

The Human and Environmental Impacts of Foreclosure: Washington Park and Sherman Park

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Abstract

The transformation of American cities caused by urbanization and gentrification has created an outlet where foreclosure and eviction have become sources of capital. Housing policies implemented in the past, such as redlining, have created areas within American cities where poverty is highly concentrated. This research presents a vivid century long pictorial, structural, and economic transformation of four foreclosed homes that were used as a case study. These boarded-up houses are in two north side neighborhoods in Milwaukee, WI. I examined why these once-active households turned into vacant and derelict buildings in the span of one year, between 2016 and 2017. The homes shared one thing in common: The residents of these homes were evicted by the city because the homeowners failed to pay property taxes or keep up with home maintenance. These are not bank-foreclosures. Instead, they are called city-tax-foreclosures, and since 2011, the number of city-tax-foreclosures has increased exponentially. This research explores how a foreclosure—which leads to a possible eviction and a definite vacant home, impacts the entire cultural landscape of a community. Multiple instances of foreclosure within a single neighborhood influences the gradual decline of economic and social stability of that neighborhood. The findings from this research show that homes have deteriorated over time because many of them are hardly inhabited or repaired. The overall environment of the community has diminished due to the displacement of community members and the disinvestment in jobs and other basic resources throughout the neighborhoods. This research provides a historical perspective of the Washington Park and Sherman Park Neighborhoods, as well as details that could be utilized for revitalization. In addition, the results could broadly provide insight to some of the challenges that are disabling impoverished communities from becoming stable—economically and socially.

Keywords: Foreclosure, Cultural Landscape, Environmental Justice

1. Introduction

In American cities, there are systematic inequalities that perpetuate a misbalance of power between affluent and impoverished communities. This system operates on several scales, or classes—regarding wealth distribution. The inequalities that exist within the system are meant to maintain the placement of wealth in the hands of a very few, thus giving them power. Meanwhile, many people—particularly minorities, endure barriers that hinder their ability to obtain economic mobility. Due to these barriers, or systematic inequalities, many minority groups exist on the lower end of the class scale, essentially powerless. To keep the system running, there needs to be a consistency in the variables that contribute to it. Some of those variables involve housing and land ownership. Due to increasing rates of urban sprawl, there is incentive for urbanization and gentrification in low-income/inner-city neighborhoods. To obtain that incentive, the destruction of homes and displacement of residents is sometimes necessary. This may be realized through the processes of foreclosure and eviction.

This research aims to reveal the impacts of foreclosure and eviction on the architecture and cultural landscape of the Washington Park and Sherman Park Neighborhoods, located in Milwaukee, Wisconsin. Two foreclosed homes were examined in each neighborhood using measured drawings, housing permits, legal documents, manuscript census data, and oral history interviews. This information provided knowledge about the transformation of each home from the time it was built, until it became foreclosed. The changes that occurred in each of the homes directly correlates with economic and social changes that were taking place in the neighborhoods over time. The results of the study reveal that foreclosure and eviction influences the maintenance of the architecture, as well as the ability for residents to continue to sustain their livelihood within their respected communities. This research promotes understanding about the long-term effects of displacement, as well as the consequences of unequal distributions of wealth and power that foreclosure and eviction perpetuate. I argue that as an effect of foreclosure and eviction, the possibilities for architectural preservation or the presence of community culture and identity within the neighborhoods have dramatically decreased. The persistence of foreclosure and eviction create limitations regarding where people are able to live and work, who their neighbors are, the type of education children are able to receive, and the form of investments that happen within the communities. If the phenomena of foreclosure and eviction is not resolved, the Washington Park and Sherman Park neighborhoods will become targets for gentrification.

