



## Home Sweet Home

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Kimber Watson has a story to share, and I can't begin to put my words to it. It's her story after all. She has lived it; her mother has lived it. It's a story of generations. Kimber has agreed to share her story with the Presbytery next Monday at noon, during our [Affordable Housing webinar](#). She'll speak to us, along with reps of Habitat for Humanity in Waukesha and Milwaukee about the urgent need for affordable housing in Southeast Wisconsin and how we can be part of the solution. We'll introduce a fun challenge that could make you famous (in Fresh Impressions) and let you direct a \$250 donation from the Presbytery to a homeless or housing non-profit of your choice! Please [register](#) in advance.

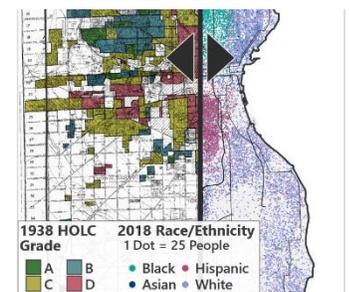
Ms. Watson's story is one of hope for her future – a hope that includes a home for her family. Like many Habitat homeowners, her hope doesn't come cheaply. It is built on education, qualifications, and sweat equity earned by helping others who are also on the path to home ownership.

In this pandemic, we have been encouraged to stay at home to slow the spread of the virus and to keep safe. Not everyone has the luxury of a safe home. Housing can be unfit; it can be surrounded by danger. Parents must sometimes choose to keep their children indoor for fear of violence.

Safe, quality housing, by contrast, is often out of reach financially. According to Milwaukee Habitat, one in three renters pays half or more of their income on housing. After rent, bills and other necessities, many families find it extremely difficult to save for a down payment on a home. Systemic poverty is a stumbling block to homeownership for many.

As part of our Matthew 25 commitment, we also cannot ignore the impact of racism on the choice of available housing. In this [short PBS segment](#), William R. Tisdale, President and CEO of Metropolitan Milwaukee Fair Housing Council, addresses the ongoing impacts of racial segregation in the greater Milwaukee area. But, it's not just a Milwaukee problem. In 2019, Racine was ranked second worst place in the country to live as a Black person by 24/7 Wall St. [As reported, the study](#) also looked at homeownership rates, which showed that 30.6% of Racine Black residents owned a home compared to 74.8% of White residents. None of us in Wisconsin can escape the impacts of racism on housing availability and affordability.

I commend to you a fascinating, [interactive graphic](#) that helps overlay historical redlining maps, with current racial-ethnicity composition of the population. Redlining was a practice among lenders and investors to color-code areas that were more or less desirable, based on perceived risk, for investment, particularly mortgages. White residential areas were typically colored green as favorable. The least desirable, often Black or Latino neighborhoods, were shaded in red, hence the term "redlining." In redlined communities, loans were harder to get on favorable terms and property values were low. Coupled with racial covenants and sundown laws in White communities, this practice forced Black and Brown people into segregated pockets where their capital investment could never match the increasing value of homeownership elsewhere. Sliding the bar from side to side shows that these housing practices from decades ago forced a segregation that persists today. It's one of the reasons we talk of structural racism. Even though redlining is outlawed, the impacts remain embedded.



These are the generations-old stories of our communities. They are our stories. To right the wrong, we must first admit them. Then we act. Join us on Monday to learn what we can do.