



Then + Now: How Housing's Past Shapes the Future

Natalie Heneghan | Community Outreach Director, Habitat for Humanity of the Greater La Crosse Region

Welcome + agreements





Beyond the Blueprint

2025 Habitat for Humanity Midwest Regional Conference

Land recognition statement

The city of La Crosse occupies the ancestral lands of the Ho-Chunk, who have stewarded this land since time immemorial. Today we give our 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.



Land recognition statement

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.

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.



Land recognition statement

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.



Agreements

- Stay engaged
- Expect to experience discomfort
- Expect & accept a lack of closure

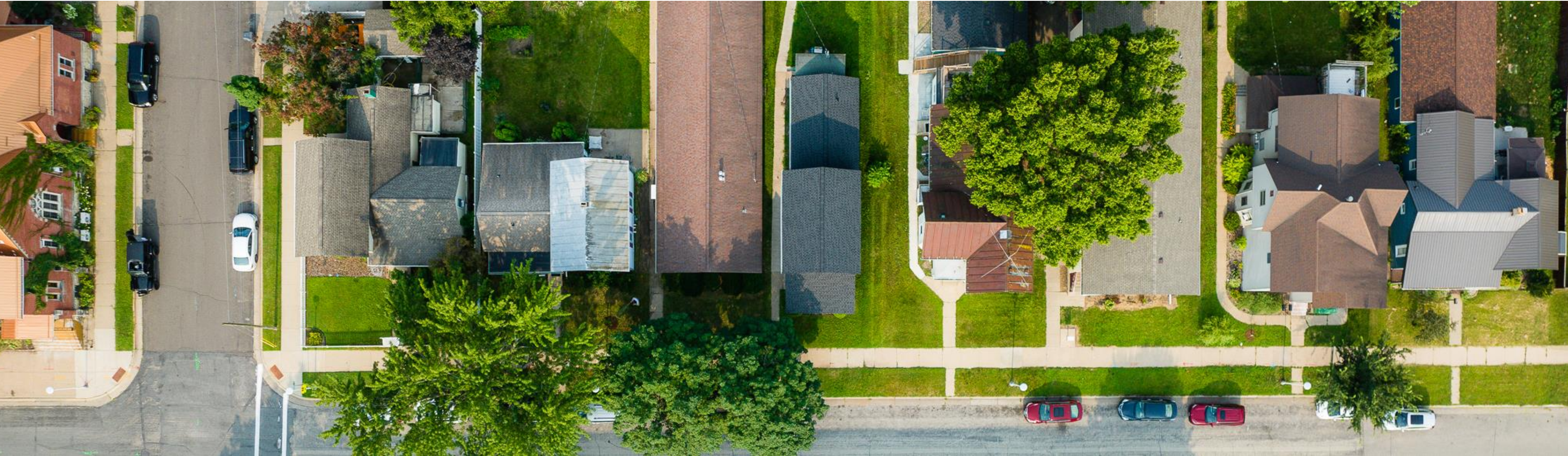


Agreements

- Recognize that La Crosse (or your community) 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



The state of housing in La Crosse



Beyond the **Blueprint**

2025 Habitat for Humanity Midwest Regional Conference

City of La Crosse	1999 Census	2020 Census
Number of owner-occupied units	9,198	10,610
Median home value	\$85,100	\$183,300
% spending 30% or more on housing	18%	13.6%
Number of renter-occupied units	10,380	11,661
Median monthly rent	\$449	\$941
% 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