Evidence from my case studies reveal a very conspicuous transformation that took place in both neighborhoods over the past fifty-years. These changes are most readily seen through race occupancy, class status, property ownership, and property value. The consequences of these transformations have led to a lack of sustainable progress regarding economic mobility and social connectedness. It becomes evident from the results of my case study, and supporting literature from authors such as Matthew Desmond and David Harvey, that foreclosure and eviction leads to economic instability. This type of instability leads to disinvestment, displaced community members, vacant houses, and ultimately, the opportunity for land to become seized by outside investors. The potential to break the cycle of poverty that lends itself to foreclosure and eviction is tainted by the increasing instability of these neighborhoods—consequently rendering them vulnerable to external interference that may take the form of gentrification. The findings from this research provides a unique perspective for analyzing the effects of foreclosure and eviction on a community. A story is unraveled through the exploration of these homes that showcases the changing needs of both neighborhoods over time. The first notable change in both neighborhoods is the way that each home is occupied by a family. There has been shift in the type of residency the homes occupied. Many of the homes in these neighborhoods transitioned from single-family to multi-family homes through various modes of structural conversions. The second notable changes regards race occupancy, home ownership, and class status—all of which relate to one another. The neighborhoods were both originally occupied by German-Americans, and transitioned to African-Americans, and more recently, Asian-Americans. The great migration, redlining policies, changing infrastructure, white flight, and national economic decline were integral in these demographics changes. The third notable change regards the types of permits for each home. The transition of permits have gone from beautification efforts, to maintenance repairs, to enforcement permits, to code violation permits. All these transitions represents the challenges that residents face while trying to maintain their properties and their livelihoods.

2. Introduction to Washington Park

The distinctiveness of the Washington Park Neighborhood comes from the dramatic change in the type of community it has transitioned into. The neighborhood was originally centered around a growing industrial district which began to shrink in the 1970s through 80s. The homes being analyzed here were originally white male gendered—meaning only the males of the household worked. Between 1890 and 1910, the railroad corridor that curved through Miller Brewing became the first major industrial district for the Washington Park neighborhood. Following the brewing company, industries such as Harley-Davidson, the Electric Railway & Light Company (We Energies), and other smaller scale companies provided jobs for thousands of people. Homes were rapidly being built to accommodate people who moved into the Washington Park Neighborhood by settling on the land surrounding the park. As time progressed, the homes transitioned from homeowners who lived in their home to homeowners who lived elsewhere. Eventually homes were converted to incorporate multiple families who rent what was once a single-family home. Many of the mansions that were once inhabited by early farmers became replaced by newer, smaller homes to incorporate the lifestyles of the new demographic of people. Although incomes varied, the community was not lacking investors, resources or employment opportunities. The neighborhood became highly influenced by German culture in regards to the house types, and the new businesses that were being created—as it consisted of a large population of German immigrants along with some Irish and Jewish residents. The Washington Park Neighborhood was economically stable until 1962

when Highway 41 cut off a large portion of the park and displaced many industries. This caused many of the traditional residents to leave the neighborhood, marking the beginning of a major demographic shift. This time was the end of the Great Migration—and many African American, Latino, Native American and Asian residents— particularly Hmong refugees, resettled the land that was left behind. This new demographic change in Washington Park did not produce as much success as the traditional settlers in regards to incoming revenue because there were not as many opportunities to make money within the neighborhood.

The population of African American residents increased from 2 percent in 1970 to 68 percent by 1990. When this population shifted to majority African American residents, the practice of redlining contributed heavily to more economic barriers. Redlining is a nationwide policy that has been initiated by the Federal Housing Administration (FHA) in order to deny services, either directly or through selectively raising prices to residents of certain areas based on the racial or ethnic makeups of those areas. The populations of people who were targeted to endure negative impacts by this policy were minorities—any race or ethnic group that was considered non-white. Redlining has limited the financial services provided to inner-city neighborhoods like Washington Park, without any acknowledgement to the residents' qualifications or creditworthiness. The term "redlining"² refers to the use of a red line on a map which determined areas where financial institutions would not invest. This policy essentially created a ghetto out of the Washington Park Neighborhood after it became occupied by majority African American residents by legalizing and institutionalizing racism and segregation within the housing industry. This caused the property value of those white neighbors who chose to stay in the area to decrease, which resulted in an even greater separation of minority neighborhoods and white neighborhoods. It influenced white flight, which refers to the process of white residents moving to the suburbs to escape the influx of minorities. When the white residents moved away, the resources and money they had access to moved away as well. Due to these circumstances, the Washington Park community became very unstable in regards to economics.

3. Human Occupancy and Washington Park's Foreclosed Homes

The first foreclosure in the Washington Park neighborhood (foreclosure 1), was completely vacant when I began to study it. The second foreclosure (foreclosure 2), was filled with the belongings of the previous tenant(s) who had been evicted. Built in 1890, foreclosure 1 reveals the economic barriers that hinder the ability for many Washington Park residents to maintain their homes. Based on the formation of spaces throughout the house, it would be best classified as a parlor bypass plan type. This plan type is a transitional prototype, which describes an era in architecture where the house types are similar in style and formation during a specific period of time. This particular prototype was popular between 1820 and 1900, and is usually found within middle to upper-class neighborhoods. The name describes how the parlor is nearest to the street and is "bypassed" by an entrance porch. These homes were often the first house plans to contain electricity, gas and a full bathroom on the second floor.

