

Comparative Gentrification Policy

Displacement, Housing Instability, and Homelessness



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ABSTRACT

Gentrification—a form of neighborhood change in which an influx of capital into urban neighborhoods prompts a shift in socioeconomic demographics and an improvement of public space—too often benefits newcomers to the detriment of long-term residents and communities. This phenomenon is the latest in a series of forced displacements of the United States’ most vulnerable populations, who can face housing instability and homelessness as a result. This paper investigates the conditions of five case study American cities — Denver, Los Angeles, New York, San Francisco, and Seattle — to illustrate the commonalities of this country’s most at-risk neighborhoods, as well as to distinguish the diverse local variables that influence the causes and consequences of gentrification. Drawing on these cities’ lessons, we envision a radical alternative to the status quo: growing American cities and regions will develop equitably and empower vulnerable residents to shape their communities and live where they choose. To support this vision, this paper proposes two policy responses that appeal to both lay advocates and policymakers: a programmatic toolkit that municipalities may employ in order to harness neighborhood change to create sustainably mixed-income neighborhoods, and an overhaul of federal policy that transforms the nation’s conception of fair housing and equitable development.

INTRODUCTION

After a long interlude of deindustrialization and population loss, American cities appear to have entered a renaissance. Some have reemerged as engines of economic growth—this time on the world stage as capitals of global finance, technology, and real estate markets. Many are welcoming influxes of highly educated young people. Yet, rather than lifting a broad cross-section of city dwellers into a new era of prosperity, the urban renaissance has been accompanied by surging homeless populations. In Los Angeles County, a 2017 point-in-time count tallied an alarming 58,000 people living in encampments, emergency shelters, or simply on the street.¹ The numbers represented a 23 percent increase over the previous year, despite urgent efforts to permanently house the homeless.² Street homelessness soared in New York City, Denver, Seattle, Boston, Chicago, and other large cities, even as homelessness declined in the nation as a whole.³

Thus far, no research has explained the connection between the economic forces transforming large U.S. cities and the new homeless epidemic that is playing out almost exclusively in urban spaces. A rich tradition of literature on gentrification that goes back to the 1980s has yielded both quantitative and qualitative studies of what happens when high-income, well-educated people re-enter disinvested urban neighborhoods. They have turned up complex and sometimes contradictory evidence of rising housing cost burden, changing social structures, and displacement among low-income residents.⁴ A parallel literature on homelessness has documented the emergence of the “new homeless” in the 1970s and 80s. Whereas the traditional subjects of homelessness research were older white men struggling with substance abuse, disability, or untreated mental illness, the “new homeless” included women, young people, minority members, and families with children.⁵ Scholars linked the new face of homelessness to rising unemployment

and a large increase in the “precariously housed.”⁶ Recently, policy responses to homelessness have begun to focus more explicitly on the link between homelessness and the need for stable housing, for example, by recommending the direct provision of housing to the homelessness as a first step rather than the last in a series of interventions.⁷ However, these two strains of research on gentrification and homelessness have yet to converge—especially in the context of the recent wave of urban homelessness. This paper therefore proposes to map the relationship between gentrification and homelessness using a comparative case study of five American cities.

Surprisingly, there have been few truly comparative studies of gentrification. Most researchers have preferred to focus on one or more neighborhoods within a single city. Noteworthy qualitative examples include Monique Taylor’s early ethnography of Harlem and Derek Hyra’s contemporary look at the Shaw neighborhood in Washington, D.C.⁸ Landmark quantitative work includes Rachel Meltzer’s articles on gentrification and employment in New York;

Jackelyn Hwang and Robert Sampson’s research on gentrification and racial inequality in Chicago; and studies of displacement in New York, Philadelphia, and other cities.⁹⁹ In cases where studies have covered larger geographies, they have usually done so for the sake of a larger sample size rather than to perform a detailed comparison of different local conditions. A good example is U.C.-Berkeley’s Urban Displacement Project, which includes the entire Bay Area in its analysis but highlights regional trends rather than city-level variables.¹⁰ One exception to this trend is journalist Peter Moskowitz’s recent book, *How to Kill a City*, which gives case studies of gentrification in Detroit, New Orleans, San Francisco, and New York. This approach allows Moskowitz to identify the unique conditions that shape local patterns of change (such as recovery from bankruptcy in Detroit and Hurricane Katrina in New Orleans), but also highlights striking similarities.¹¹ We endeavor to use a similar approach to examine how gentrification and rising homelessness interact in large American cities. A thorough comparison of cities’ experiences and of the approaches they

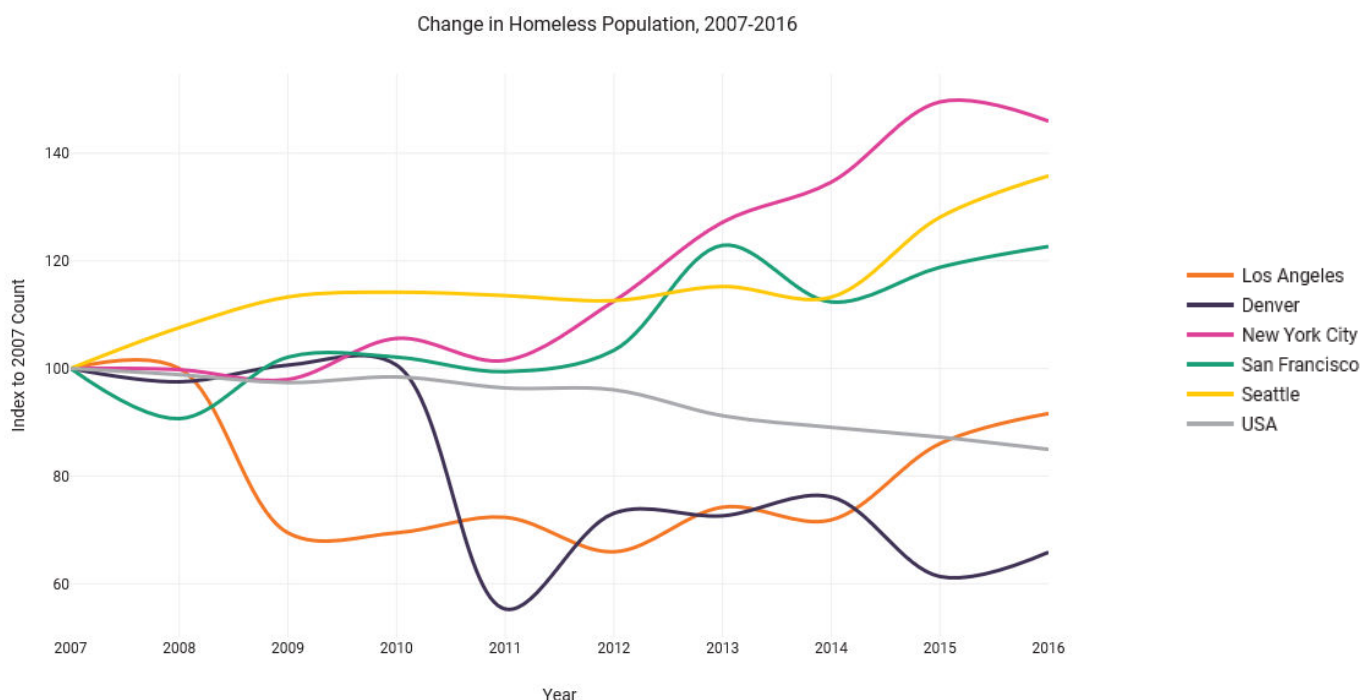


Figure 1. Change in homeless population (2007-2016) in our case study cities (indexed to 2007 count)

have taken thus far allows us to suggest local policy interventions both powerful and flexible enough to have real impact.

Our case-study cities are Denver, Los Angeles, New York City, San Francisco, and Seattle. All five are experiencing both gentrification in many neighborhoods and rapidly rising homelessness (figure 1). In addition, all five can be characterized as “global cities” in line with Saskia Sassen’s definition, allowing us to observe the aggregation of highly specialized firms, growing income inequality among residents, and the financialization of urban buildings at work.¹² Yet they are also different enough to prompt important questions. For instance, the population gap of several million people between Los Angeles and Denver allows us to ask whether sheer size is important for gentrification and homelessness policy. We can also consider the difference between cities that have already entered late-stage gentrification and those just beginning to feel its effects. Differences in local housing markets beg the question: Can we build our way out of homelessness, or perhaps voucher our way out?

Finally, we can consider how state legislation both enables and constrains different cities. This paper excludes cities such as Philadelphia that are experiencing gentrification in some neighborhoods, but have not seen the same frenzied growth citywide.¹³ Nor do we consider places like Houston and Atlanta, which have managed to combine growth with declining homelessness.¹⁴ The addition of such cities would make our analysis richer, and we hope that future research will add them to our framework. Our present set of large and quickly growing cities remains especially important, however. These are some of the economic giants of the country, and they exert a great deal of influence on knowledge and cultural production. We must think carefully about how they can continue to make room for lower-income residents to participate in growth rather than (once more) relegating them to

areas of disinvestment and decline.

This paper has three principal sections. In the first section, we draw on both gentrification and homelessness literature to trace links between the two. We also investigate how past housing policy has affected access to housing in cities and set the stage for the inequitable way the current “return to the city” is playing out. In the second section, we detail our research methodology, which includes a mix of quantitative and qualitative methods. We then dive into a city-by-city analysis, teasing out key similarities and differences in both the process of gentrification and the way local players (from government officials to grassroots coalitions) have responded. This leads us into our proposed solutions, which make up the final section of the paper. Here, we present a toolkit of local policies that policymakers can mix and match according to local conditions. We propose that these policies be implemented in the context of a bolder, but absolutely necessary, national urban policy.

LITERATURE REVIEW

What is Gentrification?

The characteristics of gentrification have been much debated, but scholars generally agree that it is a process of neighborhood change by which higher-income residents replace lower-income ones. We have adopted Portland State University Professor Lisa Bates’ definition of gentrification, because it underlines power imbalances between current and new residents. She thus captures the highly political nature of change rather than portraying it as a natural (and inevitable) market function. According to Bates, the stage is set for gentrification “when a

neighborhood has attractive qualities—for example, location or historic architecture—but remains low in value.” This ‘rent gap’ between potential and current value can result from past disinvestment by the public and private sectors. When the housing market tightens, high-income households have the power to choose accommodation in ‘rent gap’ neighborhoods and outbid their current residents for housing. Both public and private developers respond by prioritizing higher-income desires in those neighborhoods. As a result, “lower-income residents and/or households of color” are physically, economically, and culturally displaced from their neighborhoods, and replaced by higher-income residents.¹⁵

Many researchers have described gentrification as the result of individual migration in response to personal preferences and labor market changes. Yet Bates’ definition identifies at least two points at which political decision-making shapes the patterns of this migration: the decision to target investment to higher-income residents, and the earlier decision to distribute investment in a way that disadvantaged low-income or minority neighborhoods. In a recent literature review on gentrification and public investment, The Federal Reserve Bank of San Francisco sketched a large role for government in the process of neighborhood change. Public policy has inequitably distributed “risks and resources by race and class across metropolitan areas”; reshaped urban spaces to draw tourists or members of the ‘creative class’; and attempted to ‘deconcentrate poverty’ in a way that leaves lower-income residents with fewer options for affordable housing.¹⁶ That public actors participate so actively in the process of gentrification suggests that they also have the ability to change their policies and achieve greater equity.

It is important to note that Lisa Bates’ definition, in singling out rent gaps as the only trigger for gentrification, neglects evidence of a more gradual spillover effect we observed in many of our case-

study cities. In these cases, citywide housing demand shocks lead higher-income residents not to seek out low-value neighborhoods with attractive qualities, but simply to radiate outward from high-value neighborhoods into the poorer areas abutting them. They then drive up prices there more quickly than in either rich neighborhoods or poor neighborhoods elsewhere. Veronica Guerrieri and her colleagues termed this process “endogenous gentrification.”¹⁷ Inner-city neighborhoods became vulnerable to this kind of gentrification not through targeted disinvestment, but over decades of deindustrialization and suburbanization that cities have fought desperately to counteract.

Why Do Higher-Income Households Move into Lower-Income Neighborhoods?

Demand Induces Development

The rise of innovation or knowledge-based economies has led young, single, high-earning individuals to live and work in cities.¹⁸ Since 2000, such individuals have been more likely to choose to live in central-city neighborhoods, where they access an increasingly high-skill job market and enjoy much lower crime rates than in earlier eras.¹⁹ As the demand for urban living increases, in-migrants seek housing near amenities such as high-quality schools, transit stations, parks, and employment centers. Researchers have found that lifestyle preferences can also motivate some higher-income residents expressly to seek out low-income neighborhoods. The desire to upgrade historic housing stock, lead a “gritty” urban existence, and live amidst ethnic diversity have all figured in ethnographic accounts of gentrification.²⁰

Development Induces Demand

Public-private investment in amenity-rich downtown spaces both responds to these changing preferences and further induces demand. For instance, new transit investment can increase home values by as much as 45 percent.²¹ Public subsidies for developments like stadiums and festival marketplaces can also lure higher income people to a neighborhood.²² Policies that subsidize high-income job creators—such as medical and educational institutions—or actively bring wealthier people into a lower-income community—such as HOPE VI—also increase competition between groups with differing levels of socioeconomic and political power.²³ Many rapidly growing cities have not added enough housing units to meet new demand. For instance, San Francisco is permitting about 27,000 units per year, but would need an estimated 40,000 to match population growth.²⁴

By focusing on shifts in preferences and labor patterns alone, one can easily argue that gentrification is part of a natural process of change. However, as competition for limited housing increases, not all players have equal agency. Prolonged disinvestment in inner-city neighborhoods has handicapped many residents' ability to build wealth, so that they now have less power to choose where to live than newcomers do. Low-income residents are often also alienated from civic decision-making, rendering them less able to advocate for themselves and capture the benefits of neighborhood reinvestment. Finally, access to public resources may depend on advantages such as time or financial literacy, which lower-income residents disproportionately lack. For example, Pennsylvania provides childcare subsidies, but in a sample of eligible low-income residents, two-thirds had not accessed the subsidies. The primary barriers were failures of information and insufficient time to apply.²⁵ Similar barriers certainly obstruct low-income residents' ability to maximize other public

benefits such as tax credits and legal protections. Since these power imbalances are mediated by past and present public policy, gentrification cannot be attributed to natural forces alone.

Gentrification and Displacement

Much of the reason that gentrification continues to be hotly debated a half-century after its conceptualization is that it seems to promise the reversal in fortunes that cities have long desired.²⁶ Wealthier, more educated in-migrants swell cities' tax rolls, allowing urban governments to provide much-needed services. In-migrants may also stimulate economic growth through their spending power and labor skills.²⁷ Many advocates of sustainability also welcome the "return to the city" as a way to promote transit usage and compact development.²⁸ Finally, sociologists have argued that introducing wealthier households into declining neighborhoods can deconcentrate poverty, reducing crime and improving life outcomes for disadvantaged residents.²⁹ Both public and private actors thus have an incentive to argue for gentrification as a boon for everyone. The main obstacle to this argument, however, is that gentrification entails the displacement of vulnerable residents.

