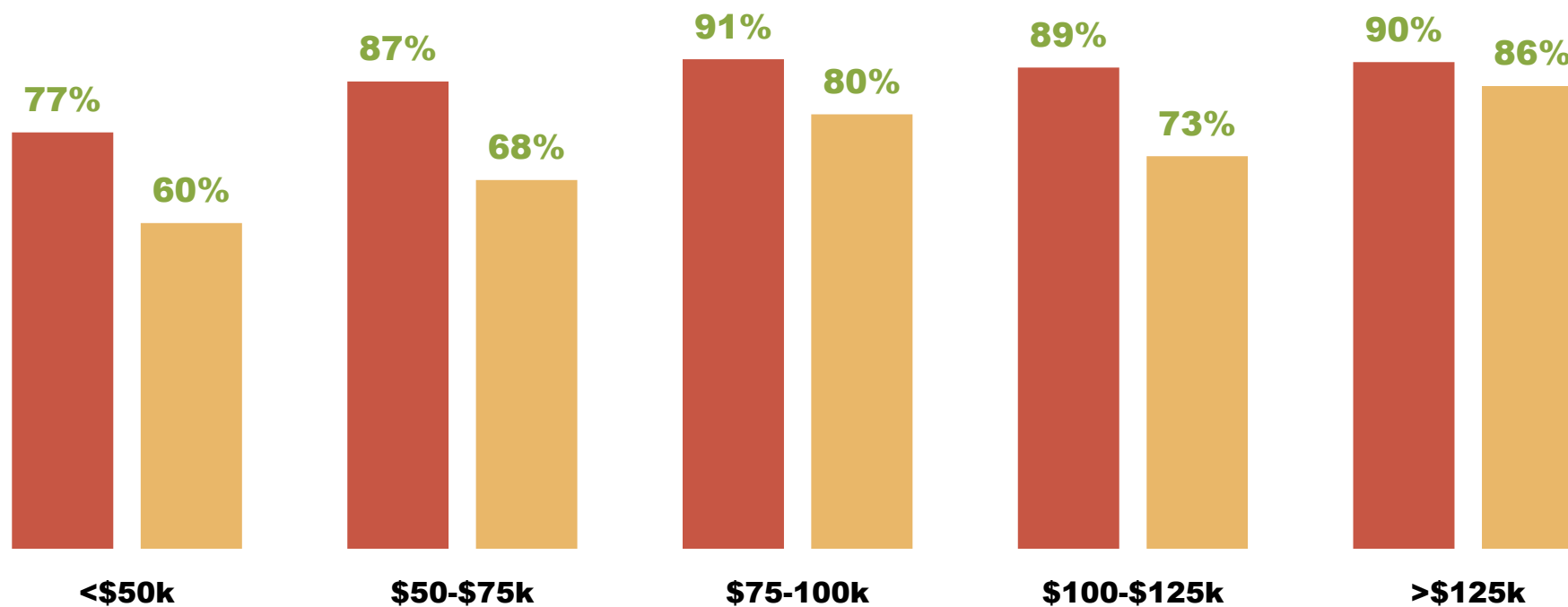
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MORTGAGE APPROVAL BY RACE AND INCOME

The disparity between mortgage approvals for white and Black households holds across income levels

Conventional mortgage approval rates by annual income for **WHITE** households compared to **BLACK** households in Dane County, 2017



Source: Consumer Financial Protection Bureau (Home Mortgage Disclosure Act data), SB Friedman

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PRICE PREMIUM FOR NEWER FOR-SALE HOMES

Newer for-sale homes tend to be substantially more expensive (27% more) than older homes

The median sales price by home age:

\$355,000

**homes built
2009 and earlier**

\$450,000

**homes built 2010
and later**

* Includes homes that sold in the last year.

Source: Redfin, SB Friedman

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IMPACT OF RISING INTEREST RATES

As interest rates rise, the monthly housing costs for new home buyers will increase

**A typical, newer-construction home in
Dane County currently costs **\$450,000****

**At a 4% interest rate (March 2022), a
household would likely pay **\$3,300** in
monthly housing costs**

**At a 7% rate (November 2022), those monthly
housing costs would increase to **\$4,100****



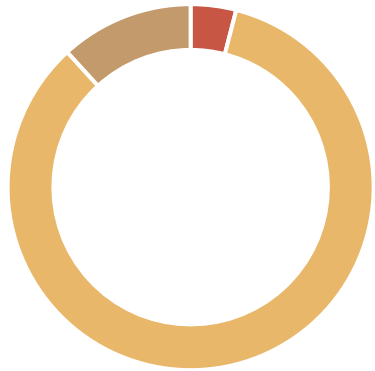
**Rising interest rates alone can increase
monthly housing costs by hundreds per month**

CLOSER LOOK AT LOCAL IMPACTS OF HOUSING DISCRIMINATION

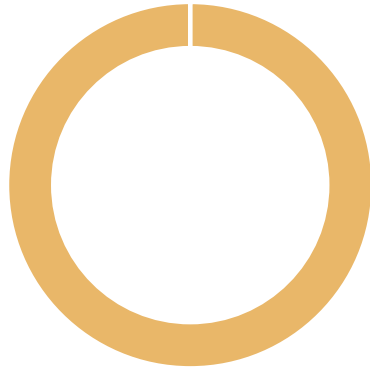
- 1. There continues to be significant homeownership disparities by race in Dane County**
- 2. New housing development is not addressing these disparities; current market may worsen them**