The first building permit for the second foreclosure (foreclosure 2) was initiated in 1903 by owner H.G. Ahiengs, but it was not built until June 10, 1905 under an architect named Jacobi and a mason named R. Hoepfson. It was meant to serve as a Plato cottage made of brick. The owner at the time, Juno Peterson, envisioned the home as a single family residence. Although generations of families have inhabited this space, the last family was evicted and all of their belongings were left behind. This home reveals a completely different story about the effects that foreclosure and eviction have on the people living within the Washington Park Neighborhood. Positioned on the northwestern end of Washington Park, foreclosure 2 is classified under the bungalow plan types which were popular between 1890 and 1950. These pre-WWII houses generally have low-hip roofs and are organized with the living, dining and kitchen areas in one section of the house. The bedrooms and garage are usually in another. Typically, bungalow style plans consist of these spaces being situated on either side of the house. This particular house separates those spaces on different floors.

Although John Peterson owned the second foreclosure from 1931-1942, work permits did not appear in the microfiche database (besides the initial building permits), until August 19th, 1947. The owner, Sander Paterson requested Cream City Company to complete some remodeling tasks throughout the house. He wanted the contractor to apply inset brick to the exterior, and erect the wood stairs from second floor. He also requested the contractor to install a complete bathroom to the first floor (rear). During his ownership, the building was considered a single family home, with two bedrooms on the rear end of the second floor. He remained the owner of the house until 1956, and during that time, much of the work concentrated on the erecting sections of the back stairway that led to the second floor and opened out onto the side yard. He also hired Iron Fireman Mfg. Company as the contractor to install a gas burner (BP-200). By the end of his ownership, the housing authority considered the building an old duplex flat.

The earliest permit records that describe changes to the first foreclosed home was found in 1953 by an owner name Lawrence Paquette, who was also the contractor for the home. At that time, the garage was labeled as a wood frame barn and the interior had no windows and was made of concrete. the owners of foreclosure 1 changed to Lee Vester and Annie Mae by 1977. The home was now considered old by the housing authority— which means that it was beginning to deteriorate. The changes made during their ownership were mostly maintenance, which was required based on several violations of Chapter 51² of the Housing Code. The exterior wood trim and wall surfaces and the front porch needed paint or other protective coating. There was a lack of required downspouts on the south side of the home, which was located on the west corner of the block. The chimney mortar and brick was missing to the rear of the house, and there were defective glitters to the east side. In regards to the window(s), the housing inspector labeled many of them as defective, with issues ranging from putty, which helps to keep the glass in place and the home insulated, to window panes and sashes that needed to be repaired. There were issues with the supporting columns of the porch in regards to the steps being loose as well, and the foundation of the home was missing mortar in all cardinal directions. The owners had to fix the problems, otherwise they would face foreclosure. The owners filed for an appeal based on the outcome of their inspection on September 28, 1977. On January 20, 1978, they received an extension to fix the code violations by September 1, 1978. Although they were working on those repairs, Lee Vester wrote a letter where he requested more time due to the fact that he could not afford to fix everything within the allotted time frame.

Both homes have endured an abundance of code violations which eventually led to the owners having to forfeit their properties. The maintenance that occurred within the homes were investments to the homes and to the community. The correlation between this type of investment and the economic position of the community has created limits regarding how much could be invested into the homes over time. The economic position of the community declined throughout the buildings' existence, and the demographic of people changed from majority German residents who had businesses, to majority African American residents who did not have business and in many cases, were entirely lacking employment. These changes have greatly affected the ability for the structures to remain stable and in the condition of which they were originally built. This is because the community has lost the resources to do so.

The floor plans of the house describe a different type of change that cannot be analyzed through permits. The first-floor plan of foreclosure one is consistently period one, but the second floor plan incorporates both period one and period two. This means that throughout the history of this buildings' architecture, changes have occurred in regards to its structure and formation of the building. The same structural changes have occurred throughout foreclosure 2 as well, and the purpose for those changes were to incorporate multiple families into a home that was originally built for one family. This is in regards to the structural stair changes, and the implementation of a wood door which created a private domain that separated the multiple families who occupied the space. The economic restraints of the neighborhood could have prompted these structural changes, allowing the landlords to make more money off their properties.