In 1985, Peter Marcuse identified three forms displacement can take. Direct displacement occurs when housing or neighborhood conditions beyond a household's control, such as an increase in rent or an expensive plumbing problem, force it to move away. Gentrification can cause direct displacement if it drives up housing costs beyond what a low-income renter or homeowner can afford, or if it encourages landlords to harass tenants and neglect their properties.³⁰ While qualitative studies overwhelmingly attest that direct displacement is occurring as a result of gentrification, a number of

quantitative studies have contested this result.³¹ For example, Lance Freeman and Frank Braconi found that in New York City of the 1990s, disadvantaged households in gentrifying sub-boroughs were actually less likely to move out than their counterparts in non-gentrifying neighborhoods.³² Similarly, Jacob Vigdor, Douglas Massey, and Alice Rivlin found that in Boston between 1978 and 1990, “less educated householders [were] no more likely to vacate their housing units in revitalizing zones than in other parts of the metropolitan area.” Indeed, a poor household was more likely to exit poverty during this time than to be replaced by a non-poor household.³³ Others have vigorously disputed these results. Kathe Newman and Elvin Wyly pointed out that Freeman and Braconi left out of their calculations those households that employed “the single most logical strategy that can be used victims of displacement,” namely, doubling-up with friends or relatives. Newman and Wyly also interviewed low-income residents who managed to “stay put” in gentrifying neighborhoods, finding that they did so only through a combination of (disappearing) public assistance and acceptance of very poor conditions.³⁴

Marcuse’s other two forms of displacement are less disputed. Exclusionary displacement occurs when neighborhoods that had been affordable to low-income residents are gradually occupied and upgraded by higher-income residents, such that low-income households can no longer access them. The number of units available to low-income households in desirable neighborhoods is reduced.³⁵ This kind of displacement almost certainly results from gentrification, unless actors intervene to provide additional affordable housing in high-value areas. Finally, Marcuse hypothesizes a spillover effect that causes low-income families to leave a neighborhood even before they experience direct impetus. “When a family sees the neighborhood around it changing dramatically, when their friends are leaving the neighborhood, when the stores they

patronize are liquidating and new stores for other clientele are taking their places, and when changes in public facilities, in transportation patterns, and in support services all clearly are making the area less and less livable, then the pressure of displacement already is severe,” Marcuse writes. “Families living under these circumstances may move as soon as they can, rather than wait for the inevitable; nonetheless they are displaced.”³⁶

The test for whether gentrification’s benefits outweigh its harms rests on the severity of displacement and the magnitude of its consequences for vulnerable residents. Of course, the most severe form of displacement—entry into homelessness—is difficult to justify in light of its personal and societal costs.³⁷ If gentrification is in fact linked with rising homelessness, as recent data suggest, then we must seriously ask ourselves whether public actors should continue to allow, and indeed pursue, this kind of neighborhood change. In the following section, we will trace connections between gentrification and homelessness, grounding our argument on previous scholarship.

Housing Instability and Homelessness

We often think of the homeless population as a group of semi-nomadic individuals who live on the streets because of issues unrelated to housing, including untreated mental illness, addiction, disability, or prolonged unemployment. In this light, it seems far-fetched to blame their homeless status on demographic and housing shifts playing out in particular neighborhoods. Yet in an important article, James Wright and Beth Rubin found that “homelessness is indeed a housing problem, first and foremost.” While “homeless people have been found to exhibit high levels of personal disability, ... extreme degrees of social estrangement, and deep poverty,” their circumstances are fundamentally tied

to their inability to access housing that meets their (admittedly atypical) needs.³⁸ Gentrification can make it very difficult to provide such housing in the places it is most needed.

Early waves of downtown gentrification in large American cities eliminated rooming houses and single-room occupancy hotels (SROs), which had served poor single adults. At least one estimate puts the total loss of SROs between 1970 and 1982 at over one million units.³⁹ Many of these buildings were in appalling condition, but they had fulfilled an important role in the urban housing market.⁴⁰ Their loss, combined with the rise of minimum wage employment, may explain the “homeless epidemic” that rocked the 1980s. During this time, the homeless ballooned in number and were more likely than ever before to sleep on the streets.⁴¹ Meanwhile, continuing gentrification made it hard to respond to the epidemic. With a downtown economy increasingly oriented around tourism and retail, and a residential base better equipped to advocate its own interests, cities encountered strong resistance to the construction of new facilities for the homeless. Urban historian Ariel Eisenberg documents how, in New York of the 1980s, neighborhoods almost universally protested new shelters, but only gentrifying neighborhoods succeeded in having their protests respected.⁴²

Even as it becomes more difficult to provide low-rent housing in gentrifying city centers, studies show that the homeless retain strong attachments to these areas. Katherine Beckett and Stephen Herbert interviewed 41 people who had violated civility codes in Seattle; many were homeless. The authors found that their interviewees sought the safety and social contact of bustling public places and often had reason to go downtown to access job training centers, rehab and medical facilities, case workers, and family members’ residences.⁴³ British scholar Geoffrey DeVerteuil confirms that facilities serving the homeless in large cities (in this case London and

Los Angeles) are effectively “entrapped” in the city center because rising rents and declining subsidy have made it too expensive for them to move elsewhere.⁴⁴ Yet the homeless are less welcome in gentrifying spaces, and cities are devising new ways of “banishing” them. Beckett and Herbert describe how the Seattle Police Department, court system, and Downtown Business Association worked together to criminalize behavior such as sleeping outdoors and to punish offenders by designating off-limits zones that often include large swaths of Seattle’s downtown.⁴⁵ Clearly, if gentrification does not create chronic homelessness, it certainly makes it harder to house this population near the services on which they rely.

So far researchers studying homelessness have taken a narrow view, focusing exclusively on people experiencing chronic homelessness. But ‘homelessness’ has come to describe an entire spectrum of both housing hardship (from literal street homelessness to inadequate shelter) and time (from prolonged to sporadic homelessness). The federal McKinney-Vento Homeless Assistance Act, for example, broadly defines homeless children as “individuals who lack a fixed, regular, and adequate nighttime residence,” including children living in overcrowded or shared homes, motels, campgrounds, emergency shelters, cars, and abandoned or substandard buildings. Homeless can in many cases be indistinguishable severe housing instability. In the 18 months prior to receiving homeless assistance, families across nine cities in a 1997 study averaged five moves, seven months in their own home, five months without a home or in transitional housing, five months doubled up, and one month in other arrangements.⁴⁶ This full spectrum of instability is not captured in point-in-time homelessness counts, which, according to HUD’s methodology, include only those living in temporary shelters or in places not meant for human habitation.⁴⁷ Yet in many of the cities we visited, there were signs that family homelessness,

too, is on the rise. In Denver's public schools, a thousand more children fell under the McKinney-Vento definition in the 2015-16 school year than had in 2013-14.⁴⁸ School enrollment figures also showed that there has been a rise in family transience on the city outskirts, with children being shunted between four and five schools in a single academic year.⁴⁹

The conceptual model linking gentrification and homelessness is much simpler for unstably housed families than for the chronically homeless. In 2016, Melissa Kull, Rebekah Coley, and Alicia Lynch used a longitudinal study of about 2,400 low-income families in Boston, Chicago, and San Antonio to examine the predictors of their residential mobility. They found that "family characteristics played a relatively minor role in explaining rates of low-income families' residential mobility." In contrast, relationships and job transitions, domestic violence, and housing and neighborhood conditions were each significant predictors.⁵⁰ Matthew Desmond et al. looking more specifically at urban renters in Milwaukee; they discovered that low-income renters not only have much greater exposure to forced displacement than their non-poor counterparts, but that their forced displacement "also increases subsequent unforced mobility. A forced move often compels renters to accept substandard housing, which drives them to soon move again."⁵¹ In summary, low-income households move not because of some aspect of their family structure, but because of housing and neighborhood factors alone or in combination with other shocks. Forced to move once, they are more vulnerable to additional moves—the very definition of instability. It remains only to show that gentrification can exacerbate push factors for low-income households.

Research suggests at least three gentrification-related factors that can increase housing instability among vulnerable households. The most obvious is increased housing costs. When higher-income households enter a neighborhood, but an equivalent

number of new or unoccupied units do not exist to accommodate them, housing costs rise for everyone. Landlords can hike rents, knowing they will find a tenant who can pay. Some landlords may opt not to do so out of sympathy with their current tenants. Newman and Wyly warn, however, that these informal arrangements are unstable, based on "tenuous relationships that end as landlords pass away or sell their buildings."⁵² Since newcomers can also pay more than incumbents to buy a house in the neighborhood, home values rise as well. If newcomers buy a property and renovate it, this drives the values of neighboring homes higher still. Thus, when the city reassesses property, even low-income residents who have made no improvements to their homes end up paying higher taxes. Higher housing costs are less readily absorbed in budgets already stretching to meet food, transportation, and healthcare needs. Studies have shown that for low-income households, unexpected expenses can spiral into eviction or foreclosure.⁵³ As mentioned previously, such forced moves tend to further increase housing instability. Lei Ding, Jackelyn Hwang, and Eileen Diringi have found that disadvantaged Philadelphians who move out of gentrifying neighborhoods (voluntarily or otherwise) are likely to move to lower-income neighborhoods and suffer declining credit scores.⁵⁴ Families may also try to cope by overcrowding. As one community leader in Brooklyn put it, "If you move...closer to Bed Stuy, the tenants in the unregulated housing will be families pooling their resources, Mexican immigrant families with terrible housing conditions and overcrowding. One of the ways people cope is to crowd it out. You either accept substandard housing or pool your resources."⁵⁵ These strategies, like relationships with landlords, rely on informal agreements that can end suddenly. The very stress of overcrowding can erode the personal bonds on which housing depends.⁵⁶

Gentrification can also destabilize low-income households by enabling rent-seeking. High demand

for rental units give landlords greater leeway to “rent-seek,” using the tight market to make additional profits while providing no additional value. Rent-seeking can assume many forms: asking for large up-front deposits, charging application fees, refusing to perform repairs, or beefing up tenant screening. Newman and Wyly found that landlords in gentrifying New York neighborhoods “illegally charge excessive rents (...), send tenants threatening notices to leave the regulated stock, and threaten to look at immigration papers.”⁵⁷ The Fair Housing Act of 1968 (FHA) bars landlords from discriminating on the basis of race, sex, or familial status. Nevertheless, there is evidence that landlords discriminate against families with children.⁵⁸ And the fair housing guidelines do not, of course, prevent landlords from turning away renters with unstable income or histories of eviction. Gentrification thus introduces new incentives for landlords to harass low-income tenants, with potentially serious consequences for their housing stability.

A third, less direct, pressure associated with gentrification is loss of income. Some studies have found that gentrification disrupts low-income residents’ employment opportunities, either eliminating or displacing them farther away. For example, Winifred Curran interviewed businesses displaced from Williamsburg in Brooklyn, New York. High-end residential developers orchestrated this displacement by means of buy-outs, lease refusals, zoning changes, and increased rents. The displaced businesses included many small manufacturers that had employed unskilled and immigrant residents. Workers reported the loss of their jobs, long periods of unemployment, and reduced pay when they found new work.⁵⁹ Rachel Meltzer confirms with quantitative research that low- and mid-wage service and manufacturing jobs declined steeply in gentrifying New York City neighborhoods. While she found growth in well-paying jobs nearby, as well as in low-wage jobs somewhat farther away, it remains

unclear whether low-income residents could take advantage of them given job qualification and transportation barriers.⁶⁰ If vulnerable households do experience losses in income due to gentrification, their difficulty in absorbing rising housing costs or other shocks can only increase.

This paper lays out an argument for how gentrification may contribute to housing instability among vulnerable households. As Rachel Kleit et al. point out, housing instability can mean a variety of things, including poor housing conditions, extreme move frequencies, eviction, or homeless status.⁶¹ If families are forced to seek cheaper housing in further-out or even suburban neighborhoods, they may face greater barriers accessing much-needed services than they did before. Data show that many suburban neighborhoods suffer from underdeveloped healthcare infrastructure.⁶² The suburbanization of poverty also entails poorer access to public transportation, and thus both generally higher transportation costs and greater vulnerability to unanticipated expenses when cars break down (or, in Denver, when snowfall triggers a law requiring tires with chains).⁶³ Family transience in fringe neighborhoods, as opposed to denser urban areas, causes children to be shunted between multiple schools in a single academic year, with detriment to their own wellbeing and that of their classmates.⁶⁴ Unstable housing increases the likelihood of domestic abuse by as much as four times—a crime that may also be more difficult to prevent and police in suburban contexts.⁶⁵ Finally, episodically homeless families displaced to less dense neighborhoods may have more trouble finding or forming community organizations that could lend them an ounce of agency in bringing about societal change.

Who is Vulnerable to Housing Instability in Gentrifying Neighborhoods?

Gentrification's winners and losers are not random. Certain groups are more vulnerable to housing instability and ultimately displacement from their neighborhoods. The literature points to several experiences that can increase individual and community instability. While the financial experience of rising rents—which can mean spending less household income on food and healthcare, or eviction—is important, it is only part of the negative experience of gentrification for low-income people.

Low-Income Renters

Low-income renters are particularly vulnerable to housing instability. They are a highly mobile group regardless of gentrification, moving often and usually for negative reasons.⁶⁶ Gentrification exacerbates this instability, as rents rise and landlords become eager to replace low-income renters with wealthier tenants. Evictions and other forced moves can result from a tenant's inability to pay the higher rent or the conversion of a formerly affordable building to target affluent in-migrants. Landlords are also less likely to rent to voucher holders when higher-income tenants are available.⁶⁷

When low-income households move, they have far fewer options than higher-income households for housing that is suitable, affordable, and accessible.⁶⁸ Research shows that vulnerable renters who are forced to leave gentrifying neighborhoods are more likely to end up in poorer neighborhoods, compared with more advantaged renters, or similarly vulnerable renters who live in non-gentrifying neighborhoods.⁶⁹ To avoid street homelessness therefore, low-income households—especially families—will often double-up with friends, family members, or acquaintances. These arrangements provide a valuable safety net, but are unreliable. They can end at any time. When

they do, low-income households frequently lose not only their housing, but also in-kind agreements and informal income.⁷⁰ If people are pushed further away from such support networks, they may be less able to withstand crises such as severe weather events that come with climate change.⁷¹ Additionally, loss of support networks can make people more liable to fall into homelessness if changes in family structure or loss of income occur.⁷² In short, low-income households are more prone to, and likely to suffer worse consequences from, gentrification-induced displacement.

The Elderly

The elderly are another group especially vulnerable to the destabilizing effects of gentrification. As Ana Petrovic writes, “American society fails to acknowledge the elderly live alone, in some of the country's worst housing conditions... It often takes a natural disaster to wake [us] up.”⁷³ Seniors' fixed incomes, limited mobility, and relative isolation make them easy to displace. A 2006 study found that Chicago neighborhoods lost significant numbers of their elderly residents when they gentrified.⁷⁴ The most obvious source of vulnerability for the elderly is financial. Seniors typically live on small, fixed incomes, which makes it hard for them to absorb housing shocks.⁷⁵ They simply cannot pick up an extra shift to cover the rent. The elderly also have less physical mobility than other groups; they often rely on housing near transit and other services. This limits their housing options and makes moving to a new home logistically difficult.⁷⁶ Finally, the elderly are vulnerable because they are isolated. They often live alone and have few relationships outside of their existing communities.⁷⁷ This makes it challenging for them to resist displacement or find new housing. It also makes displacement emotionally traumatic. In his book *Heat Wave: A Social Autopsy*, Eric Klinenberg describes how the 1995 heat wave in Chicago killed hundreds of isolated seniors. Only

in Latino areas of the city did strong social fabrics protect the low-income elderly, even when the city failed to help.⁷⁸ Displacing the elderly from such fabrics may quite literally mean the difference between life and death.

Minority Groups and Immigrants

There is some evidence that racial or ethnic minorities face greater risks of gentrification-driven instability and displacement. Edward Goetz has shown that state-supported gentrification has disproportionately affected African Americans, since it targeted public housing projects with high African American occupancy for demolition.⁷⁹ Gentrification-driven racial transition is more complicated in the absence of such direct state intervention. In Chicago, for instance, gentrifying areas and the disinvested neighborhoods adjacent to them did tend to lose blacks and Latinos in proportion to the pace of gentrification between 2007 and 2009. Yet Chicago gentrifiers still appear to avoid neighborhoods when blacks make up more than 40 percent of residents.⁸⁰ In the event that minority members are displaced, however, they face greater barriers than white Americans in finding new housing. Blacks, Hispanics, and Asians were told about and shown fewer rental apartments than whites in a 2012 study.⁸¹ Restricted housing choices increase the chances of housing instability and homelessness.