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



Price Changes: January 2000 to June 2022

Selected US Consumer Goods and Services, Wages

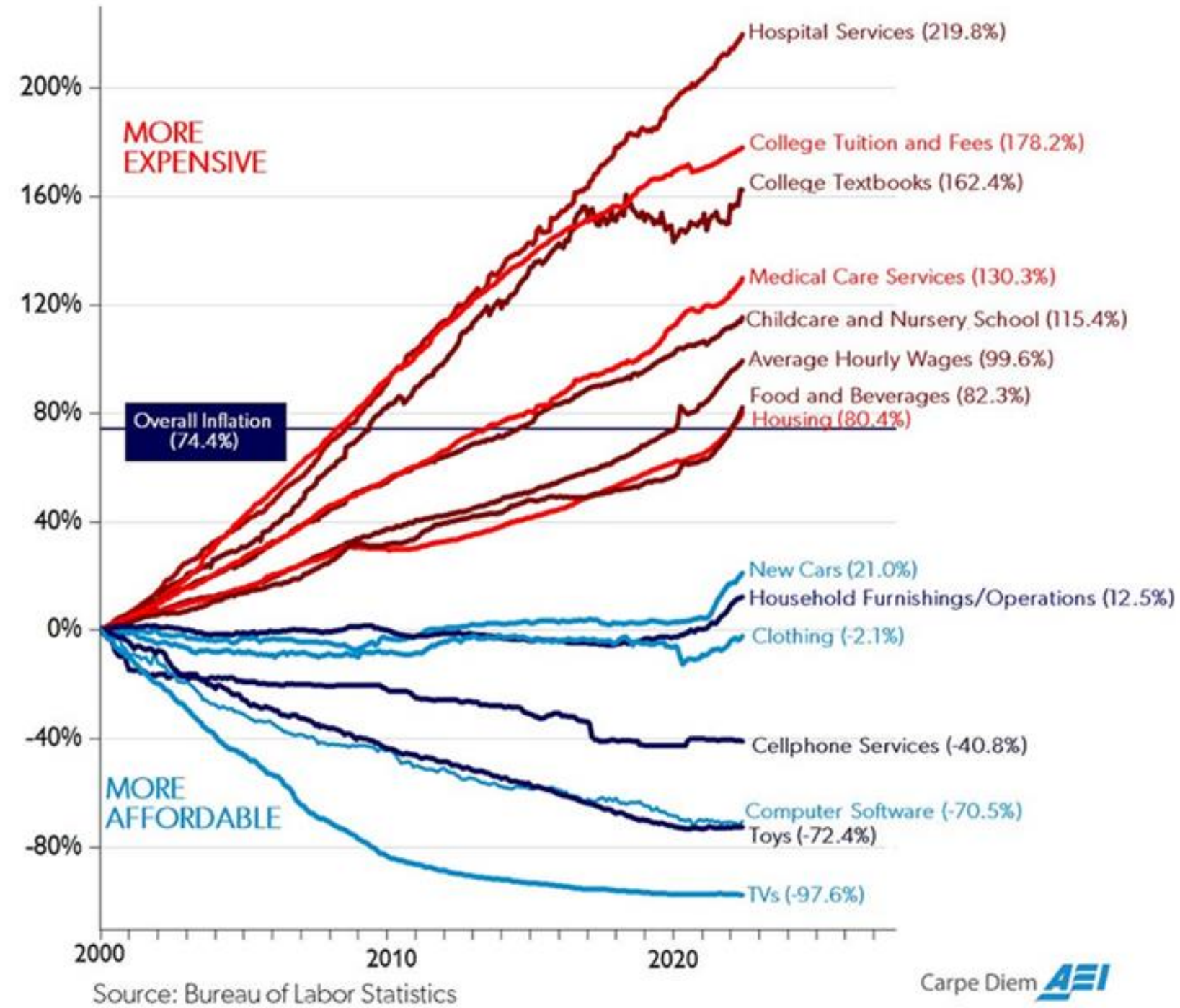


TABLE 10 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

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



Small group share

- What's the state of housing in your community?
- Does your local data look similar or different?



Understanding our local history



The Ho-Chunk and their
ancestors have lived here
for the past 14,000 years
(12,000 BCE – today)

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

Syrian/Lebanese immigration
(1890s – 1910s)

Cuban immigration
(1980)

HMoob immigration
(1970s – 1990s)

1841

1900

2000

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



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%



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Indication La Crosse was a **Sundown Town**



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

This is despite Hmong immigration beginning in the late 1970s; census data skewed



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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

Plans also Afoot for Organizing
Women's Auxiliary

THE Ku Klux Klan rollment of more members in the state 500 of them in La Crosse to figures given out. Wieseman, king kleagle with headquarters in Wisconsin has just returned from a conference of kleagles at the national in Atlanta, Ga.

Busy Here for Organizers for the have been busily engaged in La Crosse for the past several months while the campaign was staged last early in the fall, two weeks ago. The downtown was at its height. The Klan members was put through systematic training.

Practically every downtown business was thorough for members. Virtual commercial or industrial employing large numbers gone over with a fine effort to obtain members.

7,000 in Milwaukee has 7,000 Wieseman, the king kleagle, said, and Racine is second with a klan numbering more than 2,000. Madison has

Negro Sues Hotel

James Tate, Chicago, was testifying at noon Monday in circuit court that the Northern Hotel company, a corporation, used "discriminatory policy, but no courtesy," in his reception at local hotel on June 8, 1946. Tate, a Negro, maintained that he was asked by an employe of the hotel to go to the stairs, rather than use the elevator.

Tate admitted that he had no bell to summon the lift, but that because he had been asked to use the stairs by the hotel's request, he had been a delegate to a CIO convention held in June, and he assumed that as other delegates had rooms, he, too, was entitled to one. Testimony was presented to show that he was given the first floor with two rooms of his race.

Tate wanted to hear the matter decided. A companion case was scheduled for Monday, will be heard because of the illness of the other plaintiff, Hilliard.

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 authorities. Four sergeants who reside in the city with their families will be permitted the freedom of the city by their commanding officers.

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. This makes the seventh wolf killed in that vicinity in the past few weeks. The Sacia brothers, Percy and Cleve, and Ole Lund and Herman Koenig, all of Galesville, got the other six, the Sacias getting four and Lund and Koenig one each. The animal Childers shot was a female and is believed to have been the mother of the pack. Hunters are of the opinion that one and maybe two more cubs are left. Childers was not hunting for wolves, but was on the trail, of some birds when the old wolf crossed his path a short distance ahead of him. He let both barrels go and the wolf dropped.

Salzer Land Company
to
The Public

PROTECTIVE COVENANTS AND RESTRICTIONS

PROTECTIVE COVENANTS AND RESTRICTIONS
APPLICABLE TO CLIFFVIEW ADDITION TO THE
CITY OF LACROSSE, 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 time said covenants shall be automatically extended for successive periods of ten years each, unless by a vote of a majority of the then owners of the lots it is agreed to change said covenants in whole or in part. If the parties hereto or any of them or their heirs or assigns shall violate or attempt to violate any of the covenants herein contained, it shall be lawful for any other person or persons owning any real property situated in said addition to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such covenants, and either to prevent him or them from so doing

back line.

(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.

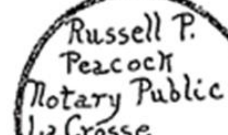
~~(h) No dwelling costing less than Four Thousand (\$4,000.00) Dollars shall be permitted on any of the following lots in this tract, to-wit: All lots in Blocks One (1), Two (2), Three (3) and Four (4), and Lots One (1) to Eleven (11), inclusive, in Block Five (5). No dwelling costing less than Thirty-five 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.

Company, and as their free act and deed for the uses therein mentioned.

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

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



CLIFF VIEW ADDITION

Part of the SE 1/4 of the SW 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'	126°28'	34.0	51.3	57.38
M	100°42'	122°36'	68.8	82.1	87.8

Scale 1"=100'-0"



Lots 1,2,3,4,5,6 of Block 7
Corrected by Frank J. Davy
1948

Small group share

- Does your community share some of this history?
- Why should we care about our history?



Local government + community response

The La Crosse Tribune

VOLUME XLII. NUMBER 235.