4. Introduction to Sherman Park

Sherman Park is a family-orientated neighborhood located on the northwest side of the city, approximately four miles away from downtown, and less than one mile away from Washington Park. The neighborhood was settled in the 1890's by German-Americans who continued to move from and through the Washington Park Neighborhood. The early settlers were entrepreneurs, doctors, and lawyers who belonged to the middle-class economic rank. They inhabited sturdy bungalows of period revival style, and had an emphasis on ornamentation and high craftsmanship. In 1971, the Sherman Park Community Association was founded for the advocacy of the neighborhood. The 1970's in America consisted of high racial tensions as everyday norms about race were tested. The neighborhood was facing racially discriminatory real estate practices, landlord neglect, and crime, and the association fought to combat these burdens to the community. With white flight, changing infrastructure, and the migration of African Americans, the associations focus was ensuring a smooth transition of racial integration with the current German-American residents who lived there, and the incoming African-American residents who began to settle. The association fought to prevent the I-43 freeway from being linked to I-44 at the expense of the neighborhood. Seven different neighborhoods came together and protested the demolition of homes, but 10 blocks were eventually bulldozed.

After the 1970's, home vacancies became more evident along Burleigh Street and Center Street, leading to issues bringing in investors. The Sherman Park Area Congregation saw these challenges as opportunities to intervene. The Protestant, Catholic, and Jewish church goers met to discuss neighborhood issues and create viable solutions. Since Sherman Park encompasses three of the city's 38 designated historic districts—Grant Boulevard, 47th street Bungalow Historic District, and Sherman Boulevard, the neighborhood is affiliated with many partners and resources—even

after white flight. The neighborhood is still filled with mostly bungalow style homes which were built prior to the 1900's, but it also has many Cape-Cod style homes which were built during the 1940's.

5. Human Occupancy and Sherman Park's Foreclosed Homes

Information regarding these homes were found through a variety of legal descriptions using the original construction date and address of each home and tracking the changes in occupancy. Enumeration maps for the homes' specific districts were used to find manuscript census data for each home. The information that follows is a result of this methodology. According to the 1930 census, the first foreclosed home in Sherman Park—2502 N 40th was owner occupied. The home was formally known as 922 and 924 40th street before the conversion in 1920. The head of the household, Rudolph A. Kreil, owned this home that was worth \$12,000 at the time. Rudolph was a 41-year-old white man at the time this census was recorded. Although he was capable of reading and writing, he did not attend college or school since September of 1929. He was born in Wisconsin, and his mother and father were both born in Germany. He spoke English and worked as a foreman at Motor Cycle Mfg. He was paid as a wage worker. At the age of 22, he married Amanda A. Kreil who was 21-years-old at the time. Amanda was born in Wisconsin, and so was her mother and father. She did not work. They were all white. Rudolph and Amanda shared this home with their two children—Bernice and Floyd Kreil, both of whom were enrolled in college or school since September of 1929. Amanda's 73-year-old father who was windowed and retired also lived in the home. Rudolph's 23-year-old niece who worked as an office clerk at Fuel Co. lived there as well. This home was intergenerational, even while it was owner occupied in 1930. The home began as a duplex, and endured foreclosure as a duplex.

The home was built in 1919 by an owner named Rad Engelland. The cost to build was \$4000. The front of the building spanned 26 feet, with a depth of 46 feet. 2x4 studding was used to build the walls which had a depth of 5 feet below grade. The foundation of this building is Earth. The walls are 16" thick, made of a material called bek. Until 3/24/2004, the permits for this building were building permits, as opposed to the series of enforcement permits that ensued after 2004. On September 16th, 1919, the owner of the home was Sdeal Jome Sinnauce. Henry Kath & Son was the contractor and R. B Gallahan was the inspector for this permit request. At the time, the home possessed 4 draw cocks, 1 lawn sprinkler, 1 hose bib, 1 sink, 1 water closet, 1 bath tubs, 1 wash basins, 2 laundry tubs, 1 floor drain, 1 ice box, and 1 sub soil drain. On September 22nd, 1919, the ownership of the home shifted to J.J. Gaetzenberger. The contractor was Jal Branchel. The permit requested a furnace to be installed and a garage to be added to the home. By October 10th, 1919, the contractors' name was John Mitchel, and he oversaw a plastering job for the home. On September 5th, 1951, R Greil owned the home, and he applied for an electrical installation through the Department of Building and Safety Engineering. His contractor was John Westford and he was tasked with the job of converting the heat. The total fees for this permit was \$1.05.