Immigrant communities can attract gentrification but lack the power to resist negative outcomes such as instability and displacement. In a 2015 article, Jackelyn Hwang explored how immigration and race affect patterns of gentrification in U.S. cities. She hypothesized that Asian and Hispanic immigrants could actually prepare neighborhoods for gentrification by satisfying preferences for diversity and stabilizing declining neighborhoods. They might also offer gentrifiers a 'preferred

alternative' to predominantly black, low-income neighborhoods. And in fact, Hwang found that "the early arrival of immigrants, Hispanics, and Asians was associated with subsequent gentrification" in 23 American cities.⁸² At the same time, immigrants (especially undocumented ones) may be vulnerable to increased housing instability if their neighborhood gentrifies. Immigrant households with undocumented or mixed status are less able to qualify for public assistance, access subsidized housing, or speak up about landlord abuses.⁸³ Our visits to gentrifying Latino neighborhoods in Los Angeles and Denver suggested that immigrants may also be more willing to accept cash deals to sell their houses.⁸⁴ John Betancur's 2011 study of five Mexican and Puerto Rican neighborhoods in Chicago found that gentrification-driven displacement is especially problematic for non-white immigrants. These immigrants rely heavily on "place-based support and co-ethnics for information and assistance with practically every other need ...Dispersal disconnected the vulnerable and needy from place-based supports."⁸⁵

Families with Children

Families with children face greater difficulties in the housing market, and are therefore more vulnerable to gentrification-induced housing instability. A 1980 HUD study found that "only one quarter of rental housing units [were] available to families with no restrictions." Although it has been illegal to discriminate against renters with children since 1988, landlords continue to do so today. Using court records and renter surveys, Matthew Desmond et al. found that Milwaukee landlords evict families with children at significantly higher rates.⁸⁶ Desmond's ethnographic work confirmed that landlords dislike children because they deface property and make too much noise. Worse, children can attract unwanted attention to subpar housing from child protective services.⁸⁷ Such discrimination, combined with the

fact that only one-quarter of very low-income renters with children receives housing assistance, helps explain their overrepresentation among the poorly housed. As of 2017, families with children make up the largest share of households with worst-case housing needs (defined as very low-income renters not receiving government assistance, paying more than half their income for rent, and/or living in squalid conditions).⁸⁸

Gentrification intensifies families' difficulties in finding suitable and affordable housing. In the first place, increased demand for housing gives landlords a greater chance of finding a higher-paying replacement if they decide to evict troublesome tenants. Gentrification may also shrink the number of affordable rentals large enough to accommodate families with children. For example, Washington, D.C. has seen a sharp decline in affordable housing, with half as many rental units costing below \$800 in 2013 than in 2002 (adjusting for inflation).⁸⁹ Yet the affordable units being built as part of new residential developments thanks to an inclusionary zoning mandate have largely benefited couples and single people.⁹⁰ This sets the stage for a recent lawsuit against the D.C. Housing Authority, in which tenants' advocates claim that the housing authority will deliberately reduce the number of multi-bedroom apartments in a public housing redevelopment to reduce the number of low-income children and make the complex more attractive to market-rate households.⁹¹

Low-Skilled Workers and Small Businesses

We have already described how gentrification can provoke a loss of income or employment for unskilled and immigrant workers, potentially increasing their housing instability. Small businesses, too, are vulnerable to displacement—with consequences for both their employees and their patrons. Firstly, changes in resident demographics can produce a

shift in buying power and tastes, perhaps reducing customers for existing businesses. Secondly, as new businesses enter to capture a higher-income clientele, commercial rents may rise. Higher rents make it more difficult to open or operate a small business. It is important to note, though, that small businesses fail at high rates, even in non-gentrifying neighborhoods.⁹² In addition, commercial leases tend to be longer than residential ones, which could postpone rent increases for businesses even as housing costs skyrocket. Rachel Meltzer investigated whether such patterns are playing out in New York City. She found that between 1990 and 2011, there was very little difference between small business retention in gentrifying and non-gentrifying neighborhoods. However, when small businesses closed, the replacement was more likely to be a new kind of service, and more likely to be a chain establishment.⁹³ Other studies have found that over the same time period, the share of boutiques and large chain stores increased sharply—with a corresponding decline in traditional local stores and services—in the city overall.⁹⁴ These changes mean that an important vehicle of entrepreneurship for immigrants and minority residents is disappearing, perhaps especially in gentrifying neighborhoods. But they also mean that low-income residents in gentrifying neighborhoods can access fewer businesses targeted to their buying power and needs.⁹⁵

METHODOLOGY

Using the literature review as a basis, we employed quantitative and qualitative methods to identify and study gentrifying neighborhoods with residents vulnerable to power imbalances. To perform this analysis, we adapted methodologies used by widely cited studies.

To identify gentrifying neighborhoods, we used Lance Freeman's quantitative definition of gentrification from his 2005 study, "Displacement or Succession? Residential Mobility in Gentrifying Neighborhoods," published in *Urban Affairs Review*.⁹⁶ The definition argues that a neighborhood has gentrified if incomes and home values start low and if incomes and education levels rapidly increase over a ten-year period. If a neighborhood meets these criteria, it implies that the primary population in the neighborhood has changed between the start and end of the period. Thus, this definition is a convenient way to quantitatively frame Lisa Bates' qualitative definition of gentrification.

To start the quantitative analysis, we collected Census tract level data for each of the five cities. Rather than containing the analysis to the city proper, we included several surrounding counties so we could see gentrification patterns throughout a region (though for simplicity's sake, we will refer to our study areas as "the cities" throughout discussion of quantitative analysis). However, to ensure that rural or suburban areas, likely to have very different housing and income patterns than denser urban areas, did not discolor the analysis, we limited some study areas by population density.⁹⁷ Data came from the 1980-2010 Decennial Census, and the 2015 American Community Survey 5-year estimates.⁹⁸ Since Census tracts have changed decade to decade, we matched 2010 Census tracts to their earlier iterations with the help of a crosswalk dataset from the Census to create a longitudinal sample.

With pertinent Census data collected, we replicated Freeman's 2005 methodology to first identify census tracts "eligible" to gentrify over each of the four intercensal time periods. Those census tracts eligible to gentrify were defined as having met all of the following criteria:

- Median Household Income less than the 40th percentile for all tracts in the study area
- Median Home Value less than the 40th percentile for all tracts city-wide
- A total population of more than 500 people.

Once we identified tracts that were eligible to gentrify, we determined if a tract gentrified over the intercensal period. Those tracts considered gentrified were defined as having met all of the following criteria:

- The change in college educated population was in the top-third city-wide
- The Median Home Value at end of the period was greater than the Median Home Value at beginning of the period
- The change in Median Home Value was in the top-third city-wide.

We completed this analysis for ten-year periods between 1980 and 2010, and once more for the five-year period between 2010 and 2015. We could thus map neighborhoods that were ineligible (i.e. too expensive and high income) to gentrify since 1980, tracts that are already gentrified (before 2010), tracts that recently gentrified or are currently gentrifying (gentrified between 2010 and 2015), and tracts that have not undergone neighborhood change and are still low-income.

Following the identification of gentrifying tracts, we conducted an analysis to identify tracts with the highest concentration of "vulnerable populations" for the same geographies. As our literature review showed, some groups of people have less power to shape or block neighborhood change or to be resilient to neighborhood change. In neighborhoods with higher concentrations of these demographic groups, gentrification is both more likely to occur and to have problematic consequences. To perform this analysis, we created an index where 1

represents the least vulnerable and 4 represents the most vulnerable. We used four variables to calculate a tract's vulnerability:

- The percentage of renters in each census tract
- The percent of renter households who earn less than \$50,000 in annual household income
- The percent of renter families with children
- The percent of renters with a high school education as their highest level of academic achievement

Any tract that fell above the city-wide average was given a 1 for that category. We then added up all four categories for our Index. Any neighborhoods with a score of 3+ were considered a high concentration of vulnerable populations.

By overlaying the maps produced by the two quantitative studies, we could identify tracts at different stages in the gentrification that had high concentration of vulnerable populations. For each city, we chose a case study neighborhood that is currently gentrifying or has not gentrified but are near gentrifying neighborhoods. We then conducted qualitative field work in these neighborhoods during the first week of October 2017.

We conducted neighborhood inventories based on a protocol we designed to identify and record signs of neighborhood upgrading, vulnerability, and community control or resistance. In particular, we looked for signs of disinvestment, new development, anti-gentrification posters or graffiti, and problems associated with instability and displacement including poor housing quality and crowding. These observations were complemented by interviews with public officials, planners, affordable housing developers, homeless service providers, and grassroots coalitions to learn more about the unique patterns of gentrification in each city. During our interviews, we asked specifically

about existing programs and policies to address housing instability and learned about potential constraints on new policy, such as state laws and political environments.

Our field work allowed us to develop narratives of how and why gentrification occurs within each of our case study neighborhoods and the case study cities. From these narratives, we were able to derive several key similarities and differences in the process between geographies. The similarities demonstrate a constant process of how gentrification unfolds across communities, which in many ways corroborates the literature review. More importantly, comparing cities' similarities allow us to identify key problems.

CITY-BY-CITY FINDINGS

The findings presented here follow a common pattern. First, we explain how and why gentrification occurs at the city-scale for each case study (Background). Next, in the Vulnerable Populations section, we describe how the process of neighborhood change impacts the groups we expected to be most vulnerable based on the literature. In Policy Responses and Limitations, we discuss measures cities have taken to respond to gentrification and housing instability and reasons that cities have not been able to respond more effectively. Finally, each city contains a neighborhood case study, detailing why exactly gentrification occurs in that neighborhood, what happens to vulnerable residents as a result, and what opportunities and constraints exist to creating policy that would aid that neighborhood.

The final narratives we present are based primarily on the impressions of local advocates and housing

officials with quantitative analysis playing a smaller role. After choosing our neighborhood case studies based on our quantitative analysis, we focused on qualitative methods to corroborate our expectation that these neighborhoods were facing changes and residents were feeling vulnerable. Overall, we found that qualitative analysis did corroborate our maps.

However, we found that the quantitative analysis did not add very much to our understanding of how it felt to experience power imbalances and gentrification and the process of using policy to counteract these issues. Discussions with policy makers were the greatest source for understanding policy responses and limitations, while discussions with grassroots groups, advocates, and residents when possible were the greatest source for lived inequality and the shortfalls of policy responses. Interviews also helped us get as close as possible to the lived experiences of people we expected to be most vulnerable. Our own observations as we walked through these neighborhoods added to our understanding of how neighborhoods were changing, how residents were responding, and what opportunities might exist for future policy. The presence of buildable land or evidence of past disinvestment, for instance, were based on our own observations and corroborated in interviews.

While there are many advantages to prioritizing interviews and observations in our final analysis, this method does have some weaknesses. The findings have bias in the short duration of our on-the-ground studies, the groups and individuals we chose to interview, and the limited number of total interviewees. Our findings cannot capture all perspectives; a city might still have a particular experience, such as informal construction, even if it were not reflected in our interviews or observations. Thus, while our findings do provide important insight into some experiences and trends, more research will be required for them to be considered definitive, particularly in comparisons between cities.

Denver

Background

Denver has witnessed explosive growth over the past few years. Between 2010 and 2016, the city added nearly 100,000 new residents. The Core Metropolitan Area (which includes Denver and the three surrounding counties of Adams, Arapahoe, and Jefferson) grew by 11 percent over that period, adding over 250,000 people.⁹⁹ The newcomers are whiter, younger, and wealthier with higher educational attainment as a group than longtime residents.¹⁰⁰ They have come primarily because Denver is emerging as a second-tier tech city. Tech start-ups enjoy a business-friendly urban environment and draw from an educated labor pool, without paying the astronomical rents of the Bay Area. Oracle, Google, and Twitter already have offices in Denver and nearby Boulder. A *New York Times* article recently touted Denver as the ideal location for Amazon's second headquarters as well.¹⁰¹

With this influx of more affluent and educated households, local decision-making has exacerbated the spatial dynamics of gentrification. Denver paved over its trolley lines in the 1970s and metamorphosed into a car-centric city. But in 2004, residents voted to finance a new system of light rail lines that now transports 77,000 people per day.¹⁰² Billions in public investment were poured into corridors, which suddenly became attractive for high-density development. Yet these same areas are home to much of the city's affordable housing stock. Located near the formerly deteriorating downtown and industrial core, these neighborhoods were not attractive to higher-income Denverites, who preferred the tree-lined streets of the Southeast. This left the North and West to working-class renter households, especially the Latino households who make up much of today's low-wage service

and construction sectors.¹⁰³ Thus, the areas most attractive to new development are occupied by the people most vulnerable to displacement.

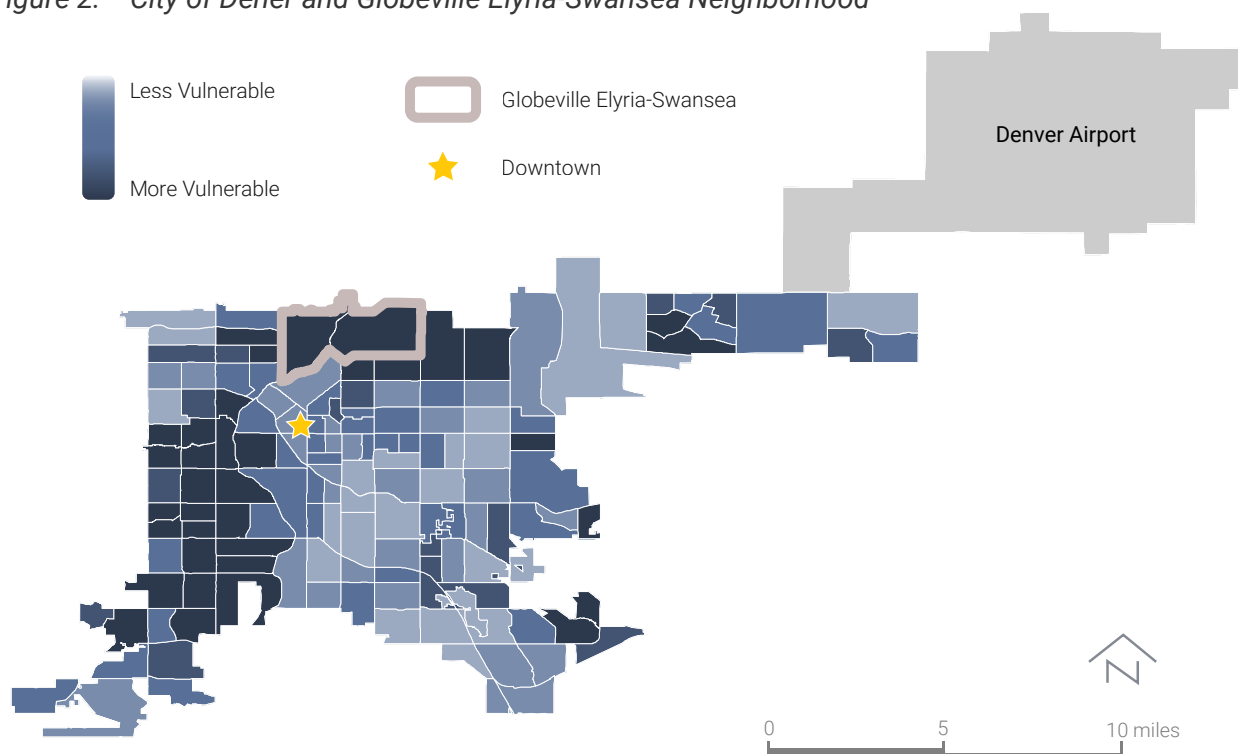
Gentrification in Denver is a relatively recent phenomenon, with local experts saying it has only been in evidence for the past five to seven years.¹⁰⁴ Over the same time period, homelessness has become more prevalent. Point-in-time counts, which exclude those sleeping in cars or doubling up, captured a general upward trend in the number of homeless respondents between 2012 and 2017.¹⁰⁵ The rise in Denver Public School children experiencing homelessness under the McKinney-Vento act (which includes children living in motels, et cetera) is more striking, with over 1,000 additional homeless students counted between the 2013-14 and 2015-16 school years.¹⁰⁶ This suggests that family homelessness, which is less visible, may be rising even more quickly than chronic homelessness.