FOURTEEN PAGES

LA CROSSE, WISCONSIN, WEDNESDAY EVENING, JANUARY 9, 1946

FINAL HOME EDITION

PRICE FIVE CENTS

Approve Housing Authority Here

City Council Groups Favor Mayor's Plan

Aldermen Will Take Formal Action On Recommendation At Meeting On Friday

Recommendations of the establishment of a housing authority to take immediate initiative in obtaining living quarters for veterans and others was approved Tuesday night at a meeting of the common council in committee session.

The action came after a number of interested citizens pictured the emergency of the situation in La Crosse and offered as a temporary solution the use of buildings formerly occupied by the Sixth service command in the old airport area.

Mayor J. J. Verchota's suggestion to the council was that a resolution creating a housing authority be drawn up and presented at the Friday regular meeting. Alderman W. P. Roellig urged this be recommended for adoption.

Advocates Action

The Rt. Rev. Magr. Alphonse N. Schuh, chairman of the housing committee of the Central Council of Social Agencies, told the aldermen that the council must open the way if immediate action is to be taken.

He showed the aldermen a plan for remodeling the ordnance shop building to accommodate 75 families at a cost of from \$500 to \$700 a unit.

Typical quarters in these units include a living room large enough to provide for extra sleeping space, a bedroom, kitchen and bath. In another sketch apartments with two bedrooms are included.

Dr. L. W. Ender, who pointed out that the housing problem is one not only of living space but also one that concerns the morale of families, said that the total cost for subdividing the barracks into apartments would be \$37,500, which would be returned to the city in one and one-half to two years at rentals of \$25 a month each.

Veterans would be given the first opportunity to rent the quarters, with persons in low income brackets who have been evicted next. As planned, the rooms would be small, but superior to trailer homes.

Not In Competition

Roy Samb, speaking for the CIO, told of the difficulty of finding homes for veterans who are looking for work. The council in setting up a housing authority is not going into business in competition with free enterprise, he said. The situation is temporary, only until materials are available and houses can be built.

Referring to a petition to the council from the Roy L. Vingers post, American Legion, which asked that body to establish a housing authority, to provide funds for housing units and to investigate the possibility of obtaining the Sixth service command buildings, L. V. Weisenel, commander, urged its consideration.

"This will be a Godsend to some of the boys coming back as a temporary solution to their problem," he said. "Personally I believe that plenty of houses will be built if material is made available. We should put pressure on congress to see that these things are released."

Many Share Homes

Alvin Danielson, president of Local 396, UAW-CIO, in urging consideration of the Legion's recommendations, spoke of the many families who have to share homes and of veterans who have no place to live when they return. A legal adviser employed by the local devotes 75 per cent of his time to staying evictions in cases where houses have been sold and the tenants have no place to go.

Mrs. Owen Jackson, representing the Community council and the Twentieth Century club, said that while other cities have the same problem, reports indicate they are doing something about it. Madison has a trailer camp and Eau Claire has obtained demountable houses.

"It is a problem that needs the backing of the city and of private enterprise," she continued. "I hope that you can find some solution and help for it."

Mrs. L. W. Ender of the special committee of the Central Council of Social Agencies, read from newspaper clippings what other cities in Wisconsin are doing.

Tells Of Other Cities

Among those she cited were: Racine, appropriation of \$105,000 for loans to construct 122 units, some of which will be ready in three or four months; Appleton, erection of 160 demountable units on city owned land with plans for 50 more; Manitowish, 500 unit project; Menomonie, 50 demountable units; Stevens Point, 25 five to six-room dwellings.

Congressman William Stevenson, asked to speak to the council, told that a shortage of 12 million homes exists in the United States, of which 1,200,000 are needed by veterans.

An amendment to the Lanham act provides \$160 million more than already appropriated to take care of the emergency. This, which will take care of 180,000 units, he termed as a drop in the bucket. Still more money is expected to be appropriated for the housing situation, he said, and La Crosse should be ready to take advantage of it.

"Get started now," he advised, "and when funds are available, you will be in a better position to share in them."

Must Be Ready

Stevenson cited the municipal airport as an example of the importance of being ready. Because all the preliminary work had been done and the construction was ready to begin, President Roosevelt changed his mind on the order halting the project. Stevenson expressed his willingness to do all that he can to help the city.

After Alderman Walter Roth spoke in favor of sending messages at once to the authorities concerned with the buildings of the Sixth service command in order to eliminate red tape, Stevenson said, "I'll take off my coat and go to bat for it tomorrow."

City Clerk Fred Kramer reminded the council that the city had already written letters relative to the land concerned, which, he said, is not entirely owned by the city. Five acres were sold to the department of agriculture five years ago, and that agency turned it over to the war department, which is now in the process of turning it back again.

The city began on Aug. 31 to try to obtain the buildings, Kramer said.

Appointed By Mayor

Creation of the housing authority may be done by resolution of the council under the Wisconsin statutes, said City Attorney Fred Steele. Five members will be appointed by the mayor.

Alderman Franklin Pamperin read petitions urging action for housing from the La Crosse Community council, Twentieth Century club, women's auxiliary to the CIO, Hamilton Homemakers, American Association of University Women and the American Legion.

Better Housing Conditions Urged By Social Agencies

Progress being made by the Central Council of Social Agencies in its current study of poor housing conditions in La Crosse was reported by the Rev. A. N. Schuh, chairman of the council's housing committee, as the organization held its monthly dinner session at the Trane Tea Room Wednesday evening.

"It is vitally important that the public recognize that correction of bad housing conditions is just as definitely the responsibility of municipal government as provision of a pure water supply, cleaning of streets, maintenance of parks and playgrounds, policing of the city, and protection of the public health," Father Schuh emphasized.

All social agencies in the central are now engaged in surveys and the making of maps in an effort to determine areas in this city where low-income families are obliged to live in structures unfit for human habitation.

Presented at the meeting was a letter from Max Raskin, president of the Milwaukee Housing council, in which he offered his assistance to the local Social Agencies Council or to any other local body interested in the subject of housing.