The information that ensues was found by utilizing the Milwaukee Government data base which stores property information regarding permit and ownership records. On March 3rd, 1988, owner Shirley Rankin applied for an electrical permit. The use of the building was considered a dwelling. The outlets in the home needed to be updated. It had occupied 1-dry outlet, costing \$4.00 for the permit. It also occupied an 8-outlet-for-fixture, lamp, switch, receptacle, which costed \$7.50 for the permit. The total cost of the job was \$550.00, aside from the \$26.50 in permit fees that had accumulated. On June 7th, 1990, Shirley Price was the owner of the home, and she was also the occupant/tenant. The contractor at the time was Miller Builder, Inc. and the building was considered a single-family home. The cost of the job (to rezone to R/D/40) was \$3,000, with an additional \$30.00 for the permit request fee. On December 13th, 1990, siding was installed to the home.

By March 19th, 2008, the owner of the home was Deutsche Bank National Trust Corporation. The permit was for the general plumbing of the building to be repaired and/or replaced as necessary. The cost of the job was \$500.00, and the contractor was given two exemptions. There was a total of 8 inspections to the home, totaling in \$40.00 in permit fees. The inspections consisted of electrical occupancy, elevator occupancy, plumbing occupancy, sprinkler occupancy, a final inspection, a residential occupancy inspection, a boiler occupancy inspection, and a construction occupancy inspection, respectively. All the inspections passed. On February 29th, 2008, an electrical building permit was requested on behalf of the owner: Castle 1 LLC. The cost of the job was \$950.00 after two fee exemptions. The cost of the permit application was \$60.00. There was 1 inspection that followed, and the house passed. On May 2nd, 2008, owners Castle 1 LLC. Requested another electrical permit for the home. The work being performed was new construction and/or addition to the home. The cost of the job was \$500.00 after two fee exemptions. There was also a \$60.00 permit application fee. On May 5th, 2008, owners Castle 1 LLC. Requested yet another building permit. This one was a HVAC general permit. There was a \$40.00 fee for the permit application.

On October 12th, 2010, the home received a vacant building permit request and a permit for scheduling interior and exterior vacant building inspections. The home has since had 65 monthly inspections starting 03/11/2011 until 09/14/2016. The building permits involved change in ownership, electrical installations, additions to the structure, change in building use, remodeling, and vacancy. The enforcement permits included changes in ownership, nuisance code violations and non-compliance violations.

In 1930, the second foreclosed home in Sherman Park—2242-44 N 41st Street was occupied by two families. Max Kramer owned the home and rented out part of it to Henry H Ayers. It was originally built as a single-family home and was formally known as 790 41st Street. The value of the home in 1930 was \$450. Max was a 59-year-old white man at the time this census was recorded. Although he was capable of reading and writing, he did not attend college or school since September of 1929. He was born in Wisconsin, and his mother and father was born in Germany. He spoke English and worked as a cigar maker at factory. He was paid as a wage worker. At the age of 27, he married Mary Kramer who was 26-years-old at the time. Mary was born in Wisconsin, and her mother and father was born in Germany. She was 58-years-old at the time this census was recorded, and she did not work.

Henry H Ayers rented out part of the home for \$45 per month. He was a 41-year-old white male who was not enrolled in college or school, but could read and write. He was born in Illinois like his mother. His father was born in Indiana. At the time the census was recorded, he worked as a tools salesman and received payment as a wage worker. At the age of 22, Henry got married to Mary Ayers who was 20 at the time. She was a 40-year-old white woman when this census was recorded in 1930. She was not enrolled in school, but she was able to read and write. Mary was born in Pennsylvania, and her mother and father were too. She did not work. Henry's 15-year-old daughter Verdell Ayers, and his 64-year-old mother who was widowed, also lived in the home. They could both read and write, and were both enrolled in college or school. Neither of them worked.