Experience of People Vulnerable to Gentrification

Certain groups are much more vulnerable to housing instability and displacement in Denver. The first group is seniors, especially elderly women, who represent one in five homeless individuals in the Denver area.¹⁰⁷ Ian Fletcher, Program Manager of Metro Denver's coordinated entry system for homeless residents, says senior homelessness is growing. Renting seniors usually live on fixed incomes and have limited savings. Landlords choose not to renew their leases, or renew at a higher rate, knowing that they could get four to five hundred more dollars in monthly rent in the current market.¹⁰⁹ ¹⁰⁸This leaves Denver's seniors, many already managing disability and chronic illness, on the streets.

Another important group is families with mixed documentation status. The Denver Core Metro Area had about 580,000 Latino residents as of 2015 (a quarter of the population), and they are

Figure 2. City of Denver and Globeville Elyria-Swansea Neighborhood



disproportionately likely to be renters, have low incomes, and live in large family households.¹⁰⁹ A Pew Research Report estimates 130,000 undocumented immigrants live in the metropolitan area—more than in the San Francisco or Seattle MSAs.¹¹⁰ Latino households are heavily concentrated in the northern and western neighborhoods of Denver, as well as in areas of Adams County and Aurora outside Denver.

The vulnerability of immigrant families to housing insecurity in Denver has deep roots. Foreclosures and short sales were concentrated in Latino neighborhoods during the 2007 Housing Crisis, perhaps because immigrants aspiring to homeownership lacked documented credit histories and had to accept riskier mortgages.¹¹¹ This allowed outside investors to speculatively purchase foreclosed homes in those neighborhoods. Median home values rose more than forty percent in poorer neighborhoods like Globeville Elyria-Swansea and Westwood between 2013 and 2015.¹¹² As Denver's growing population drives down vacancy and heats up the market, investors are eager to build new housing—and Latino neighborhoods are where this is now cheapest and easiest to do that. The pressure of rising rents and property taxes makes low-income Latino household particularly vulnerable to displacement. Finding new housing is especially daunting for this group, since legal residency and clean criminal records are common criteria for determining access to newly developed affordable housing, and new units are frequently not family-sized.¹¹³ Finally, fears of deportation among immigrant renters may make them hesitant to report substandard rental conditions to the authorities.¹¹⁴

A third vulnerable group is homeowners in mobile home parks. Mobile parks provide affordable housing that is often cheaper than an apartment, since residents pay only a small lot rent for their space. Adams County alone has more than 11,000 homes in seventy mobile home parks, many of them

along transportation corridors that municipalities are eager to rezone for transit-oriented development. Rezoning allows landowners to make larger profits by selling or redeveloping the parks. Those facing their mobile park's rezoning and sale are vulnerable to housing instability and homelessness.¹¹⁵

Commercial displacement is another concern. Rising rents and the conversion of flex industrial zones to either housing or marijuana-growing operations have proven lethal to small and mid-sized multi-generational businesses. Businesses like these are a source of income to owners, but also serve as neighborhood institutions that provide a mix of reasonably priced goods and services, local hiring, and donations to funerals and neighborhood events.¹¹⁶ Community wealth-building initiatives have tried to stem the loss by converting businesses to community ownership and training a new generation of entrepreneurs. However, these efforts may be too slow to match the pace of gentrification.¹¹⁷

There is wide agreement among government and nonprofit organizations in Denver that gentrification is causing involuntary displacement. Although it is difficult to track the trajectories of displaced households, there are some clues that they are moving to nearby suburbs. The number of children qualifying for free and reduced lunch has risen in areas of Adams County and Aurora in exact proportion to a decline inside the city limits.¹¹⁸ There has also been a rise in family transience on the city outskirts, with children being shifted between four and five schools in a single academic year.¹¹⁹ This kind of transience has detrimental effects on children's education and wellbeing.¹²⁰ The shift also creates a growing mismatch of resources: low-income families with children are leaving Denver public schools, even as rising property taxes swell the district's budget. Parents who have relocated to the more poorly resourced school districts of

Northglenn-Thornton and Adams County may continue to send their children to schools in Denver, but must cover transportation costs themselves.¹²¹

As discussed previously, displacement to the suburbs is troubling for many reasons. Cheaper housing may be canceled out by higher transportation costs and poor access to social services. Suburban poverty and homelessness are hard to see, and therefore difficult to address. Some counties resent the influx of poorer residents and resist federal assistance to accommodate them; for instance, Douglas County just south of Denver opted out of the federal Community Development Block Grant program because of “unreasonable” rules to affirmatively further fair housing. The CDBG money had been used for rental assistance and emergency housing voucher programs in the county.¹²² Jefferson County to the west cited concerns about increased density in regards to accepting \$1.7 million in federal grants for affordable housing, but ultimately accepted it.¹²³

Policy Responses and Limitations

Denver has taken several steps to address the problems of low affordability and displacement. While hesitant to write off gentrification as “all bad,” the Office of Economic Development and other Denver city departments have been working with nonprofit partners to promulgate a new comprehensive housing plan.¹²⁴ The plan proposes a suite of new renter protections, including a registry of all rental units in the city, accompanied by a standard lease and more proactive code enforcement. This is intended to help prevent the predatory month-to-month leasing and unjustified evictions that experts believe are plaguing low-income neighborhoods. The City is also exploring how it can use public land to add to the affordable housing stock, and what incentives might better

induce developers to include affordable housing in new projects.¹²⁵

At the same time, policymakers are recognizing that efforts to produce affordable housing have to be in conversation with addressing homelessness. It has become increasingly difficult to find landlords willing to take in homeless individuals, even when the government foots the bill. Yet residents are putting pressure on the City to address increasingly glaring street homelessness.¹²⁶ Several of these policies are modeled after actions taken by cities that have been struggling with gentrification for much longer than Denver. Most programs—including a pilot accessory dwelling unit (ADU) program, a new Affordable Housing Trust Fund, and a rental registry—are still in their infancy.

However, these measures are undermined by City decisions that are detrimental to vulnerable residents. For instance, low-income residents have been excluded from the benefits of massive public investments the City has been making in public transit over the past few years. The new light rail system lacks an affordable fare program and has been accompanied by cuts to bus service in low-income neighborhoods like Montbello.¹²⁷ Meanwhile, an urban camping ban symbolizes the increased policing of poverty on Denver’s refurbished streets.¹²⁸ The City’s reluctance to see gentrification as entirely harmful is understandable given the transition of Denver as an engine for tech and tourism growth. Yet the prioritization of growth interests means that vulnerable residents are politically and financially disempowered. The state of Colorado is predicted to become majority Latino within the next three decades, yet Latinos may no longer be able to afford to live in Denver within that same span of time.¹²⁹ Without enfranchising Latino residents and facilitating access to sustainable homeownership, the City risks losing the very people who are helping to build it.

At the same time, state policy limits the actions that Denver can take. Colorado has strong libertarian factions that oppose any perceived weakening of individual or private property rights. The 1992 TABOR amendment to the state constitution, which established the Taxpayer's Bill of Rights, prevents localities from raising tax rates or changing how revenues are spent without voter approval. This makes it difficult for Denver to capture wealth brought by new residents and industries to fund affordable housing and necessary infrastructure. At the same time, state law forbids rent control or any mandate requiring developers to set aside new units for certain income brackets, preventing the City from implementing mandatory inclusionary housing programs. The issue has been compounded by underproduction as a result of the construction defects law, under which a small minority of homeowners in a homeowners' association could sue builders for a single defect. This encouraged developers to build apartments rather than for-sale units, and the number of condos fell from roughly 20 percent of new housing a decade ago to less than three percent today.¹³⁰ With the vast majority of new, affluent residents to Denver funneled into the rental market, rents rose for everyone as competition increased.

Displacement is a regional issue, and suburban counties surrounding Denver are already reacting to low-income families being displaced from the urban core. But regional cooperation in the area is limited. The Denver Regional Council of Governments (DRCOG) is characterized by some area nonprofits as conservative and limited in its authority. The Regional Transit District (RTD) is facing budget shortfalls and is less than welcoming of efforts to expand affordable fare options or ensure affordable housing is built in the transit-oriented developments cropping up around light rail lines.¹³¹ Little work has yet been done to preserve affordable housing such as mobile home parks in suburban counties. *Ceteris*

paribus, there seems little doubt that Denver's suburbs will be the next venue for gentrification and displacement.

Neighborhood Case Study- Globeville Elyria-Swansea

Globeville Elyria-Swansea (GES) is a predominantly Latino community located close to downtown Denver. GES is experiencing gentrification, and there is a glaring power imbalance between this neighborhood and other areas of Denver in city government representation. Denver does not have a tradition of participatory governance. The City government is made up of a weak council and a strong mayor, who can usually count on three terms with little opposition. The current mayor's focus on deal making has produced a number of public-private partnerships that are not transparent and accountable to citizens.¹³² Other nonprofit leaders we interviewed agree that Denver is missing the neighborhood advocacy structure enjoyed by Philadelphia and others.¹³³ Additionally, GES is split by elevated highways, a rail yard, and several industrial sites, effectively isolating it. Physical fragmentation makes it difficult to bring neighborhood stakeholders together and dilutes their power. As a result, residents have few opportunities to shape public policy.

Neighborhood power imbalances have been exacerbated by a history of city neglect juxtaposed with recent top-down planning. The primarily Latino western and northern parts of Denver were left out of the neighborhood planning process for long periods of time. Meanwhile, the City invested heavily in Lower Downtown, which is now branded LoDo.¹³⁴ Such planning policies have informed highly unequal investment, especially in pedestrian infrastructure, and have fostered uncertainty about how to access the planning bureaucracy.

Now, a flurry of new redevelopment projects has descended on these disenfranchised areas of the city. In 2013, Mayor Hancock created the North Denver Cornerstone Collaborative to coordinate six public-private projects in GES, including the recently approved widening of Interstate 70, a 10-year project which will condemn 56 affordable homes—to their residents’ dismay.¹³⁵ Unable to control the changes happening in their neighborhoods, the speed of their approval has left some residents feeling helpless and disorganized.¹³⁶ Some have even begun to resist new bicycle and pedestrian infrastructure, fearing that it might trigger gentrification.¹³⁷

Under pressure, GES residents have protested development projects as well as the predatory tactics of investors hoping to buy up properties in the area. But building real community control is more difficult. Change is occurring very quickly: one third of residential parcels in GES changed hands in just the three years between 2013 and 2016, and half of those parcels were sold to an LLC, LLP, or another absentee owner.¹³⁸ This weakens the ability of remaining low-income residents to mount an effective response. In addition, land prices have already escalated so much that the upfront costs of acquiring property to create or preserve affordable housing could now be prohibitive.

However, the neighborhood’s experience does reveal some opportunities for more equitable improvements. Unlike many communities in Denver, GES has the advantage of an active community group, the GES Organizing Coalition for Health and Housing Justice. This group has been protesting gentrification and is trying to establish a community land trust to protect affordability. With greater support from the municipal government, it could play a pivotal role in improving outcomes for current residents, especially given Colorado’s constraints on more top-down actions like rent control and mandatory inclusionary zoning.

Additionally, the city has taken some steps to increase outreach to residents in vulnerable communities in the New Neighborhood Planning Initiative. The plans are required to increase canvassing of residents before plans go into effect. Additionally, metrics for measuring success are based on an equity index rather than on complaint response or surveys, which skew toward younger, wealthier, and whiter respondents.

Los Angeles

Background

Los Angeles is known for its creative industries, but features a robust and growing local economy that has seen steady growth since the 1980s; this growth is due in large part to an influx of Latino and Asian immigrants. Situated within sprawling Los Angeles County — which encompasses 88 incorporated cities, many unincorporated areas, and more than 10 million residents — the City of Los Angeles has evidenced a preference for low density, car-oriented development. These preferences have manifested in large, detached, single-family homes, and a lack of needed construction has resulted in a shortage of more than 500,000 affordable units in Los Angeles County.¹³⁹ Additionally, environmental regulations at the state level and local parking requirements make building costly and time-consuming, inducing developers to build high-end units in order to make a profit.¹³⁹ As overall housing is limited, affluent renters and buyers spill over into low-income black and immigrant neighborhoods near downtown. Since 2008, funding for affordable housing in L.A. County has fallen by 64 percent, resulting in diminishing affordable options for Los Angeles’ most vulnerable residents.¹⁴⁰ Real estate flipping by LLCs, recent City investment in transit lines, and plans to revitalize the L.A. River are further

contributing to the acceleration of gentrification in low-income neighborhoods.¹⁴¹ An Urban Displacement Study conducted at UCLA found that areas surrounding transit stations were associated with upscaling and resulting loss of disadvantaged populations. The biggest impacts of transit were seen in Downtown Los Angeles, where transit-oriented development interacted with other cultural and public space investments.¹⁴²

Experience of People Vulnerable to Gentrification

Los Angeles County's lack of affordable units has resulted in the concentration of poverty in the county's last remaining affordable neighborhoods. Families often double up in overcrowded units, which has led Los Angeles to become the city with the greatest amount of overcrowding in the country.¹⁴³ Many low-income homeowners accommodate additional residents by constructing additions to their homes, but this construction is often unpermitted, unregulated, and unsafe as a result.¹⁴⁴

Los Angeles' low-income renters are particularly vulnerable to displacement due to a lack of tenant rights. At the state level, the Ellis Act allows owners of apartments regulated under the city's rent-stabilization ordinance to convert to condos or tear down their structures and build new market-rate rentals with little notice to tenants. This has resulted in nearly 650 evictions in Los Angeles since the beginning of 2017.¹⁴⁵ The Costa-Hawkins Rental Housing Act further limits municipal rent control ordinances. As they run out of options, families often end up living in informal dwellings such as garages and garden sheds, or in mobile RVs. The L.A. Tenants Union, a diverse, citywide, tenant-led movement, has focused on mobilizing to repeal the Ellis Act and the Costa-Hawkins Act and demanding universal rent control.