BLACK SHARE OF REAL ESTATE OCCUPATIONS

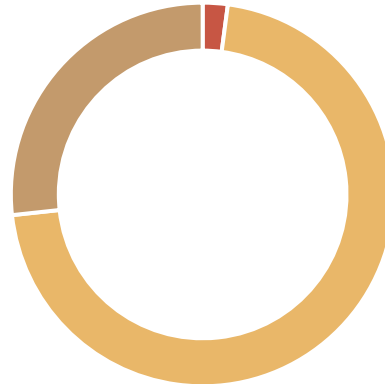
DISTRIBUTION OF
WORKFORCE



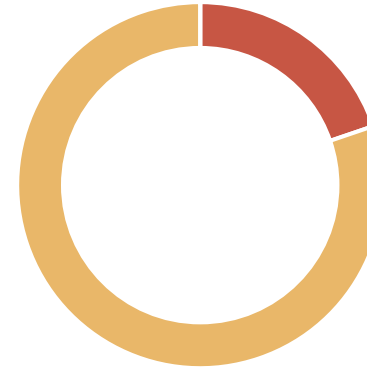
...OF CREDIT COUNSELORS
& LOAN OFFICERS



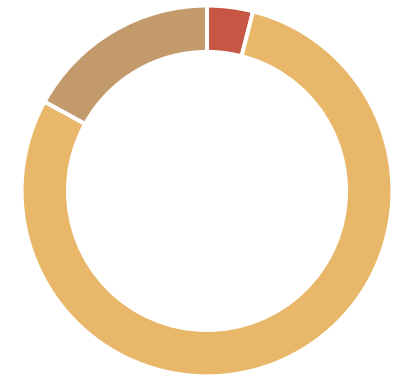
...OF REAL ESTATE BROKERS
AND SALES AGENTS



...OF PROPERTY APPRAISERS
& ASSESSORS



...OF
PLANNERS^[1]



Other Race

Black

White

Source: ACS 5-Year PUMs Data (2016-2020), [1] APA 2018 PLANNERS SALARY SURVEY

HAC MEETING #3 | PAGE 58



WHO NEEDS TO BE A PART OF THE SOLUTION?



**CITY
PLANNERS**



**ELECTED
OFFICIALS**



DEVELOPERS



REALTORS



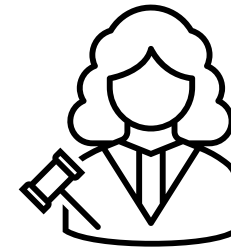
LANDLORDS



APPRAISERS



LENDERS



LAWYERS



BREAKOUT #2

PERSONAL REFLECTION / BREAKOUT DISCUSSION

- **MIRO INTRODUCTION (3 minutes)**
- **SELF-LED EXERCISE (5 minutes)**
- **“THINKING LIKE A REGION” BREAKOUT DISCUSSION (12 minutes)**
 - Question 1) What else do we need to understand (information/materials) to address these longstanding challenges?
 - Question 2) What should our next steps be as a County (ideas/strategies)?



NEXT STEPS

DISCUSSION REPORT OUT

1

**WHAT DID YOUR
BREAKOUT GROUP LEARN
THROUGH DISCUSSION?**

2

**HOW CAN THE REGIONAL
HOUSING STRATEGY
RESPOND TO HISTORIC
INEQUITIES?**

SURVEY REMINDERS

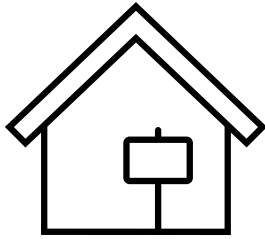
PLEASE HELP US SPREAD THE WORD ABOUT THE COUNTYWIDE COMMUNITY SURVEY!

- **Participate in the Program Inventory + Assessment Survey (PIRA)**
(December 2022 - January 2023)
- **Raise Awareness of the Community Housing Survey**
(January - February 2023)
 - Open for 5 weeks
 - Use the Marketing Toolkit, a one-stop shop marketing document
 - Share information with your connections (digital and print materials)

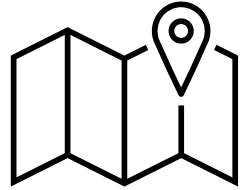


HAC MEETING #4 PREVIEW

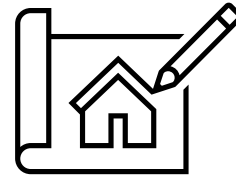
Purpose: Explore recent housing market trends and the impact on affordability



**RECENT
SALES
TRENDS**



**SPATIAL
PATTERNS
ACROSS THE
COUNTY**



**NEW
CONSTRUCTION**



**AFFORDABLE
HOUSING
INVENTORY**

Q+A DISCUSSION

Have a question? Any comments? Let's discuss!



REGIONAL HOUSING STRATEGY: HAC MEETING #3



THANK YOU!

HAC Meeting #4 | Lussier Center
January 25th (6:30 - 8:30 PM)