There are two general types of permits for this building—building and enforcement. The building permits began in 1909, with Bou Haack who desired to build a two-story flat with a brick foundation. The building permits continued in 1925 with owner Gio A. Nelson who added a garage, and again in 1934 with owner Max Kramer and his addition of a retaining wall. The building permits came to a halt until owner Grace Missenbaum had a gas burner and heating system installed in 1957. This year was coincidentally the year of the first enforcement permit, as well as the end to any additions to the home. There were two inspections during Missenbaum's ownership—both dealing with plumbing. The first occurred in 1957 and the second occurred in 1969. The first series of home violations began in 1973, with owner Rachelle (Rae) McClean. The violation read: "Section 45-1: "Remove retaining wall on public property at the alley and relocate to private property behind the lot line." Apparently, the retaining wall that was implemented in 1934 was now causing problems for neighbors. On August 19th, 1985, the owner of the home was Nathan Garber. He did not live in the home during his ownership. The present use of the premises was a dwelling. Garber applied for an electrical permit, and the cost of the job was \$850.00. The tasks required the installation of ceiling fans in the upper bedroom, dining rooms, and to replace the boxes that supported them. The available short circuit data for this job was 22,000. The name of the contractor or maintenance license was Affordable Electric Inc. The job required two motors in total. Seven items would need to be repaired or replaced. The switch capacities of the jobs entailed a single-phase from 150 A to 15—to be completed on 9/25/1985. The 150 amps were ordered on 8/26/1985. The 2 meters were ordered on 8/26/1985 as well. The contractor noted that the wire size was ok, and in the upper flat, the service was ordered and the final hook-up was completed.

On October 18th, 2000, Nathan Garber remained the owner of the home. He applied for a building permit to have the property razed. There were no fee exemptions associated with this permit request, but the cost of the job was \$500.00. The raze type was considered private and voluntary. The fees associated with this permit was \$33.60. There was 1 final inspection conducted. On May 18th, 2006, the owner of the building was the Renaissance Investment Partners LLC. They applied for an electrical building permit. The cost of the job was \$300.00 after 2 fee exemptions and \$20.00 in permit fees. A final inspection was completed. On May 19th, 2006, owners Renaissance Investment Partners LLC. applied for another general building permit regarding HVAC. The permit fees were \$83.00, and the permit received two fee exemptions. By May 21st, 2012, the owner of the property was William X Madden. Madden applied for a building permit regarding razing the property. The permit request received 2 fee exemptions. The permit suggests that the razing would not only be for interior work. The cost of the job was \$2,500, aside from a \$60.00 permit fee.

The status of this home has much to do with the series of enforcement permits that began to accumulate after 2000. On September 18th, 2000, the home received an enforcement permit for a condemnation case. The description states that: "Garage was torn down except one wall which is being used as a fence. It doesn't look safe. Could someone inspect." The process to complete this permit was an investigation. There were no fees associated with this permit. There were no inspections. On May 7th, 2006, the owner of the home was Heather Madden. William X Madden was

in associate of Heather, but their relationship was uncertain. The home was considered residential, and the home was not vacant at the time. On May 8th, 2006, the owner received an enforcement permit for property registration.

On May 28th, 2011, the home received an enforcement permit for a residential case involving a complaint of garbage. The description contained complaints of uncontained garbage and using the neighbors trash cans. The home went through an investigation. On November 17, 2011, the home received an enforcement permit for a condemnation case. There was a fire report that suggested condemnation of the property. There was a fire alarm report. An investigation was conducted. On August 20th, 2014, the home received an enforcement permit for a graffiti case. The description claims that there was graffiti on the east side of the retaining wall. On September 5th, 2014, the home received an enforcement permit for a condemnation case. The charge stated that the back porch failed. There was an investigation that did not require an investigation. Due to the lack of investigation, no fees were necessary. On September 22nd of 2015, the home received an enforcement permit for a graffiti case. The description claims that there is graffiti on the brick wall east, southside, and west front.

On March 6th, 2013, there was a building permit for the home being vacant. There was no ownership listed on this permit request. The vacant appointment for the permit was regarding the exterior. The process to complete this permit consisted of initiation, subject to VBR, vacant building periodic inspections, and closure. There were no fees associated with this permit. A series of monthly vacancy exterior inspections ensued—mounting in 46 total inspections throughout the remaining existence of the property. The inspections began in March of 2013, and continued until September of 2017. The inspectors would comment that the vacant building was either “vacant and secure”, “vacant and secure with no access”, or “vacant unsecure”.