Conditions In La Crosse

"In La Crosse you have the usual picture of cities that are unable to meet the housing problem with their own means and through private capital," Raskin wrote.

"The fact is that situations of that kind have moved the federal government to establish a United States housing authority under the Wagner-Steagall act. Through this law it is possible to build homes, either single or multiple, for the lowest income groups.

"Under this act, the federal government will loan 90 per cent of the total cost of the project at about 3 per cent interest for a period no greater than 60 years; the other 10 per cent must be raised within your own locality.

"In order to insure low rents for these projects, the federal government further, under this law, consents to subsidize the deficit or the difference between the gross income and the economic rent to the extent of 80 per cent. The other 20 per cent must be raised annually by various methods, the most successful being through tax remission. Twenty per cent, however, will not mean a full tax exemption, but in most cases, one-third."

Also brought before the council Wednesday night was a communi-

cation from Fred W. Ramsay, director of public health and welfare of Cleveland, O. Ramsay stated:

Municipal Responsibility

"The time has arrived when municipal governments must accept large responsibility for co-operation with and promotion of all valid programs designated to correct the great social wrong of wretched housing conditions. We have accepted responsibility as municipal governments for many phases and aspects of human welfare, and are keen to provide these public welfare services with ever mounting effectiveness. But we have sadly neglected a vast area of human need in our cities.

"To free a city from the blight and menace of bad housing is an undertaking worthy of the most devoted effort of all public authorities and of all private citizens. Every dollar spent in prudent, remedial measures will prove an investment of extraordinary social and economic value."

Pointing out that the most important American institution is the American home and American home and American family, Ramsay stressed the fact that no condition is so destructive to home and family life as the condition of bad housing. He presented the view that "it is a primary obligation of our citizenship and of all public authorities to provide for every family, decent, livable housing conditions.

Lax In Their Duty

"Most cities have been lax in their duty to get rid of unfit housing," Ramsay said. "One of the reasons has always been that there seemed no prospect for better dwellings for low-income families. After all, they had to have some place to stay.

"The Wagner-Steagall program should be able to break this vicious circle. As it stands now the federal act requires demolition substantially equal to new development, which promises serious administrative difficulties.

"But in many other fields involving health, security and general welfare of the community we employ severe measures in the public interest. There must be no excuse for the tolerance of housing conditions that menace the health and morals of the families concerned."

A guest of the Central Council Wednesday night was A. L. Revurn, member of the Catholic Big Brother committee.

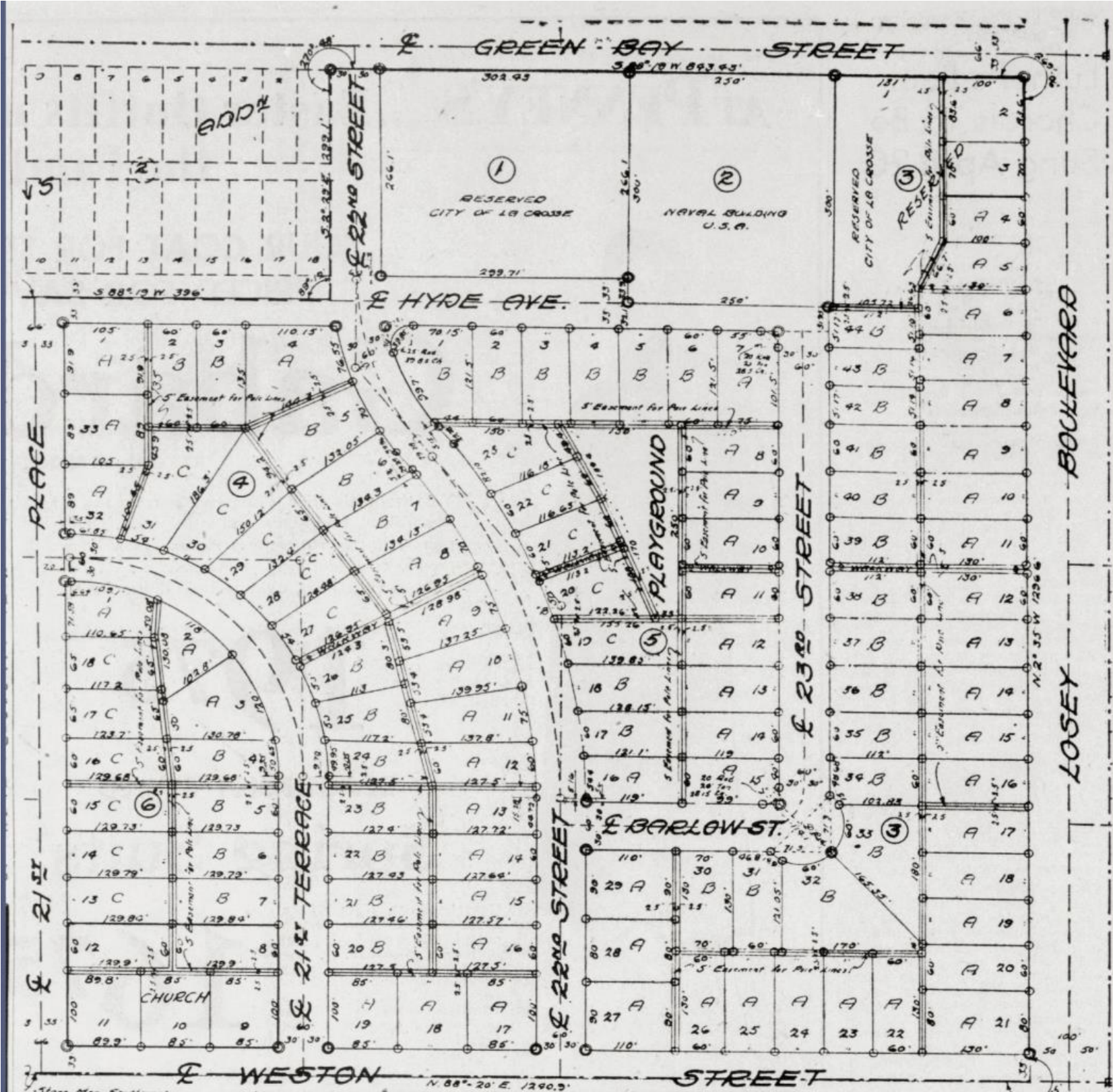


Twenty Persons in a nine-room house — 10 living in six rooms and 10 in three rooms — is evidence of the critical housing situation in La Crosse. The house (left) is the center of interest in eviction proceedings brought by Wilford G. Buchholtz, 421 North 11th street, against Roy Artis, 421½ North 11th street, at which a justice court jury Friday decided in favor of the latter. Members of the Buchholtz household number 10 as do also those of the Artis family. Buchholtz is a veteran of World War II and Artis of World War I.