These problems are compounded for undocumented residents, who often have low English proficiency and a limited understanding of their rights. Fearing deportation, undocumented immigrants avoid interaction with City officials at all costs. This in turn leads to low political participation, and therefore their needs often go unheard and unmet.¹⁴⁶

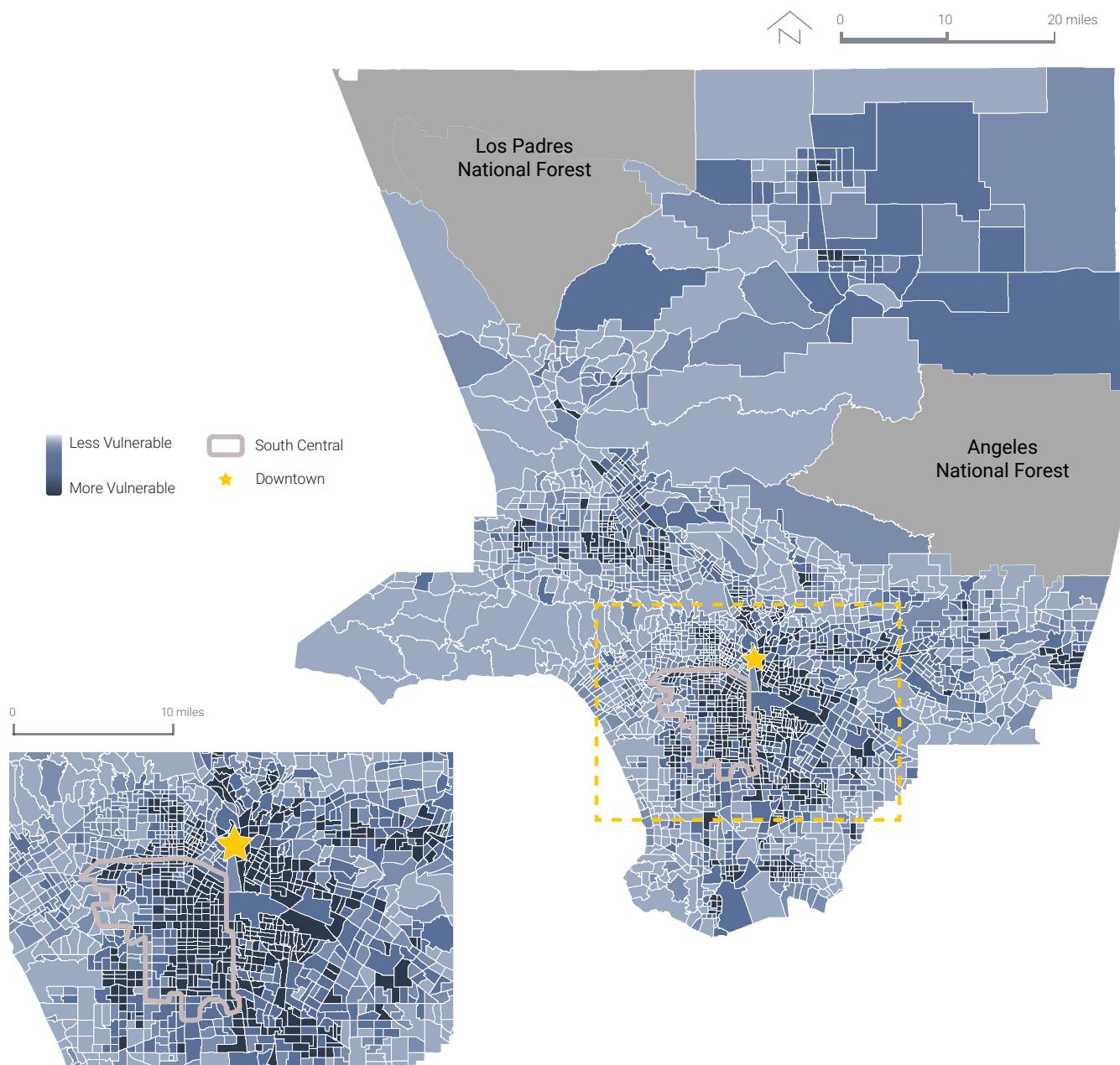
Policy Responses and Limitations

The City of Los Angeles has recently enacted a wide range of policies in attempts to increase the affordable housing supply. While these efforts are a step in the right direction, it is too soon to determine their long-term impacts. A density bonus, which allows developers to exceed floor-area ratio (FAR) if they provide some rent-restricted units, resulted in just 329 affordable units built over 6 years.¹⁴⁷ A proposed impact tax on market rate construction is projected to generate \$100 million per year for affordable construction.¹⁴⁸ Like the density bonus, the linkage fee alone will provide a very small fraction of the units needed countywide.

In an effort to increase density in neighborhoods and address informal construction, the City passed an ordinance in 2016 legalizing the construction of permitted accessory dwelling units (ADUs).¹⁴⁹ The City also passed a recent measure to legalize "bootleg" rental units.¹⁵⁰ Instead of taking these units off the market and evicting tenants, this measure requires landlords to bring their units up to code and keep these units affordable for 55 years.

Measure JJJ, passed in 2017, sets affordable housing mandates and hiring restrictions favoring local laborers on residential projects.¹⁵¹ The measure creates incentives for developers to build affordable units near transit. As gentrification is occurring in neighborhoods along Metro rail lines, Measure JJJ could help to ensure stability and

Figure 3. Los Angeles County and South Central Neighborhood



reduce dependence on cars, which disadvantages low-income families without access to a vehicle.

Los Angeles County has nearly 60,000 homeless individuals living in shelters and on the street.¹⁵² In 2016, Los Angeles voters approved [Measure HHH](#), a \$1.2 billion bond measure to allow the City to build 1,000 supportive housing units per year over ten years to house the city's chronically homeless.¹⁵³

The bonds will be paid back with a new property tax. While a step in the right direction, Measure HHH will make a small dent in the overall number of units needed to house the county's chronically homeless. Further, by focusing on housing chronically homeless populations, the measure neglects the needs of episodically homeless families who often go uncounted during point-in-time counts and slip through the cracks.

While these local policies signify that the City is prioritizing increasing housing production and affordability, state policies have created a more complex picture. Older laws that are difficult to overturn or amend, including the Costa-Hawkins Act and the Ellis Act, continue to complicate the development process, while newer legislation has yet to produce significant change.

California's Proposition 13, passed by direct vote in 1978, states that property taxes cannot increase more than inflation unless a property is reassessed due to change in ownership.¹⁵⁴ Because commercial properties have a higher turnover than residential ones do, Proposition 13 creates a disincentive for developers to build residential units since they are less likely to receive as much property tax revenue from them. This law also leads to vacant residential units since owners who have inherited homes or who have second homes usually pay very little in property tax. However, low- and middle-income homeowners may benefit, and be less at risk of losing their homes, due to low tax rates.

California's Environmental Quality Act (CEQA) has also had deleterious effects on affordable housing in the state, although this law also provides important protections for the natural environment. CEQA requires local officials to identify and mitigate any harmful environmental effects from a new development.¹⁵⁵ While its end goal is important, the review process required by CEQA increases the amount of time and money spent on each development, and also provides citizens with the opportunity to personally object to any new development. The California Green Building Standards Code, or CalGreen, which imposes mandates for energy efficiency, water efficiency, and material conservation, similarly makes development slow and cost intensive.¹⁵⁶ When the system is abused, numerous objections lodged for environmental concerns can provide a platform

for NIMBYism and stall much-needed housing indefinitely.

Just recently, however, California passed SB-35, which aims to streamline the approval process for affordable housing.¹⁵⁷ However, it is still too early to assess how successful this bill will be at increasing affordable housing production.

Neighborhood Case Study- South Central

South Central is a historically African American neighborhood south of Downtown L.A. with a long tradition of resident mobilization. Because it was one of the only areas of the city not covered in historic restrictive covenants, it became a point of convergence for black families in the 1930s and 1940s. The Santa Monica Freeway was constructed in 1962 despite resident protest, bisecting the neighborhood. South Central was also at the heart of the Civil Rights movement during the 1960s, and the site of the 1992 Rodney King riots.¹⁵⁸

The neighborhood is facing pressures from Downtown real estate investment moving south; student housing and development pressures from neighboring University of Southern California; the construction of the L.A. Rams stadium in nearby Inglewood; and increased property values along the forthcoming Metro Expo line.¹⁵⁹ As one of the last remaining affordable neighborhoods for immigrants and low-income renters, South Central has become the most overcrowded neighborhood in the United States, with nearly 45 percent of households doubling up.¹⁶⁰

The neighborhood median household income and educational attainment levels are far below the rest of the county, meaning that the residents have less capacity to confront and shape change. Additionally, more than 80 percent of South Central residents

are renters, and 87 percent are Latino.¹⁶¹ Many of these residents are undocumented immigrants; 46 percent of Latino immigrants in South Central are undocumented, compared to 39 percent for the county.¹⁶² This combination of factors puts the majority of South Central residents at high risk of eviction; many are already living in overcrowded units as rents rise, and have little knowledge of their rights as tenants. Low-income property owners, many of whom are in need of additional space for growing households and lacking funds, often expand their dwellings without obtaining permits.¹⁶³ Unregulated construction can put residents at risk, especially in the event of an earthquake.

South Central is bordered by the City of Inglewood, the City of Gardena, the City of Compton, and unincorporated areas served by Los Angeles County. Fragmented government jurisdictions complicate the implementation of a unified housing policy to address lack of affordable supply. Additionally, the high percentage of low-income and immigrant residents combined with public investment that puts pressure on the housing stock leads to distrust and lack of communication between undocumented residents and government, exacerbating housing insecurity and informal construction issues.¹⁶⁴

However, South Central has many strengths from which to build. Activist groups, such as the Dreamers of South Central L.A. (DOSCLA) led by younger residents, are actively pushing back against gentrification and advocating for better representation in City Council.¹⁶⁵ New immigrants and long-term residents are running thriving informal businesses, and in February 2017, L.A. City Council voted unanimously to decriminalize street vending.¹⁶⁶ The neighborhood also has opportunities for increasing density and overall housing supply. As South Central is located near post-industrial sites, there is available vacant land—some owned by the City and County—and former

industrial buildings with potential for affordable development. As of 2015, South L.A. had more than 3,000 vacant lots.¹⁶⁷

New York City

Background

The most populous and densest city in the United States, New York is a melting pot of millions of diverse people drawn from all over the world. New York was not always so attractive, however, particularly in the 1970s after national trends of urban disinvestment, suburbanization, and exportation of industrial production created an economic and population void that cities struggled to fill. Hundreds of thousands of New Yorkers left the city as it declined and became an unsafe place to live.¹⁶⁸ Today, New York has revived, a result of a pivot towards an innovation economy. Prosperity now depends on proximity to other creatively-minded and educated individuals, and New York has been successful as a dense city known for its financial innovation and cultural capital. Since the 1980s, New York's population has rapidly grown, adding more than one million people to an estimated population of over 8.5 million.¹⁶⁹

New York's housing supply has not matched this population growth however, causing a tight housing market in which an increasing number of people at lower and middle income brackets are burdened by housing costs, forced into crowded situations, displaced into a different unit, or even forced into homelessness. Since the 1980s, increasing numbers of areas surrounding the commercial cores have been gentrifying, as pressure to build market rate housing, and speculation have caused housing costs to skyrocket, particularly in cheaper neighborhoods with good transit access.¹⁷⁰ While

some areas have completely flipped in terms of housing character, prices, and population composition, like Park Slope in Brooklyn, areas like the South Bronx have been insulated from overwhelming change until more recently and are only just experiencing gentrification or could in the coming years.¹⁷¹

This is not New York's first time dealing with issues of housing affordability, and the city has many more decades worth of housing policy experimentation than cities like Denver or Los Angeles. For decades, the City has employed many different tools to subsidize the building of residential units or the provision of units to low- and middle-income families. Rent control and stabilization have frozen or restricted increases of unit rental prices since the 1920s.¹⁷² The New York City Housing Authority (NYCHA) has provided government-built and -subsidized rental units to middle- and low-income residents since 1934.¹⁷³ The State has offered tax exemptions for new residential construction, sometimes targeting specific income bands, like in the Mitchell-Lama Housing Program enacted in 1955, or specific areas like the 421-A started in 1971.¹⁷⁴ The City also has provided services for the homeless since the 1930s Progressive era, but made even further commitments in the 1980s by guaranteeing emergency shelter to all, following the establishment of a right to shelter through *Callahan v. Carey*, and by increasing construction of supportive housing and shelters.¹⁷⁵ Between these programs and many others, New York consistently spends more than other US cities to provide housing, yet still has seen increases in episodic homelessness and a shortage of affordable units for its poorest populations.¹⁷⁶

Experience of People Vulnerable to Gentrification

While New York has more middle- and moderate-income households experiencing housing cost pressures than several of our other case-study cities, certain populations remain more vulnerable to gentrification forces. In particular, the lowest income renters making 30 percent of area median income or less have the greatest shortage of housing units.¹⁷⁷

Gentrification-induced rises in home values can be experienced by New Yorkers in many different ways. Higher values mean higher rents, which increases rent burden and reduces spending power. While some of the city's most vulnerable residents are protected from rising prices by rent regulation or public housing provided by NYCHA, these residents nonetheless feel pressure because of commercial displacement of stores selling basic commodities like groceries.¹⁷⁸

Although New York's minimum wage is being incrementally raised to \$15 per hour by 2019, someone working a full time job at the current \$10.50 per hour rate would be close to 30 percent AMI.¹⁷⁹ Employment is not always guaranteed either, as adults can lose jobs as local businesses are displaced. As in Denver, other vulnerable populations include students who are forced to bounce between schools when their families are displaced, and senior citizens who have fixed incomes and struggle financially as living costs rise.¹⁸⁰

While organizations that provide services to these most vulnerable populations in New York do their best to eliminate these negative effects of gentrification, their ability to provide housing is constrained by funding that doesn't go as far in a tight market. However, these organizations are still able to continue providing most of their other social services due to the extensive subway system linking most neighborhoods to service locations.¹⁸¹

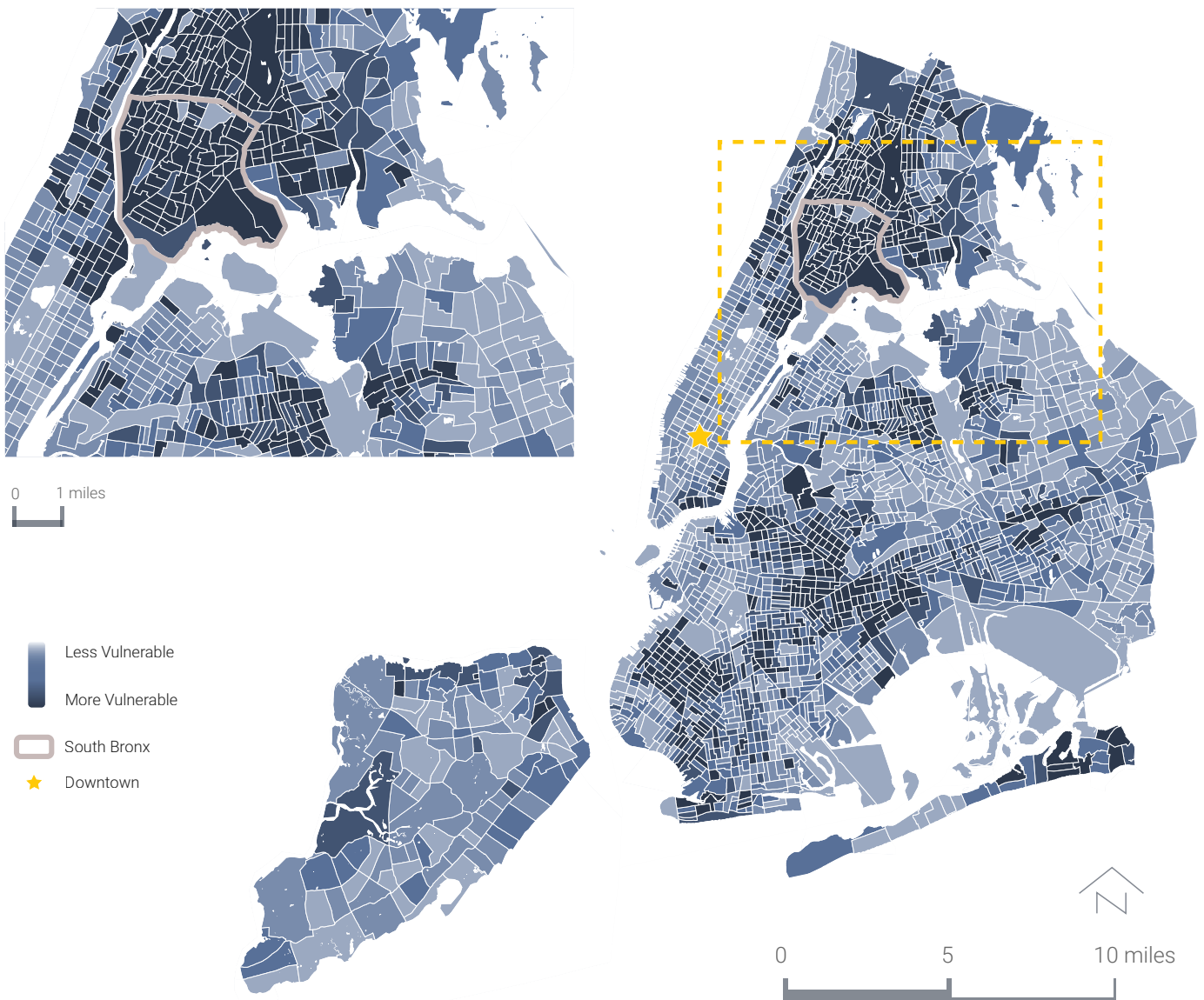
Policy Responses and Limitations

Currently, New York has an extensive toolkit for addressing different issues of housing affordability and instability, but some are more widely used than others. Tax exemptions like the 421-A encourage residential construction, and almost all new rental units (both affordable and market) use these exemptions.¹⁸² This incentive can give support to developers aiming at higher bands of middle- and moderate-income that don't qualify for Low Income

Housing Tax Credit (LIHTC) housing, which makes for a more viable income mix for a project that can cross-subsidize itself. However, the exemption is so flexible that it can be used without gaining many concessions.