6. Data

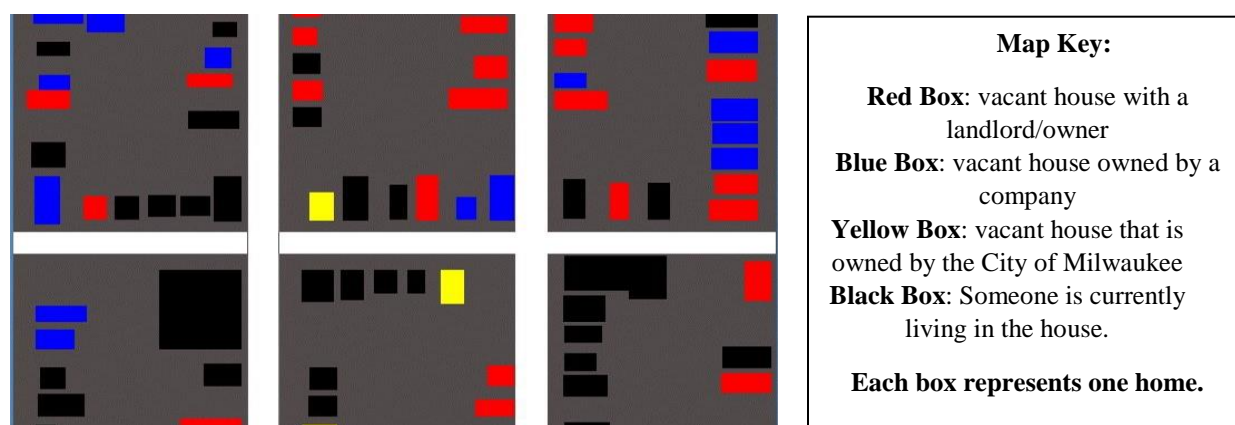


Figure 1. Homes withing a six block radius the Washington Park's foreclosed homes. Of the 72 homes, 39 are vacant and 17 are owned by the City of Milwaukee or a company.

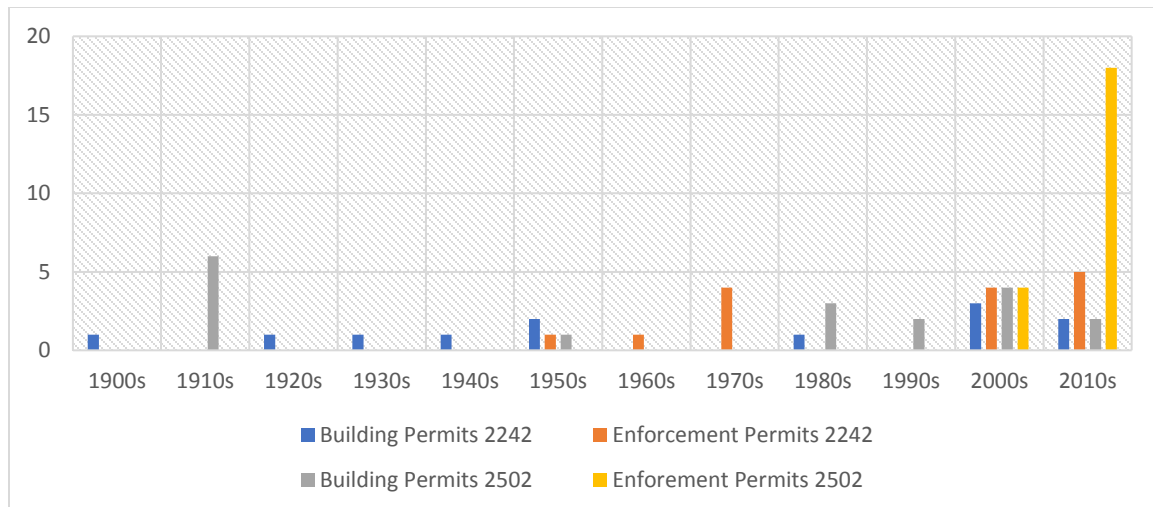


Figure 2. Trends in Building and Enforcement Permits in Sherman Park. The number of both types of permit records were calculated for each decade of occupancy.