—Tribune Photo

La Crosse Tribune,
13 January 1938

Hessel, Susan T. *We Need
a Roof Over Our Heads:
The Story of the La Crosse
Housing Authority.*



Lots in Verchota Addition to the southeastern section of the city are being offered for sale by the city through the La Crosse housing authority. Plans for the development of this area started several years ago and grading and installation of utilities was completed last year. The plat is part of the old Salzer airport, which the city has been holding since the field was abandoned in the early 30's.

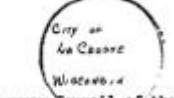
RECORDED July 26 1949 at 2:05 P. M.

City Clerk, La Crosse Wisconsin }
to } Resolution
The Public }

CERTIFICATE OF DOCUMENT ON FILE

STATE OF WISCONSIN }
County of La Crosse, City of La Crosse }

I, F. L. Kramer, City Clerk for the City and State aforesaid, do hereby certify that I have compared the foregoing copy with the original resolution adopted by the Common Council of the City of La Crosse, January 11, 1946, on file in this office; that it is a correct transcript therefrom, and of the whole thereof. IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal of said City, this 27th day of July, A. D. 1949.



F. L. Kramer
City Clerk

RESOLUTION

BE IT RESOLVED by the common Council of the City of La Crosse that WHEREAS, the Mayor's Special Committee of the City of La Crosse has held a public hearing in the Common Council Chambers in the City Hall in the City of La Crosse on the 8th day of January, 1946 at which time the public was invited to be heard for and against the establishment of a housing authority, AND WHEREAS, a great many organizations and individuals expressed their ideas to the housing conditions within the City of La Crosse and testified to facts relating thereto, AND WHEREAS, it appears to the Common Council as the result of such hearing and as the result of the knowledge of housing conditions existing within the City of La Crosse on the part of each alderman that the housing conditions within the City of La Crosse are bad. AND WHEREAS, it appears that for a great number of years, the country has been in a depressed condition

AND WHEREAS, little or no building has been done during the period of World War 2, NOW THEREFORE, the Common Council does hereby find that there exists a condition within the City of La Crosse with relation to housing as follows:

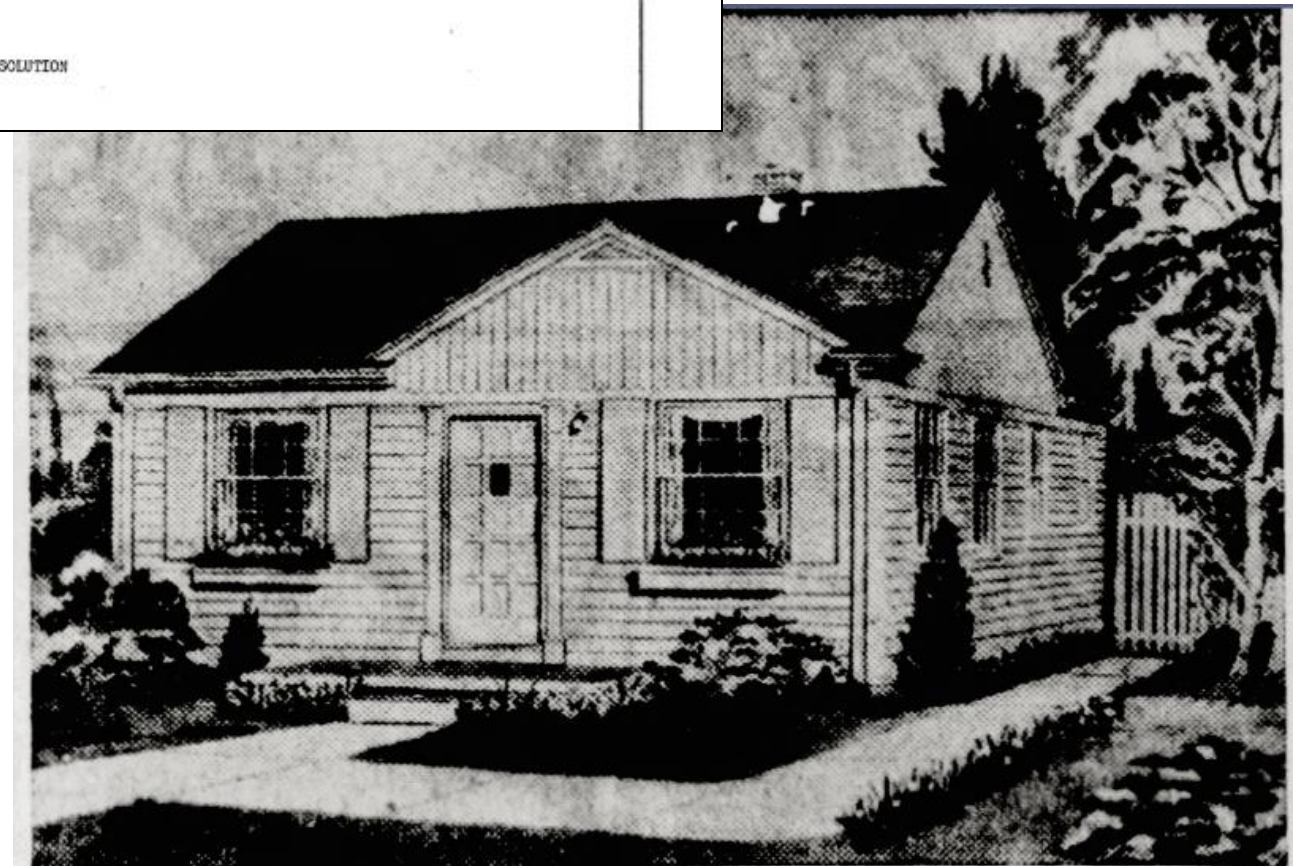
1. That there are unsanitary or unsafe dwelling conditions existing within the City.
 2. That there is a shortage of safe or sanitary dwelling conditions in the City available to persons of low income at rentals which they can afford.
 3. That an urgent necessity exists to provide homes for returning veterans and for veterans who wish to come to the City of La Crosse for the purpose of procuring an education.
- NOW THEREFORE, by virtue of the establishment of the above facts, be it resolved by the Common Council of the City of La Crosse that there is a need for an authority to function in the City for the purpose of attempting to alleviate such improper housing conditions and to supply additional housing conditions for the low income groups and for returning veterans.

