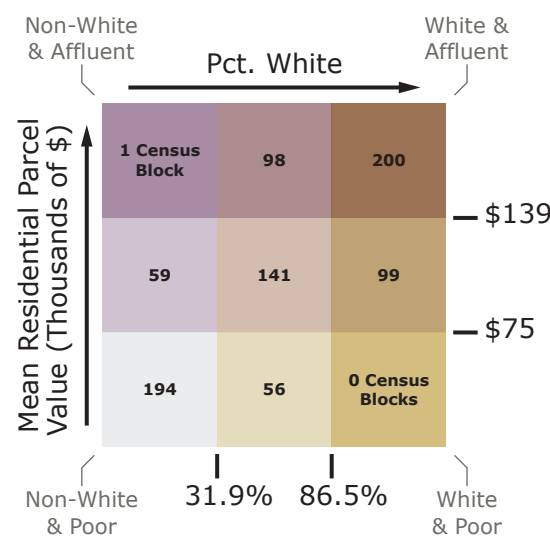


# LANDSCAPES OF DISCRIMINATION

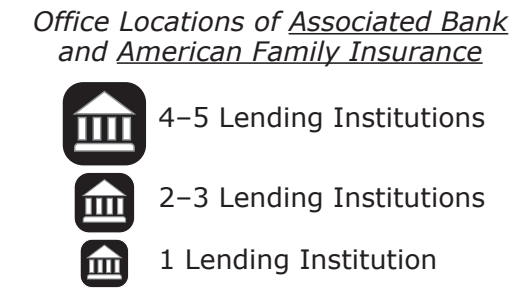
## HOUSING DISPARITY ACROSS MILWAUKEE COUNTY, WI

During the Great Depression, Franklin Delano Roosevelt's New Deal spawned the **Home Owner's Loan Corporation**, a new federal agency to regulate the housing industry and provide loan services to keep Americans in their homes. The discriminatory lending practices of these federal officials were passed on to private insurers, who continued this work up through the suburban explosion enabled by the **G.I. Bill**. These practices persisted even after the **Fair Housing Act of 1968** sought to prohibit them, and the *inertia* of these systems of *institutional racism* continues to shape the landscape today.