The map labeled Figure 1. represents the abundance of vacancies existing throughout the Washington Park Neighborhood. It shows that within that six-block radius, the majority of the homes are currently not be occupied by people. The significance of this data lays in the implications of how these vacancies can and have impacted the entire community—especially in regards to the the amount of displacement that has taken place, the detrimental impact on property values, and the type of investment this attracts to the neighborhood. The graph labeled Figure 2. represents the peak in enforcement-code violation permits that only became apparent in the 1950s and grew exponentially by the 2010s. 1950 was directly before infrastructure displaced the industry within the communities, so it can be implied that there was some economic decline that sparked interest in implementing new infrastructure. During the 1970s is another peak in enforcement-code violation permits. This is the the time when the demographic shift became more evident in the communities, and the racial make-up became majority minority. This implies that the the transition of minority groups contain evidence and interrelationships with class and income status. As time progresses, it becomes evident that there are far less building permits being initiated, and far more enforcement-code violations beginning to ensue.

7. Conclusion

Based on the examination of both foreclosed homes in Washington Park, they have endured changes in ownership and many repairs throughout the history of their existence. There were periods of time when both homes were vacant, and these vacancies correlate with the economic decline of the Washington Park Neighborhood. While no one was utilizing the homes, the structures were deteriorating. In Foreclosure 1, Lee Lester and Annie Mae gained ownership of the home at a time when many repairs where necessary because the house was old. They initially had one year to accomplish all of those repairs. In regards to foreclosure 2, there was not a vast amount of required maintenance repairs ensuing until 1997. Before that time, there was evidence of renovation that attempted to change the structure of the building to accommodate multiple families. In Sherman Park, both homes have undergone a series of building permits and enforcement permits. Typically, once the owner(s) stopped investing into the home with building permits, enforcement permits with code violations started to accumulate.

When highway 41 displaced the industries and the traditional residents left, the businesses that stayed often cut their payrolls. Incomes decreased as housing prices increased—and foreclosure and eviction became a prominent issue in the neighborhood. Redlining has greatly contributed to the economic decline of the Washington Park Neighborhood and continues to effect the financial stability of the neighborhood today. In effect, these homes transformed from being built in a middle to upper-class community, to being foreclosed in a community that has suffered an economic decline and no longer has the ability to maintain the houses. Much of the homes in both neighborhood have gone from owner occupied to renter occupied—detrimentally impacting the property value and community social networks even further.

Initially, I assumed that foreclosure and eviction negatively impacts the architecture and cultural landscape of the Washington Park and Sherman Park Neighborhoods. Through this research, I found that impacts of foreclosure and eviction have contributed to a cycle that perpetuates the occurrence of foreclosure and eviction. Furthermore, it creates a profusion of vacant spaces and homeless residents within the communities. The demographic shift that became evident in the 1970s exposes the intersectionality between race, class, and homeownership. Although the history of the homes suggests a high probability that none of these foreclosed homes were owned by minorities at any given time, minorities were occupying those spaces. The neighborhoods were already beginning to struggle economically due to loss of industry. The shifting racial component is what exacerbate that existing decline and magnified the scale of decline over the years. The lack of ownership accompanied by the emergence of declining income and racist housing policies consequently contributed a major increase in homes being foreclosed. Foreclosure and eviction are processes that contributed greatly to the decline in property value throughout both neighborhoods.

The types of permit records found in Sherman Park suggest that the foreclosed status of the homes were greatly influenced by the abundance of code violations they received. These circumstances create opportunities for urbanization and gentrification, however, that can only be implied by this research based on the owners of the foreclosures, but not proven. By examining the outcomes of the historical changes that took place in the neighborhood, the ways in which the misbalance of power and distribution of wealth operates within American cities does become evident based on the dramatic economic and social decline of the communities that happened simply by changing the population of people who occupied those spaces.

This research reveals several opportunities for a deeper analysis of the foreclosure and eviction crisis that is evident within the Washington Park Neighborhood and Sherman Park communities. For one, there needs to be a greater research base concerning the implementation of policies and programs of the past that are still being utilized today. Secondly, variables that are found in low-income areas such as drug abuse, unhealthy spaces, lack of affordable housing, joblessness, and the accessibility of resources for children and elderly residents must be examined before any plans are made to intervene in low-income communities.

8. Acknowledgements

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10. Endnotes

1 Redlining was legalized from 1934-1968, but *de facto* racism in the form of housing discrimination has continued to segregate residential neighborhoods and deny financial services to minority ethnic groups. https://www.federalreserve.gov/boarddocs/supmanual/cch/fair_lend_fhact.pdf

2 Chapter 51 of the Housing Code is a series of regulation guidelines that are meant to maintain inhabitable living conditions. Violations to these codes result from homes having inadequate foundations, ventilation systems or mechanical systems. <http://apps.leg.wa.gov/wac/default.aspx>