BE IT FURTHER RESOLVED, that a housing authority be known as the "HOUSING AUTHORITY OF THE CITY OF LA CROSSE" be, and the same is hereby established under the "HOUSING AUTHORITY LAW OF THE STATE OF WISCONSIN" and that such authority is hereby vested with all of the rights, privileges, powers and duties of the "HOUSING AUTHORITY LAW OF THE STATE OF WISCONSIN."

Recorded July 27 1949 at 3:05 P. M.

City Clerk, La Crosse Wisconsin }
to } RESOLUTION
The Public }

CERTIFICATE OF DOCUMENT ON FILE



One Of The Many Plans available for homes on the Salzer airport plat, proposed by Frank Schwalbe and Son, contractors, is shown here. The exteriors are in varied designs so that monotony of construction will be eliminated. All homes in the plan have at least two bedrooms, some have three.

Housing unit protested; 'Undersirables' feared

By SUSAN T. HESSEL
Of the Tribune staff

Neighbors of a proposed housing project are claiming that "undersirables," not elderly will be housed there.

"The real reason behind this housing is they are trying to shove undesirables onto our community and we are supposed to mother and father them," said Mitchell Klody, 60, of 2165 Green Bay St.

Klody was speaking to a group of about 25 persons at the home of Gerald Johnston, 2160 Green Bay St.

Asked what he meant by undesirables, Klody said the neighbors are middle class and they don't want anyone who "doesn't conform to the community."

He said the La Crosse Housing Authority told residents that it cannot guarantee that only elderly or handicapped will be housed in the building.

"This leaves the door open to undesirables," he said. "I'm talking about loafers and irresponsible people that will be a detriment to the community."

None of the neighbors object to having elderly and handicapped persons in the neighborhood, Klody said, but they feel single family houses are preferable to large high-rise or mid-rise buildings.

"I'm against all high-rises," he said, "especially five story ones in front of my house."

The neighbors met to organize against a proposed La Crosse Housing Authority 100-unit mid-rise building for low and middle-income elderly and handicapped.

They have hired David Joanis, a La Crosse lawyer, to help fight the project, claiming they would fight it to the Supreme Court if necessary.

"Once you take the first step, let's walk the rest of the mile. Let's not let them bulldoze us the next time we go down to City Hall," Klody said.

The building, at Green Bay Street and Hyde Avenue, would be west of the Naval Reserve Training Center on land now owned by the city.

A preliminary plan calls for a four-to-five floor structure.

The City Plan Commission and the Common Council's Highways, Properties and Utilities Committee, last week recommended that the city transfer the land to the authority. It goes to the full Council this week.

Willis Knight, 2161 Hyde Ave., said they are not against housing for the aging.



Dick Reiser of the Tribune staff

Protest leader — Mitchell Klody urges neighbors to band together to block a proposed public housing project at Green Bay Street and Hyde Avenue. The get-together was held in yard of Gerald Johnston, 2160 Green Bay St.

"We are against it in this particular place. We have been told that neighbors around other high rises, love them after they are built. There are other places in the city. Put them downtown where they love it," he said.

Neighbors also claimed that the building would lower their property values, and suggested that the building be built in Harborview Plaza.

At the meeting last week, neighbors claimed that there were restrictive covenants forbidding that kind of development of the land.

Joseph Becker, authority chairman, was asked to respond to the comments of the residents.

"It is strictly for the elderly or people who meet the Social Security definition of handicapped, total disability," said Becker, who was not at the meeting.

Becker said 95 per cent of the residents in housing authority buildings are life-long city residents.

He said the authority is required to leave one apartment in the newly completed Forest Park high rise open for a minority person meeting the qualifications for that building for the elderly.

Efforts to find a minority person have been unsuccessful so far, he said.

Becker said the property owners may be organizing for nothing. City Atty. John Flanagan is researching the covenants. If they exist, the authority will have to find another location, he said.

On Harborview, Becker said he personally would support construction there, but that would have to be approved by the Council. That area would mean there would be ample shopping and transportation for

the elderly and handicapped. That area does not have a full-service grocery store.

He said the location on Green Bay Street has two close shopping centers. There are stoplights at Green Bay Street and State Road, which would enable those persons to cross the street.

On the question of property values, Becker said adjacent land has actually gone up in value. As an example he mentioned, a recent acquisition of a lot and home between Stoffel Court, Stokke Tower and Becker Plaza.

That home, which he said was little more than a "shack" was purchased for a parking lot for \$27,500. He said its value increased from \$5,000 about five years ago.

If there are no restrictive covenants, the Council may have to approve the land transfer by a two-thirds vote.

Such a vote is required if 60 per cent of the legal objectors (those living within 100 feet) sign notarized forms opposing the project.