Another recent measure is the Mandatory Inclusionary Housing (MIH) program, which mandates that any projects on up-zoned lots or in need of variances are required to have a certain percentage of affordable units (which can range

Figure 4. New York City and South Bronx Neighborhood



from 20 to 30 percent of units, for residents with 40 percent AMI to 135 percent AMI).¹⁸³ Developers are sometimes willing to convert several units if the project can become bigger, while affordable units get built in higher opportunity areas. However, some argue that the added affordable units do not balance out the negative impact of the larger project's neighborhood change. Both highly-used policies show how amenable the City is to developers, as it depends on them for new construction to increase the housing supply. This hands-off approach is a response to two of New York's major housing programs and their fiscal challenges: NYCHA housing and rent regulation.

Public housing is in high demand for the lowest income brackets, as New York residents only have to spend 30 percent of their income on rent, even if they lose their jobs. The program is extensive and provides over 176,000 units to low income residents.¹⁸⁴ However, NYCHA has a shortage of capital funding, and buildings that it cannot fix. Demand also far exceeds supply, with a waitlist that is frozen unless an applicant is affiliated with another organization working in the city, and even then the odds aren't favorable.¹⁸⁵

Another tool for renter affordability is rent control and stabilization, which have frozen or restricted increases of unit rental prices for about 16,000 properties. Yet this number is shrinking as owners pay off residents to leave rent regulated units or force them out by other means.¹⁸⁶ Rent regulation is controversial, as it can discourage the construction of more units, but for those who do manage to get a rent regulated apartment, it may be the only feasible way to live in New York.

Both NYCHA and rent regulation demonstrate how far New York once went to manage and subsidize in the past, and how removed their position is today. Their reluctance to get involved in the development and maintenance of affordable units is understandable, given the huge capital needs that

NYCHA faces today. City agencies are willing to give long-term leases on their property for development and to authorize bonds to finance affordable housing, but these strategies primarily serve the development of the private market. To increase the affordable unit supply for the lowest income tiers, the City must deeply subsidize some units.

Changing the tax structure to encourage building, such as punitive taxing for speculative holding of property or real estate taxes that charge more for land than for building value, could help increase New York's housing supply. However, all changes to the tax code must go through the state legislature, another barrier to change. The distinction between state and city programs can be difficult to navigate, with different waitlists and funding sources between the two for supportive housing and affordable housing. While the state has increased commitments for supportive housing, regional policy tends to be distinct from city measures.

Neighborhood Case Study- The South Bronx

The South Bronx is, in many ways, a story of how power dynamics can exacerbate division within a community. For the South Bronx, gentrification has been a looming danger for several years, and most zoning changes and new construction are viewed with suspicion. Outside of Mott Haven at the southernmost edge of the Bronx along the Harlem River, where multiple dense towers are popping up, new construction is dispersed and hard to read unless one knows the area. Despite the subtlety of improvements in the South Bronx, speculation is rampant and causes land prices and rents to rise.¹⁸⁷

Residents in the South Bronx cannot deal with these changes as easily as more affluent neighborhoods. In more affluent neighborhoods, changes in residential and retail character are either welcomed or successfully opposed. In more vulnerable neighborhoods like the South

Bronx, residents are not as able to shape projects and neighborhood change. Government agencies conduct neighborhood outreach to plan for future changes and receive input on ongoing projects, but communities' desires are hard to reconcile with fiscal limitations. Those not involved in development or government agencies often see these limitations as a sign that the City is allowing too many concessions for developers and are not demanding enough in return, especially in a hot market. The number or type of affordable housing units gained per project are usually a drop in the ocean of affordable housing needs.

The most vocal low-income residents in the South Bronx have advocated for zoning changes and more affordable units at 30 percent AMI.¹⁸⁸ However, more economically secure residents push for greater support for higher income tiers of affordability to create middle class support to counteract cycles of poverty, which the city's historic placement of homeless shelters, public housing, and affordable housing in areas with significant amounts of vulnerable populations contributed to. These conflicting reactions against historic and present top-down policy have led to a patchwork policy throughout the South Bronx.

Several characteristics of South Bronx residents exacerbate the power imbalance. With many homeless shelters and public housing complexes in the district, the South Bronx is one of the poorest areas in the city; over 40 percent of residents are below the poverty line, almost double the citywide level.¹⁸⁹ This puts further stress on the public school system, which manifests in low educational attainment. Approximately 65 percent of South Bronx residents have a high school diploma or less, and nearly 40 percent of residents haven't graduated from high school or obtained a GED.¹⁹⁰

Despite its many constraints, South Bronx residents have many strengths and opportunities to leverage. The City applies many regulations to rental units

and landlord behavior, and recently passed legal protections ensuring renters' right to legal counsel in the event of eviction.¹⁹¹ Additionally, there are many active community groups within the area advocating for benefits from investment to be distributed to existing residents, particularly those who are most financially disadvantaged and at risk. Advocates can use housing market pressure and development dollars to leverage public goods, funds, and support for the existing community. Many lots, particularly along commercial corridors, can be redeveloped at a higher density, in order to accommodate new building and investments in the area, without disrupting the neighborhood fabric too drastically. Local City council members have significant control over which income tiers are targeted for affordable units through the Mandatory Inclusionary Housing program. The South Bronx is also well connected by transit to the city's downtown areas, allowing residents to access jobs if given proper training.

San Francisco

Background

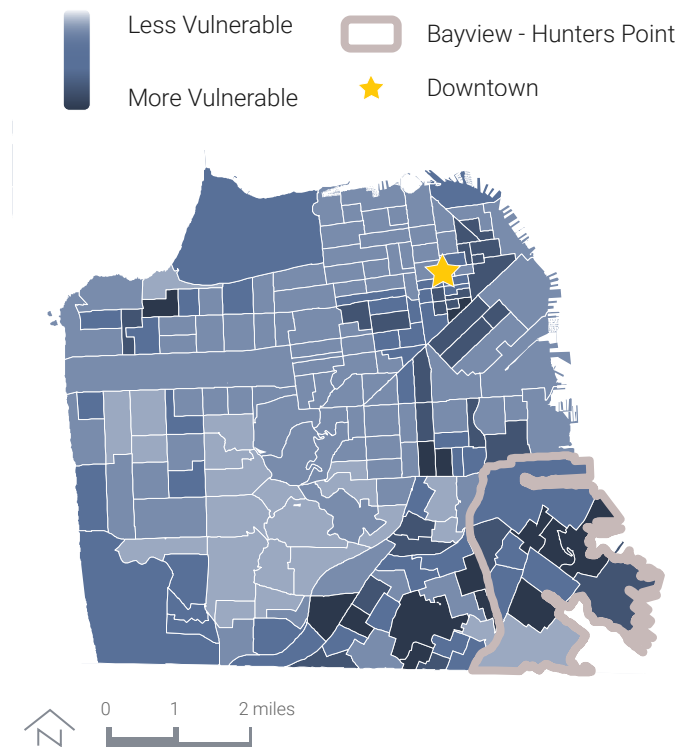
San Francisco is often considered the poster child of gentrification. Presently San Francisco is the second most expensive housing market in the United States, second only to its neighbor San Jose.¹⁹² Its gritty-chic urban lifestyle, historic architecture, and weather are nationally renowned and admired. The city is also one of America's most politically progressive hubs; housing displacement and policy are at the forefront of political discourse.

As in all cities, San Francisco's neighborhoods are constantly changing. For example, mid-century beatniks moved from North Beach to Haight-Ashbury — a relatively inexpensive neighborhood

thanks to housing vacancies — later founding the hippie movement there. Contemporary gentrification in San Francisco began in earnest in the 1990s with the dot-com boom.¹⁹³ Consumers and companies began to adopt the internet at quick rates, and dot-com businesses clustered in Silicon Valley, south of San Francisco. As tech professionals poured into town, tensions rose between the working and the professional classes as the latter drove up housing prices.¹⁹⁴ San Francisco's 20th century growth and subsequent gentrification sparked a culture of resistance to new development which make adding housing extremely difficult in San Francisco.¹⁹⁵ While, activists have been able to preserve the Tenderloin, the last remaining low-income neighborhood in San Francisco, more affluent homeowners have been able to restrict the housing supply by limiting new development to formally low-income neighborhoods.

Despite the tech crash of the early 2000s, the Bay Area continues to be a global center of technology enterprise. Jobs are and have been created at much quicker rates than housing, and tech jobs tend to pay handsomely. Neighborhood advocates, liberally granted power of deliberation, fight in favor of preservation to prevent denser housing development 'in their backyard.' Because of several transit systems that connect San Francisco to its suburbs as well as Oakland and San Jose, the capital of Silicon Valley — including the Bay Area Rapid Transit metro system, tech company buses, and CalTrain — the housing and labor markets are regional in scope. Often, small municipalities add workplaces without constructing new housing, shunting workers to live elsewhere. These factors exacerbate the lack of housing at all income levels in the area, and are a major reason that people benefiting from the Bay Area's strong economy have sought out disinvested neighborhoods for relatively inexpensive housing, leading to displacement of poorer, longtime residents.¹⁹⁶

Figure 5. San Francisco and Bayview - Hunters Point Neighborhood



Sharply contrasting San Francisco's economic success and wealth are 7,499 living on the streets or in homeless shelters, according to the 2017 San Francisco Point-in-Time count. Belying a common perception of the homeless as vagrant, 69% of the homeless people surveyed in the count lived in San Francisco at the time of their most recent housing loss, and over half of survey respondents had lived in San Francisco for more than ten years. Among those experiencing homelessness, 34% identified as black or African American in a city where only 6% of the population is black or African American.¹⁹⁷ Since 1980, the city has lost a staggering 46% of its African American population.¹⁹⁸ These figures reflect the exclusive nature of San Francisco's revitalization and growth. The scope, intensity, and persistence of gentrification in San Francisco make it an essential case study on housing displacement in the United States.

Experience of People Vulnerable to Gentrification

In San Francisco, gentrification is seen as the result of a lack of new housing construction at all income levels to keep up with job growth.¹⁹⁹ This root cause, a dearth of affordable housing, is increasing housing instability in the city. While gentrification may increase instability in a specific neighborhood, it is also an expression of a lack of affordable housing elsewhere in the city that pushes gentrifiers into these less expensive neighborhoods.

Nonetheless, residents are being displaced in both San Francisco and Oakland. Some of these residents are crowding into smaller units or moving in with family members. In fact, San Francisco has a program called Homeward Bound that pays the cost of travel for homeless residents to move in with family members.²⁰⁰ Other homeless or extremely vulnerable residents bounce from shelter to shelter or take up residents in Single Occupancy Room (SRO) Hotels. However, tenants' rights can actually exacerbate instability for shelter residents or those living in SROs by creating incentives for landlords to sell the entire building to speculative owners rather than continue to accept fixed rent. Displaced residents who are lucky enough to be a part of the one percent of applicants who are accepted into subsidized housing are able to stay in the city, though not necessarily in their preferred neighborhood.²⁰¹ Most displaced San Franciscans leave the city entirely, and many left decades ago. Those early waves of displacement sent many residents, particularly residents of color, to Oakland because it was more affordable and offered a culture and sense of community that San Francisco was losing. More recently, however, many Oakland residents have been displaced. They, too, often leave the city, and migrate to the suburbs.²⁰²

This instability and displacement can increase mental health issues for those affected, and sever community and social networks. For instance, the congregation of the historically black church in Temescal, Oakland is now almost entirely made up of people who no longer live in the city, but who commute to Oakland in order to maintain their church community.²⁰³ In addition to its effects on residents, instability can displace customer bases from local businesses and increase their rent. A recent increase in the minimum wage compounds the issue, making it more difficult for some businesses to pay their workers, but also continuing to be low enough that there is still virtually no housing affordable to residents earning the higher minimum wage.²⁰⁴

The prioritization of job creation over housing production both within San Francisco and in neighboring municipalities has exacerbated instability within the city. For instance, San Francisco has incentivized companies including Twitter to locate downtown on Market Street, just south of the Tenderloin. This resulted in an influx of technology workers to the Tenderloin, a neighborhood that has historically been home to low-income and homeless residents, and dramatically increased prices in SROs as young, single workers are willing to pay high rents for a dorm-style apartment.²⁰⁵

San Francisco's poor, immigrant, and minority populations are most at risk of displacement. Historic disinvestment in black neighborhoods caused these areas to feature significant stocks of cheap housing, as well as a relative political disenfranchisement to protect neighborhood stability.

Anyone renting from a private landlord is vulnerable to displacement. As in Los Angeles, California's Ellis Act grants landlords the right to evict tenants if they desire to get out of the rental business.²⁰⁶

In practice, landlords abuse this law to sell their property at peak prices, resulting in construction of new condominiums.

Furthermore, rent control does not apply to single-family homes or homes built since the 1980s, making residents of these housing types particularly vulnerable.²⁰⁷ Among Spanish speakers and immigrants, language and cultural barriers may stymie tenants' efforts to resist displacement. State law controls rate hikes of property taxes, protecting homeowners from rapidly escalating housing values, yet pressure can be strong to cash out.²⁰⁸

According to housing advocates, researchers, and policymakers, while the city government is trying to address housing concerns it is not moving quickly enough or taking drastic enough steps. They feel that local zoning, combined with a restrictive and time-consuming community objection process and high construction costs, illustrated by the fact that a single unit costs approximately \$600,000 to build, is stifling much-needed development.²⁰⁹ Most communities have been resistant to the idea of transit-oriented development because it has physically divided communities in the past (such as the highway that bisects Temescal in Oakland), and because it is perceived as a precursor for gentrification and rising prices. In actuality, however, many of the TOD projects in the area include subsidized housing and don't directly displace low-income residents because they are built on parking lots or other non-residential parcels.²¹⁰

Policy Responses and Limitations

Throughout recent history, the City of San Francisco has developed a number of policies aimed at addressing housing affordability and homelessness.

In fact, one of the key failures of local government thus far has been the increased time and costs associated with navigating all of these policies. In the past decade or so, however, several new policies hold promise for improving the state of housing in the city.

In 2016, Accessory Dwelling Units (ADUs) were legalized for any area of the city with residential zoning. The City also has a program in place to guide residents through the legalization process for currently unauthorized ADUs.²¹¹ While this policy signifies recognition by the local government that San Francisco's scarcity of affordable housing must be addressed through creative measures that embrace an already-occurring phenomenon, the process is both time-intensive and costly.

In early 2017, the City passed legislation to update a density bonus program that had been in place since the 1970s.²¹² The updated program, called Home-SF, increased the amount of affordable units developers are required to provide in order to receive density bonuses. Specifically, Home-SF offers developers a density bonus if at least 30 percent of the project is affordable to low-, middle-, and moderate-income families. A larger bonus is awarded for projects that are 100 percent affordable.²¹³ While this policy rightly puts a greater onus on developers to help increase the amount of affordable housing in the city, the stricter requirements for receiving a density bonus, combined with the city's already strict density zoning requirements, might have the unintended effect of discouraging developers and exacerbating the overall housing shortage.

In the most recent step taken by local government to tackle this issue, former San Francisco Mayor Ed Lee issued an executive directive in September 2017 to speed up housing production by streamlining project approvals and permitting requirements.²¹⁴ This is seen as a step in the right direction by

affordable housing advocates and market-rate developers, who view this action as a long-needed overhaul of an overly restrictive local regulatory environment. As in Los Angeles, the San Francisco government has recently stepped up efforts to produce affordable housing, yet the city is similarly restricted by state policies, including Proposition 13, CalGreen and CEQA.