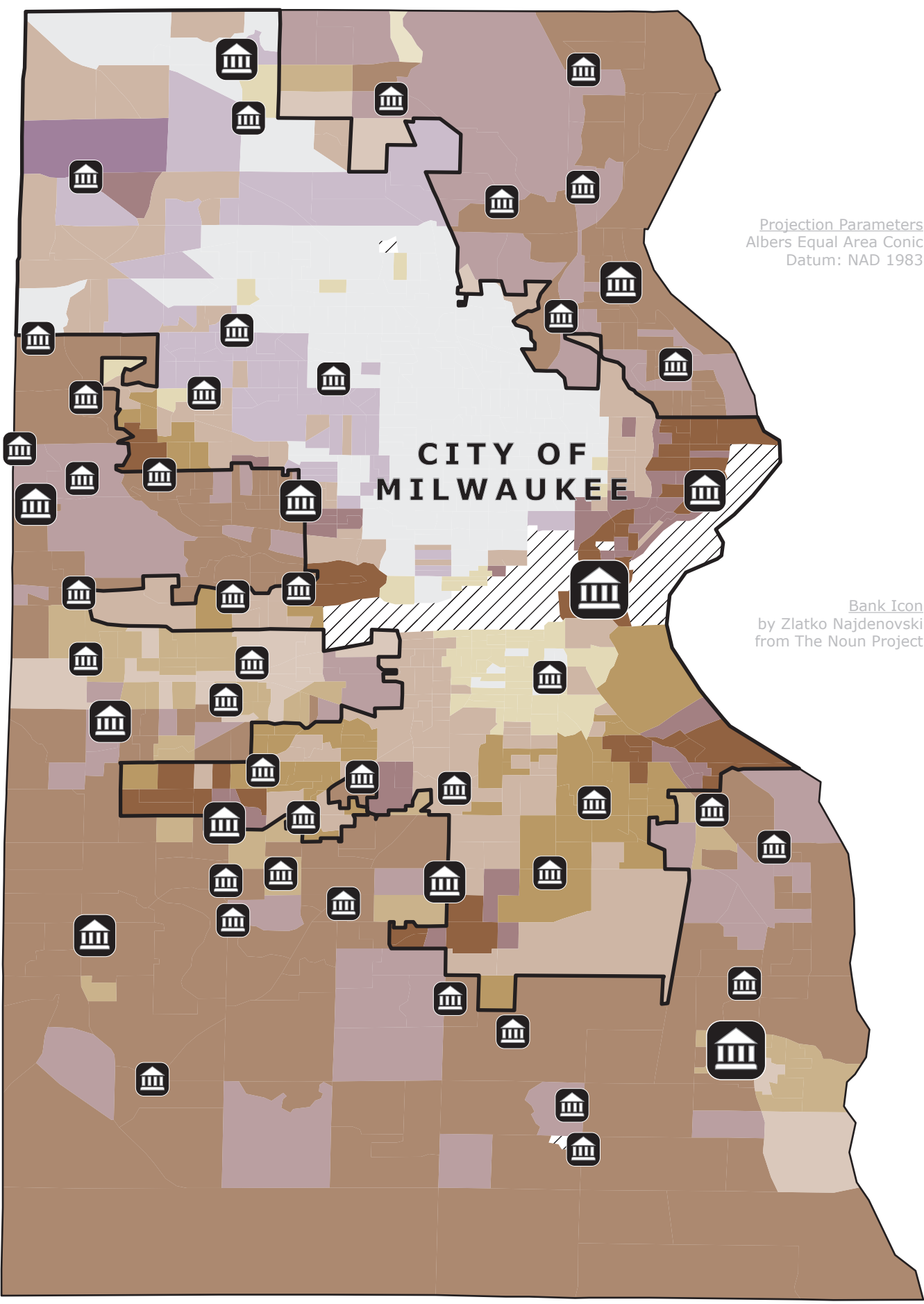
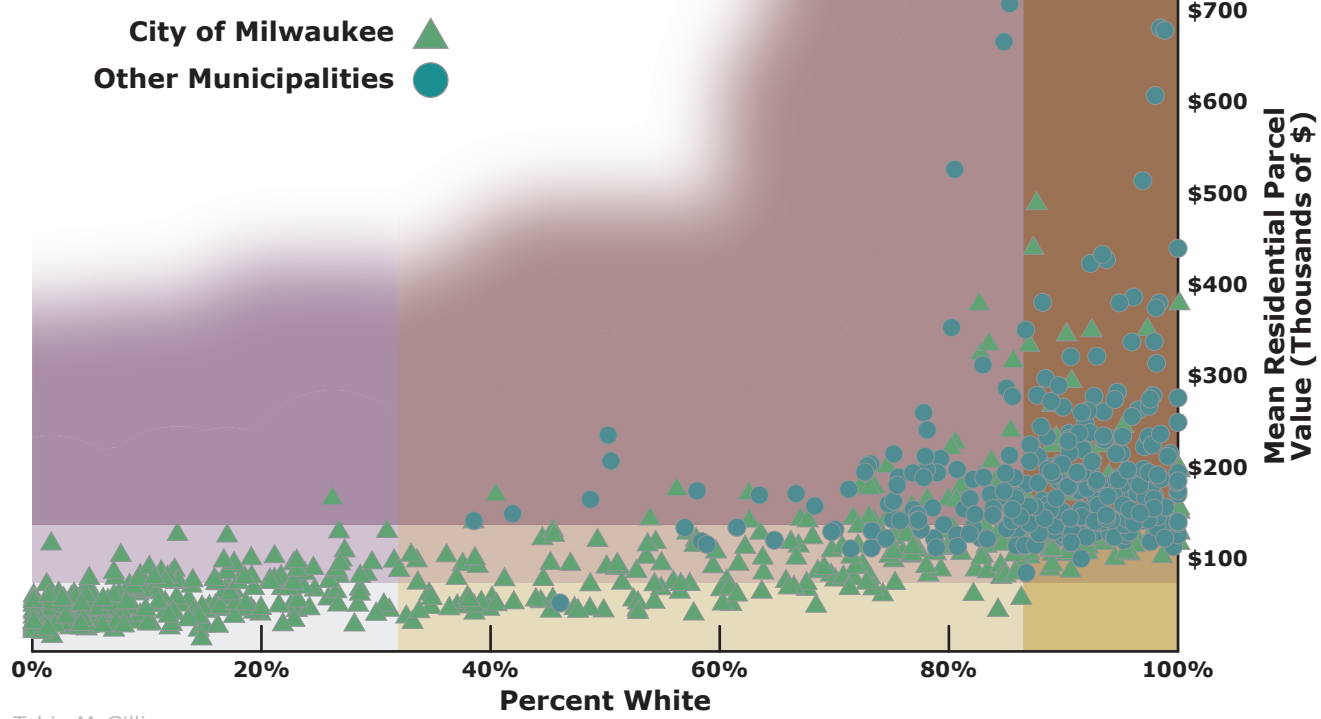
### RESIDENTIAL SEGREGATION



### ACCESS TO LOAN SERVICES



### WHITE FLIGHT



Projection Parameters  
Albers Equal Area Conic  
Datum: NAD 1983

Bank Icon  
by Zlatko Najdenovski  
from The Noun Project

### DOJ v. American Family

In July 1995, The U.S. Department of Justice (DOJ) resolved a case by consent decree with *American Family Insurance* of Madison, WI. The case was originally filed by the NAACP on behalf of eight Milwaukee homeowners charging discrimination under the Fair Housing Act of 1968. Among the evidence gathered in the case was a handwritten **redlining** note in which an agent was instructed by his supervisor to "quit writing all those blacks."

### HUD v. Associated Bank

In May 2015, the U.S. Department of Housing and Urban Development (HUD) reached a **\$200,000,000** settlement with *Associated Bank* of Green Bay, WI. The settlement stems from a HUD-initiated complaint alleging that Associated Bank denied loan services to neighborhoods with significant African-American and Hispanic populations. The settlement is the largest of its kind and covers housing markets in Chicago, Milwaukee, and the Twin Cities.