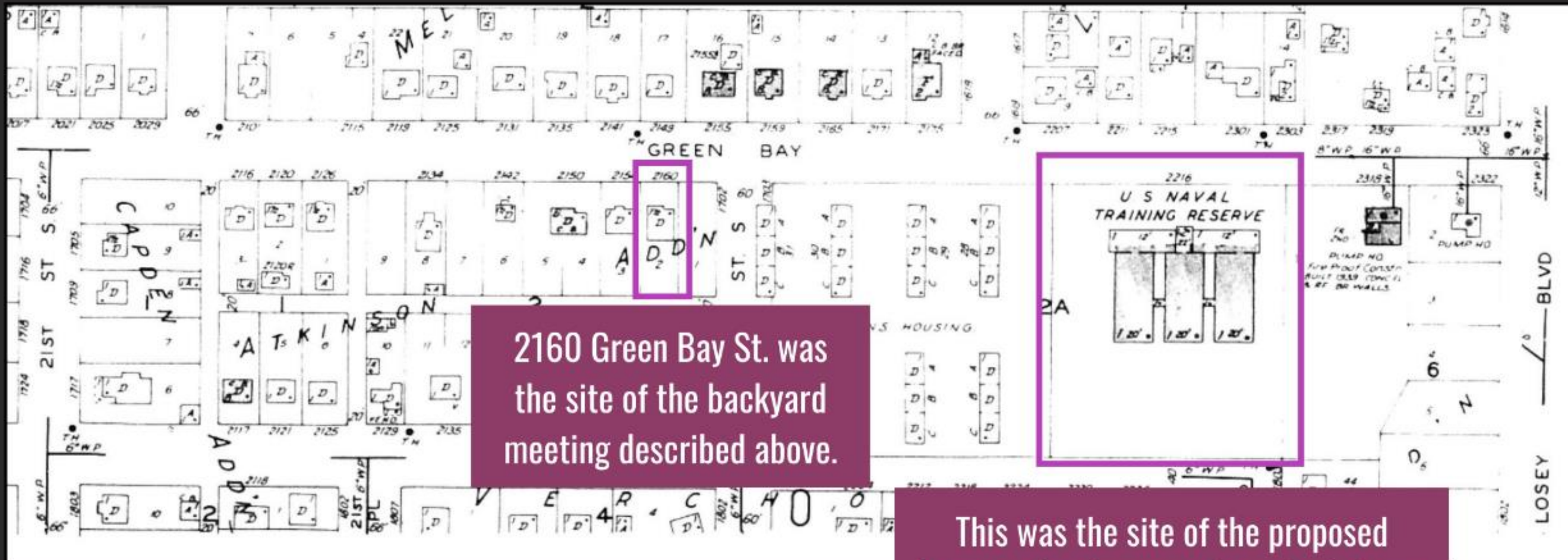
If the land is transferred, it will still have to be rezoned from residential to multiple dwelling to allow the project's construction.

Alderman Lee Foley (8th Dist.), who opposes the project, said the group's strength may be in the objectors.

"To get something through the Council on a two-thirds vote is really something down there, especially if it is an emotional subject," Foley told the group.

He suggested that the neighbors call any aldermen and appear in numbers at the Committee of the Whole Tuesday and full Council Thursday.

"You still have a voice down there, especially if you have numbers," he said.



2160 Green Bay St. was the site of the backyard meeting described above.

This was the site of the proposed housing development described above.

Origins of low-cost renters queried

★ Residency queried

By RITA PACYNA
Of the Tribune Staff

Is La Crosse allowing non-residents into its low-cost housing units?

Alderman Keith Ellison (6th Dist.) asked the question, but ran into a roadblock in trying to find an answer.

Angie Weimerslage, executive director of the La Crosse Housing Authority, said the board of commissioners wants a legal opinion before it gives out the information.

Ellison doesn't understand why the opinion is necessary. "An elected official should have the right to know," Ellison replied.

Mrs. Weimerslage said the commissioners did not want to release the information since the files of those who apply for housing occupancy are confidential.

In response to whether the confidentiality applies to the applicants' place of origin as well as their names, she said:

"I don't know. I'm not an attorney."

She has requested an opinion from the Housing and Urban Development Authority, Mrs. Weimerslage said, but hasn't received a response.

Related editorial, "Housing question," on page 4.

Ellison is raising the question because he says La Crosse has fulfilled the need for public housing for its residents, and that the La Crosse Housing Authority is now monopolizing the federal program.

"Why should we keep building if we've satisfied the needs?" Ellison said.

He contends that if the residents being served by the units are from surrounding towns of Shelby, Campbell or Onalaska and the city of Onalaska, then those municipalities should be the ones building the units. He is concerned with where the applicants are from rather than what their names are.

Mrs. Weimerslage disagrees with Ellison's contention that the city's housing needs have been fulfilled. She said there are persons from the city and the county on the waiting list for housing.

Since federal funds are used for the projects, she added, the housing authority cannot discriminate based on residency. However, the authority has set up its own policy and persons who live outside the city have a lower priority on the list of applicants than city residents, Mrs. Weimerslage said.

Mrs. Weimerslage also said the city housing authority was set up 20 years ago for the purpose of providing housing for the people of the county of La Crosse.



Angie Weimerslage



Keith Ellison

627 housing units and the county housing authority has 66 rental units.

Roland Solberg, chairman of the county housing authority, said the county is seeking more housing as is the city. However, it is not always a question of need, he said, but of the availability of federal money.

He added the city is fortunate to be in a priority position for funding.

"It's federal and state money," Solberg said. "I don't know how you could tell them (the applicants for subsidized housing) to go elsewhere."

Ellison said he became concerned over who is living in the housing units when his mother, who lived in Spencer, came to live with him and was told by a social worker she should apply

to live in one of the city's elderly housing units.

Diane Collins, a social service aid with the La Crosse County Social Services Department, said the department has referred persons from outside the county to the housing authority, but she said the applicant must first establish county residency.