Neighborhood Case Study- Bayview-Hunters Point

Bayview is unique as San Francisco's last majority-Black neighborhood. It is connected to downtown by buses, but not by BART. There is evidence of recent public investment, including a new public library building on its main 3rd Street. Systemic racism and historic disinvestment have led to high rates of vulnerability in this area, yet racial solidarity also lends the neighborhood a strong sense of place and community. Bayview residents have high rates of single-family home ownership relative to the rest of San Francisco.²¹⁵ The high-rate of home-ownership in Bayview is a legacy of high-paying blue-collar jobs provided by the US Navy Shipyard in the mid-20th century. In addition to high rates of home ownership, decades of disinvestment following the shipyards closure have effectively shielded the Bayview from the forces driving up housing costs throughout the city until recently. Presently, officials fear that homeowners may cash out under pressure, that higher-income people are 'discovering' the area, and that resulting rent increases result ultimately in exclusionary displacement—when low-income residents are cost prohibited from moving into a historically low-income neighborhood.

Improving the trajectory of Bayview – Hunters Point is difficult for several reasons. Educational attainment is low, with only a quarter of residents holding a college degree.²¹⁶ This is 56 percent

fewer than San Francisco's percentage of college graduates as a whole, placing those who lack college degrees at a disadvantage in the increasingly tech-oriented local economy.²¹⁷ Additionally, this neighborhood is very low-density and, given strict zoning constraints, there is not an efficient use of space available to house more units. Lastly, the increasingly high cost of housing is resulting in exclusionary displacement.

However, there are existing opportunities to protect Bayview residents. Although the housing is low density, there is vacant, formerly industrial land that could be developed into housing if zoning constraints were overcome. Additionally, Bayview's main commercial corridor is receiving major public investments that are strengthening its vitality. This is part of a redevelopment plan to facilitate development in the neighborhood, particularly for the adaptive reuse of the post-industrial land.²¹⁸ Lastly, the neighborhood is connected by transit, giving it direct access to employment centers elsewhere in San Francisco.

Seattle

Background

Seattle is a boomtown, leading the nation in growth at 57 new residents per day between 2015 and 2016.²¹⁹ Between 2010 and 2016, 90,000 new people moved to Seattle and construction began on 32,000 new units, giving Seattle the nickname the "city of cranes."²²⁰ Given the recent history of economic rebirth in Seattle, these trends are unsurprising. Recent demographic trends reflect a robust local economy based on the tech industry, resulting in the city leading the nation in median household income growth, with a 13 percent increase in 2015 alone.²²¹

These dynamics—in a region geographically constrained by water bodies and mountains—have led to increased housing pressures, with every five percent increase in rent correlated to 258 additional people falling into homelessness in 2016.²²²

In response to rapid change and pressures induced by this growth, Seattle has encouraged new construction, up-zoning and approving development across the city in attempts to meet demand. Seattle has also responded with a new equity plan in 2017 to address the uneven consequences of Seattle's growth borne by vulnerable populations; however, some form of equity planning has been practiced long before this plan without apparent impact.²²³ Lastly, Seattle has proposed affordable housing policies aimed at requiring developers to include affordable units.

Seattle grew significantly after World War II when Boeing opened operations and became the world leader in jet airliner production. In the 1970s, Seattle began to decline due to Boeing's decline and subsequent suburbanization. Seattle's economy grew again in the 1980s with the relocation of Microsoft, which spawned other tech firms.²²⁴ Most recently, the rise of Amazon and its large-scale expansion in 2014 was a catalyst for ramped-up population and economic growth. The increasing scale of the population and economic growth of Seattle has brought an influx of highly educated people with high incomes.²²⁵ Today, even communities outside of Seattle face gentrification pressure, partly because of Amazon's presence.²²⁶

The result of these growth processes and dynamics that come with them is a housing market tightness that contributes to crowding, cost and rent burden, and episodic homelessness. This tightness extends across the metropolitan region for all income tiers, with low-income residents facing the tightest housing market. In King County, for instance, 6,939

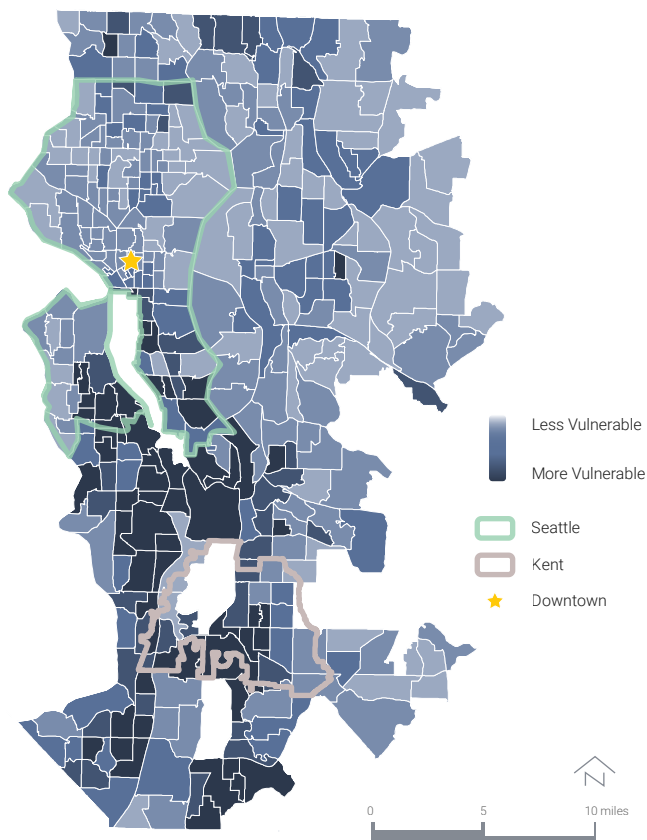
renter households lived in severely overcrowded conditions in 2015. 71,700 renter households in King County are severely cost burdened, and 11,643 individuals are homeless.²²⁷

Tech workers' preferences for sleek, modern buildings has defined the new construction boom. These new buildings require the demolition of older, low-density buildings, and the replacement is usually high rent due partially to the hurdle rate, in which a new building must earn more income than the previous building to be profitable.²²⁸ As a result, new developments are more costly and inaccessible to low-income renters, in turn resulting in a net loss of low-cost units.

Experience of People Vulnerable to Gentrification

Until the 1960s, redlining and restrictive covenants concentrated African Americans chiefly in Seattle's central district, where the African American population is now in decline.²²⁹ Immigrants have a long history in Seattle, but as many work low-wage service jobs, they struggle to afford increasing rents. A heavy military presence in the area leads veterans to settle in the region, but their lack of transferrable skills after serving leaves them without high incomes. Lastly, extremely low-income populations are vulnerable to rising rents that leads to displacement.²³⁰ Those who earn 30 to 50 percent of the AMI (very low income) are particularly vulnerable; because of Seattle's uncommon lack of older, low-quality housing in the private market that is most affordable, the population earning zero to 30 percent AMI (extremely low income) already lives mostly outside the city's boundaries. However, at the metropolitan level, there are shortages of units for both income groups, and the lowest income bracket has the greatest shortage. For every 100 households in each income bracket, there are only 29 units affordable and available to extremely low-

Figure 6. Seattle Metropolitan Area



income households and 53 affordable and available for very low income households.²³¹

Seattle's vulnerable populations are primarily displaced to communities in South King County, which leads to negative outcomes. The life expectancy of residents in some of these communities south of Seattle is 10 years less than similar populations residing in the city.²³² Another outcome is a lack of access to social service providers in Seattle, which is especially hard for immigrants who cannot speak English. Displacement also leads to lengthier commute times and higher transportation expenses. There is also a lack of affordable housing outside of Seattle; this leads to competition for housing due in part to community opposition to building housing, and especially low-income housing. Competition, both

in and outside of Seattle, leads to overcrowding. Lastly, being displaced to other parts of King County has at times led to dangerous situations as people of color moving to white areas sometimes face hostility resulting from racial prejudice.²³³

Those who remain in Seattle suffer the economic and social consequences of neighborhood change and displacement as well. The severing of social networks that provide safety nets leads to greater vulnerability for low income people. When working populations like teachers can no longer live in their chosen neighborhoods, further support systems decline. As service sector employees are displaced, businesses can no longer fill needed positions that keep them in business. Though residents are optimistic that they can harness some of the new investment for positive change with the help of their strong neighborhood activist tradition, the City's current approach of approving development without neighborhood input leads to feelings of disempowerment.²³⁴

The primary barriers to building affordable housing in Seattle include high demand, limited land, and a limited workforce. These barriers result in a highly competitive housing market that increases the cost of subsidies for affordable housing, making affordable housing difficult to build. Extremely low-income housing lacks support in and outside of Seattle, so residents receiving affordable units are typically not the most vulnerable. There is a lack of naturally affordable housing in the region due to the low age of housing stock, which leaves very low-income groups reliant on subsidized housing.

Beyond housing prices, other conditions exacerbate housing issues. While high-tech firms offer increasingly higher salaries, wages remain stagnant in other sectors, leaving those earning low incomes to suffer increased rent burdens as housing costs rise. Income disparity leads to greater power

imbalances between communities, in which higher income areas have greater political clout from their connections with wealthy officials. Another issue is that the City prioritizes growth and building over communities' long-term health.²³⁵ Communities feel their needs for housing are ignored in the name of building units that do not address their needs.²³⁶ Lastly, there is a lack of small business development incentives, which grow businesses so employees can have higher wages.²³⁷

Policy Responses and Limitations

Seattle actively addressed issues of inequitable growth, with some success. The City's *Vision 2040* Growth Strategy designates Urban Villages to concentrate growth on a manageable scale.²³⁸ This plan pushes for sustainable communities with transit-oriented development, mixed-use development, and affordable housing. While good for concentrating growth, development is not approved in accordance with neighborhood plans, and community input is minimally considered.²³⁹ Another success is the Housing Tax Levy that funds the construction and preservation of affordable units.²⁴⁰ It is successful in targeting 60 percent area median income, lower than most locally-funded housing subsidies that frequently target 80 percent area median income. However, this lower target means fewer total units get built, as the lower income target required higher per unit subsidies.²⁴¹ The Housing Tax Levy is not a large enough fund to fulfill the city's housing need.

Many local policies do not work as intended. The Housing Affordability and Livability Agenda (HALA) aims to improve housing affordability through several strategies, including Mandatory Housing Affordability (MHA), which requires new development to include affordable units or contribute to the City fund for affordable housing

through zoning changes.²⁴² HALA and MHA are contentious because many residents feel they do not include enough affordable housing or community benefits. While the City has a racial justice initiative and equity policy, it is disjointed from housing policy, and therefore does not consider how HALA and MHA developments effect neighborhood family housing, parking, or traffic issues.²⁴³

Other policies have removed planning decision-making from neighborhood control. Charter Amendment 19, which resulted in the election of City Council members by district instead of at-large, means that if a community's representative is uninterested in an issue, there is lack of advocacy for that issue in government.²⁴⁴ A further issue is the lack of transferable development rights. The demolition of affordable units for more expensive ones increases displacement pressures, decreases community control, and contributes to feelings of disenfranchisement.

Still other policies fail to get at the heart of housing problems. While the tax levy provides a direct funding stream for long-term affordable housing, housing spending from the general fund goes primarily towards responding to homelessness with transitional housing than to preventing it with permanent housing.²⁴⁵ Lastly, there are many current affordable housing incentives for production of low-income housing, but little for the preservation of existing affordable units.

There are some state policies that have been effective for affordable housing development. The Growth Management Act requires cities and counties to plan regionally for growth to prevent environmental degradation. This worked successfully for Seattle's *Vision 2040* Growth Strategy, but lacks authority to make communities plan for housing and grow sustainably, as some communities do not want to give up autonomy.

However, many state policies limit affordable housing development. Funding for low-income housing is restricted because there is no income tax in Washington and therefore state housing tax credits cannot be used.²⁴⁶ A related issue is that the state tax policy is designed so that tax increases are subject to voter referendum and tax increases commonly face voter opposition. Relatedly, the State Housing Trust Fund is successful at allocating money to different municipalities, but it is not consistently funded based on changes in leadership. Local practitioners also believe it is allocation to municipalities politically rather than by need.²⁴⁷

Neighborhood Case Study- Kent

Kent is a suburb south of Seattle that is currently undergoing a major transformation. Unlike the other case studies, this is the story of a middle-class suburb that for the past 15 years has been receiving low-income families displaced from Seattle.²⁴⁸ This has increased the need for housing and services, while causing a backlash from longtime residents who do not want to see their formerly quiet suburb change. People who have been displaced also face rent-seeking and poor housing quality from some landlords taking advantage of their need for housing. Today, these problems continue to worsen as high-income people who are unable to buy in Seattle are moving to Kent. Higher-income people rent units affordable to lower-income people, depleting the supply of units available to lower-income renters, a process known as down-renting. As a result, vulnerable populations experience domino displacement—people who were displaced to Kent are displaced further south as the affordable and available supply dwindles.²⁴⁹

These outcomes have been difficult for Kent to resolve. One reason is simply a lack of funding and capacity of government to effectively support

social services for the increasing population of low-income residents. Suburban areas typically have lower capacity than central areas, and what limited state and national funding exists tends to flow primarily to Seattle. Kent also has limited capacity to enact policies that can truly break the circuit of gentrification because the process extends over municipal boundaries. Kent also spends a great deal of funding on criminal justice compared to housing.²⁵⁰ Some locals informed on Kent's fiscal policy hypothesize that spending on criminal justice may be related to the in-migration of lower-income people and people of color into a white, middle-class suburb.²⁵¹

Nevertheless, Kent has many strengths from which to build to mitigate the displacement that has already occurred and prevent domino displacement from increasing. Despite low capacity and funding levels, Kent has various dedicated government service providers and ideas for assisting low-income residents. Another strength is a strong network of community groups, particularly immigrant groups that quickly formed to help receive immigrant communities into Kent. Lastly, there is a strong network of nonprofits and organizations that work on issues related to housing and other services.²⁵²

There are many opportunities to confront housing pressures. Kent is low-density, comprised of single-family homes on relatively large plots of land. There are also low-density commercial corridors with parking lots and ample space. The low density provides opportunities for new, higher-density development. Another opportunity is the lack of higher-income housing. Because the area needs market rate housing to prevent down-renting, the city can rely on private developers responding to market forces to solve some housing problems without as much reliance on subsidies. In addition, because the Seattle region has precedents of regional planning with the Puget Sound Regional Planning

Commission and also inter-city cooperation through Washington State's Growth Management Act, there is more ability to have regional coordination in tackling Kent's housing pressures. The Growth Management Act also provides Kent with a framework for building higher density nodes.²⁵³

Summary of patterns

Why Gentrification Occurs

In each city we examined, growing citywide populations are placing stress on formerly accessible communities and housing (figure 7). In Denver, New York, and Seattle, growth has been particularly rapid. In Los Angeles, New York, San Francisco, and Seattle, growth has caused problems because of a shortage of housing or difficulty building new housing for various reasons. New York, San Francisco, and Seattle are all geographically

Figure 7. Why the gentrification process occurs in particular cities and neighborhoods

		DENVER	LA	NY	SF	SEATTLE
City Scale	Increasing Demand					
	Rapid growth					
	Innovation economy wages					
	Second-tier tech					
	Lack of Housing					
	Limited land					
	Severe unit shortage overall /NIMBY/zoning					
	Lack of regional coordination					
	Lack of/loss of affordable housing					
	Speculative building, and holding, and flipping					
Neighborhood Scale	Increasing Demand					
	Proximity to downtown					
	Power inequities					
	Historic inequitable development					

constrained, resulting in difficulty growing to accommodate their expanding populations. Los Angeles and San Francisco struggle with a local preference for low density and state laws that make development costly and time-consuming. Denver, and to a lesser extent, Seattle, are constrained by state laws that limit cities' policy response to the housing shortage. Together, population growth and a shortage of housing are causing prices to increase and neighborhood change to occur.

Population growth and lack of housing also result in other responses that adversely impact the affordable housing supply. As prices rise, speculative building and house flipping decrease the supply of medium-quality affordable units available for current residents in several of our cities. Lack of affordable housing is particularly acute in cities where the housing stock is relatively new and high-quality. Additionally, in cities like San Francisco, incoming residents' preference for new construction results in the rampant demolition of older, cheaper housing stock.