Someone living with a relative would qualify, for instance, but a person commuting from La Crosse, Minn., would not, she explained.

Mrs. Collins said she has no idea of the breakdown on the number of city residents versus non-residents who apply to live in the housing units. She said the information could be obtained through her office, but it would require a "lot of digging" and tracing the cases of each social worker.

She said names, not locations, of the individuals, are confidential.

Mrs. Collins said her experience with persons applying for the low-income units shows there are still many residents from the city as well as the county who are on the waiting lists. Those who sign up often have to wait for as long as six or eight months until they can move into a unit, Mrs. Collins said.

Ellison wants to find out if La Crosse has fulfilled the need for public housing for its own residents, he said. If it has, he believes additional housing should be built in the surrounding areas rather than in La Crosse.

If the housing authority continues to build more units within the city limits, Ellison believes it

will take away more of the tax base and ultimately force more elderly residents from their homes. He said more units also mean the city must furnish more police and fire protection and utilities, which require extra tax dollars.

"The point is, we've got to increase the tax base in the city if the elderly are to remain in their homes. Instead of taxing them out of their homes," Ellison said.

Carol Reynosa, special assistant to the area director of the Milwaukee HUD office, said she sees no confidentiality problems in releasing the information Ellison has requested.

"I can see questioning giving out names," Mrs. Reynosa said. "But with numbers I see no problems."

She added it may require some record searching on the part of the housing office, but as long as names are not associated

with where the applicants are from, she wouldn't refuse, if the request were made through her office.

However, Mrs. Reynosa said her office cannot require the local housing authority to give out the information if it refuses.

Mrs. Reynosa said residents within a city are generally given first priority on the housing lists, but it is up to the local housing authority to establish its own administrative policy. She added that anyone may apply.

Ellison said he intends to introduce legislation through which the Common Council will make a request for the figures he has requested from the housing authority.

"I think it should be made public," Ellison said. If the residency question isn't resolved the city's low-cost housing may be taking in persons from within a 50-mile area around the city, he added.

Continued on next page.

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. LAX TRIB 9.4

This issue was one of several studied in a recent La Crosse Foundation needs assessment of the city. "To Make a Difference." 5-25-88

University of Wisconsin-La Crosse sociologist Joe 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 predominantly 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 conversion 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 11 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, school 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. LAX TRIB 1-5-88

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: 1-8-88

• 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-

troverial. 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.

Poster exhibit + reflection

- Explore primary sources on the posters
- Use Primary Source Notepad to guide your reflection



Next steps



Calls to action


**Habitat for Humanity[®]**
of the Greater La Crosse Region

Then + Now: Housing Access, Insecurity, and Discrimination in La Crosse

Thank you for attending Then + Now

Thank you for attending Then + Now: Housing Access, Insecurity, and Discrimination in La Crosse! By working together, we can advocate for more equitable, affordable housing in our community.


View Slides Here

**La Crosse Habitat** is with **Couleecap, Inc.** and **Karuna Inc.**
December 9, 2024 · 🌐

Want to support more affordable housing in La Crosse? Take action now! This Thursday, the La Crosse City Council will consider an ordinance change to remove required minimums for off-street residential parking.


Habitat for Humanity and our housing partners support this effort. Parking requirements gobble up valuable space, raise construction costs, and limit the amount of housing we can build. If you feel similarly, please consider emailing all council members at zzcouncilmembers@cityoflacrosse.org.

Learn more about this issue (and even find a sample letter of support!) right here:
<https://bit.ly/lacrosseparking>



Education + outreach






Storytime for Adults
Turtle Stack Brewing

APRIL 25, 2025
6:30 PM - 8:00 PM

Sponsored by the La Crosse Public Library
Why should children have all the fun? 'Storytime for Adults' is going "home" this month with a focus on housing and the meaning...

[Read More](#)




Missing Middle Housing Tour
Weigant-Hogan Neighborhood

APRIL 28, 2025
5:00 PM - 7:00 PM

"Missing middle" describes housing types that offer multiple units at a modest scale within existing neighborhoods. Think duplexes, triplexes, accessory dwelling units, and small apartment buildings. Historically, it would have...

[Read More](#)




Room to Grow: How Zoning Affects Our Environment
The Nature Place

APRIL 30, 2025
10:00 AM - 11:30 AM

Sponsored by The Nature Place Zoning determines where and how nearly everything is built in our communities. In La Crosse, where our beloved bluffs, rivers, and marsh provide immense environmental...

[Read More](#)




Housing on Tap: Solutions for All Life Stages
Cappella Events Center

APRIL 30, 2025
8:30 PM - 8:00 PM

Sponsored by AARP Wisconsin What better way to learn about housing than a little trivia? Join us for an fun evening of trivia focused on housing for all life stages!

[Read More](#)




Let's Taco 'Bout ADUs
Pump House Regional Arts Center

MAY 1, 2025
12:00 PM - 1:00 PM

Sponsored by AARP Wisconsin Join us for a delicious taco lunch while learning all about accessory dwelling units (ADUs). Discover general insights and dive into the details on constructing ADUs...

[Read More](#)



Then + Now: Housing Access, Affordability, and Discrimination in La Crosse
La Crosse Public Library Main Branch

MAY 2, 2025
9:30 AM - 11:30 AM

Then & Now is a workshop about housing in La Crosse, past and present. In this workshop, we will look to our local history to deepen our understanding of current...

[Read More](#)

Advancing Black Homeownership grant

With grant funding, our affiliate aims to:

- ☐ Assess homeownership application experience
- ☐ Host DEIB trainings with staff and board
- ☐ Share findings publicly



Take it back home!



Learn about racial discrimination in your community

- Public libraries
- City, county, or state historical society
- Local college or university

Mapping Inequality



Mapping Prejudice



Sundown Towns by State



Thank you!



Contact me

Natalie Heneghan
Natalie@habitatlacrosse.org