At the neighborhood scale, we can see some important trends in why gentrification occurs in some neighborhoods and not others. Proximity to downtown is an important factor in Denver and Los Angeles, but it is less important for the other cities where the most central neighborhoods are already expensive. The most important trend, however, is a history of disinvestment, which makes particular neighborhoods more vulnerable to loss of affordable housing and change over which residents have no control.

The Process of Gentrification and Inequitable Impacts

While there are numerous broad similarities in how gentrification occurs across cities, there is greater variation in how gentrification looks and

is experienced between cities and even between neighborhoods (Figure 8 on page 41). Thus, there is a need for circuit-breaking policies that address local concerns. Variation begins with cities' stages of gentrification, which inform many other differences. Denver and Los Angeles are in the early stages of gentrification, as many long-time residents are still present but housing problems and displacement are on the rise. New York and Seattle are in the middle stages of gentrification. Neighborhood change has been occurring in New York since the 1960s and in Seattle since the 1980s, and while several neighborhoods are completely gentrified, the process is just beginning in others. However, gentrification is much more widespread in New York than in Seattle, which is unsurprising given the difference in when gentrification began. San Francisco is the most gentrified of the five cities, with practically the entire city having lost its lower-income residents.

For cities in the early stages of gentrification, we see several reactions to increasing prices and growing populations that can exacerbate the inequities of gentrification. Denver and Seattle governments have reacted by trying to make themselves more attractive to new residents by policing homeless individuals and removing them from the public eye. Eviction to make way for new construction is also more common in cities in earlier stages of gentrification, which are less likely to have renter protections due to gentrification's recent onset. Additionally, eviction without notice is more common in these cities.

Other responses to housing pressures are more specific to particular cities. Vulnerable populations in San Francisco and New York are at risk of evictions by landlords who wish to remove rent control regulations and place their unit on the market. Seattle has limited neighborhood planning to support increased construction, a reaction to its slower but more community-controlled methods of

Figure 8. Gentrification
in the case study cities

		DENVER	LA	NY	SF	SEATTLE
City Scale	Broad Stage of Gentrification					
	Recent gentrification					
	Mid-stage					
	Late stage					
	How Economic, Physical, and Political Displacement Happens					
	Policing homelessness					
	Reducing neighborhood planning					
	Eviction w/o notice					
	Eviction to leave rent controls					
	Demolition					
	Loss of affordable and familiar retailers/jobs					
	Consequences					
	Overcrowding/informal arrangements					
	Displacement to suburbs					
	Loss of access to urban services with higher budgets and capacity					
	Higher Transit Cost					
	Domino displacement					
	Informal construction					
Neighborhood Scale	Specific Stage of Gentrification					
	Recent gentrification					
	Mid-stage					
	Late stage					
	How Economic, Physical, and Political Displacement Happens					
	Power imbalance and distrust (lack of investment and lack of participation)					
	New investment to court residents occurring in affordable neighborhoods					
	Lots of new planning and change					
	Consequences					
	Conflict between residents wanting and not wanting neighborhood change					
	Exclusionary displacement					

Figure 9. Who is vulnerable in our case study cities

		DENVER	LA	NY	SF	SEATTLE
Populations	People of Color and Extremely Low Income					
	Particularly vulnerable Latino/immigrants					
	Vulnerable small businesses					
	Particularly vulnerable elderly populations					
	Low-income property owners					
	Mobile homeowners					
	Middle incomes					
	Families					
	Veterans					

the past. New York has a particular problem with loss of local retailers.

The most prominent trend across almost all cities is overcrowding and informal housing arrangements for vulnerable populations. Other consequences have more variation. Seattle, San Francisco, and Denver are more likely to see displacement to suburbs as a result of gentrification. Thus, these cities' displaced residents are more likely to see loss of access to services and higher transit costs, which are associated with moving out of areas closer to downtown. However, since Seattle and San Francisco have been facing gentrification longer than Denver, they are more likely to see domino displacement as people are displaced multiple times, increasingly further from the urban core.

In addition to citywide trends, there are also patterns at the neighborhood level. Four of the five neighborhoods chosen for this study are in the early stages of gentrification, with many original residents still in place. One local case study, Kent,

however, is dealing with both early and late stages of gentrification, as it has received residents who were already displaced and is now seeing displacement of its long-term residents.

Another driver of inequitable outcomes in particular neighborhoods is a lack of neighborhood power to shape change, combined with a distrust of government. This quality is shared by all neighborhoods we studied. City governments, especially in cities with more recent gentrification, exacerbate this problem by investing in low-income neighborhoods to court wealthy residents.

Who is vulnerable

People of color and the lowest income renters, especially those earning 30 percent or less of AMI, are most vulnerable to displacement and homelessness. In most cities, immigrants were particularly vulnerable to both residential and political displacement, being a population that has

Figure 10. Current policy responses in our case study cities

		DENVER	LA	NY	SF	SEATTLE
Current Policies	Incentivized inclusionary zoning					
	Increasing construction					
	Funding					
	ADU program					
	City efforts at outreach					
	Tenant rights					
	Rent controls					
	De-criminalizing low-income housing and income					
	Regional planning attempts					
	Shelter for all					

the fewest opportunities to speak up for their tenant rights and rights to shape community change. Other types of vulnerable groups, including the elderly, low-income property owners, and veterans, were among the most vulnerable in one or two cities but not in others. This depends on how present these groups are in particular cities and on stage of gentrification, as these groups might have already been displaced in cities like San Francisco.

Policy Responses

Cities have tried a variety of policies to address problems of housing insecurity, spatial displacement, and political disenfranchisement. While a more specific table of policies can be found in APPENDIX A on page 59, general trends can be seen in figure 10. The most prominent strategies attempt to use the private market to increase the supply of both market rate and affordable housing. All cities have an incentivized inclusionary zoning program which either offers density bonus or require

affordable unit set asides for new construction. Only Seattle has proposed a mandatory policy that would apply to nearly all new construction. Similarly, all cities have attempted to increase construction, often by requiring or planning for dense transit-oriented development. Seattle and New York have also made attempts to ease the construction process. All of these efforts are designed to help the city get ahead of population growth and decrease pressure on the lowest end of the housing market, all while relying on private construction.

Four of the five cities implemented less-common tactics that rely on private development, including increasing funding for local affordable housing subsidies and approving the building of accessory dwelling units. Seattle in particular has seen great success in providing funding for private affordable housing development, but the resulting unit supply is still not enough to meet demand. Accessory dwelling units have recently been approved in Denver, Los Angeles, and San Francisco to try to house growing homeless populations.

Each city has introduced policies targeted at empowering vulnerable residents and protecting their rights. especially for vulnerable populations, including policy to empower vulnerable residents and protecting their rights. The cities made recent attempts to involve vulnerable residents in the process. However, these attempts have been met with skepticism of intention in Seattle and Denver, and skepticism of ability in New York and San Francisco. It remains to be seen whether Los Angeles' policy of decriminalizing informal housing and informal economic activity will help residents feel more empowered in their communities.

Potentially more successful are policies that have less to do with government-citizen relationships and more to do with protecting rights in the private rental market. New York's longstanding tenant protections and right to shelter have successfully housed people who might have otherwise been without housing. Only Denver has made recent attempts to emulate New York's policies Rent controls and stabilization are popular in New York and San Francisco; however, these policies have come under increasing threat since the 1980s.

Finally, only Seattle has a precedent of regional planning with the Growth Management Act, which could be used to help meet housing need across a wider geographic area and prevent homelessness if displacement does occur. However, even the Growth Management Act lacks enough teeth to effectively meet housing quotas. Still, this policy can serve as a regional model for other cities and states.

It should be noted that several of our case study cities have instituted policies that other case study cities wish to emulate. San Francisco and Los Angeles have looked to Seattle for its ability to increase housing construction.²⁵⁴ Low wages are a considerable part of housing insecurity; thus Seattle, San Francisco, and New York have increased wages.²⁵⁵ Given gentrification's connection to lack of neighborhood agency, San Francisco's commitment

to local voice in new development is laudable. However, the ongoing problems of displacement and homelessness that these cities face indicate that none of these policies is a panacea to all of gentrification's negative consequences.

Opportunities and Constraints for Future Action

Our case studies pointed to several common city or neighborhood attributes that can increase the agency of vulnerable populations, decrease inequitable impacts of gentrification, or provide a base for more effective policy (Figure 11 on page 45). These strengths can be coupled with policy to help more effectively combat gentrification.

The greatest similarity across our case study neighborhoods was the presence of resident activism and/or a neighborhood group, which helped empower residents in the face of displacement. Almost as common was the presence of buildable land that could be better utilized for more affordable housing. Further, a good transit system has helped displaced residents cope in New York and several other cities, while the lack of an extensive transit system in Denver and Los Angeles means that displacement has more severe consequences.

Some cities also have unique opportunities that could serve as examples for other cities. In Kent, unlike Seattle, there is a shortage of luxury-level housing which causes down-renting; thus, Kent could rely on the private market to build its way out of some of its housing problems. Kent has also built a stronger response to homelessness by helping its private service providers build capacity in partnership with service providers in other municipalities. Finally, Los Angeles' strong informal economy builds capacity for vulnerable citizens and creates a strong sense of community.

There were several important policy limitation trends across cities. These are limitations that cities

Figure 11.
Opportunities for
future action in our
case study cities

	DENVER	LA	NY	SF	SEATTLE
Neighborhood/City Opportunities					
Neighborhood group/activism					
Thriving local/informal economy					
Buildable land					
Strong transit system					
Some private regional cooperation					
Need for higher-end housing					

Figure 12. Policy
limitations in our
case study cities

	DENVER	LA	NY	SF	SEATTLE
Policy Limitations					
Lack of funding for enough housing					
State tax limits					
State laws on rent control					
State laws on inclusionary zoning					
State law on development/difficulty					
Difficulty taking on displacement as a regional problem					
Mismatch between housing programs					
More funding spent on transitional than housing					
Resistance to high density					
Limited funding/capacity in suburban areas					
Suburban resistance to receiving					

should keep in mind when creating policy or that cities, states, and the federal government should aim to address (figure 12). First, every case study city cited a shortage of funding to build affordable housing, pointing to insufficient funding at the federal level. Every city is also limited by policy at the state level. In New York and Seattle, these limits are

around taxes the city is allowed to create, while in Los Angeles and San Francisco, limitations focus on rent control and creating a long approvals process that makes development difficult and expensive. Denver faces nearly all of these limitations plus a state law against mandatory inclusionary zoning.

Another important similarity between cities is a lack of willingness or ability to take on housing and gentrification as a regional problem. As discussed, even Washington state's Growth Management Act cannot require municipalities to build. This is a real limitation in cities' abilities to address displacement, which is a truly regional problem.

A variety of other limitations appear or are important in some cities but not in others. Some limitations could be addressed by city governments, but some have more to do with the political will of citizens and are more difficult to change. New York and San Francisco have a variety of local housing programs with requirements that are not aligned with the state or with each other, while Seattle spends more general funding on transitional housing than permanent housing for low-income people. Uncoordinated housing programs and resources for transitional rather than permanent housing results in limited resources for affordable housing development in these cities. Los Angeles and San Francisco face resistance to higher density building citywide, while Seattle and Denver face resistance to building affordable housing in suburbs, to which many people are displaced. These political situations make addressing housing shortages, and therefore counteracting displacement and homelessness, even more difficult.

To summarize, while the process of gentrification may assume similar conceptions from shared underlying geographic and migration patterns, the case study cities feature variations in their local gentrification contexts. The unique local attributes that contribute to gentrification pressures; who is most vulnerable; state and local policy; opportunities to address the problems; and policy constraints are all highly dependent upon the city. While similarities can typically be drawn across two or three case-study cities, most attributes do not correspond to all five. This informs a conclusion

that while gentrification is experienced in nearly all major urban areas of the United States, the process of gentrification and resulting responses are highly localized. This is unsurprising given how different our cities are, and given the lack of a national urban policy.

Nonetheless, the important similarities shared among all of the cities, namely lack of affordable housing supply and population growth, prove the need for a national urban policy. Relying on local contexts to eventually meet the need for affordable housing is unwise, given the failure of all of these case-study cities to meet housing demand over several decades despite serious efforts. The creation of a national housing policy would ensure that vulnerable populations have their housing needs met, regardless of local context.

In the absence of a national urban agenda, the local attributes and policy contexts among all of the cities can, at the very least, inform how policy should be enacted in certain cities. Cities can learn from local policy successes and failures of other cities to inform which strategies are most relevant for themselves. In addition to informing local policy, the local variations illustrate what important topics are not being addressed adequately, or at all.

STRATEGIES FOR LOCAL AND NATIONAL POLICY

Policy Development

Policy must correct the inequitable outcomes of gentrification for the vulnerable populations discussed above, and facilitate the achievement of democratic community control in growing and

changing neighborhoods. To this end, policymakers should consider the fundamental causes of inequitable development, constraints that limit the feasibility of certain plans, and opportunities that increase the feasibility of others.

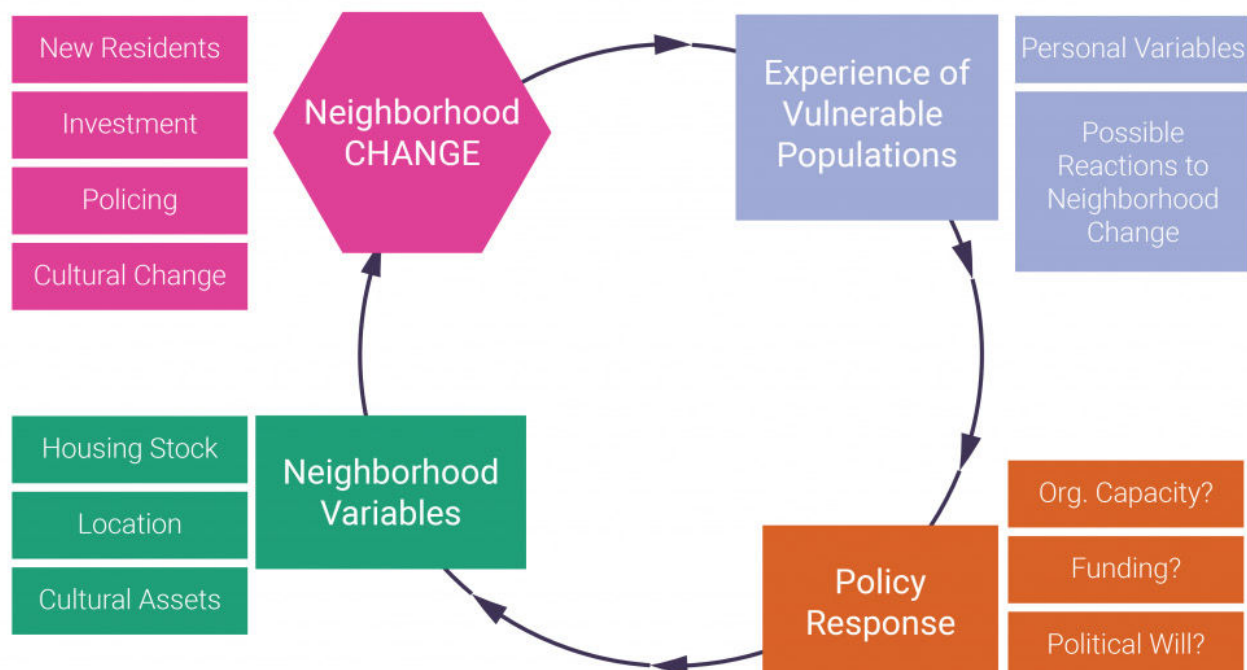
We propose both a toolkit of local policies and a national policy agenda to deal with gentrification. We separate local and national policy recommendations for three reasons. First, some policies require a state or nationwide scale to succeed, while others work best at a municipal or regional scale. Second, local policies address specific variables of each case study, while national policy addresses commonalities across all growing cities. Third, local policies work within existing constraints, including declining federal funding, while the national agenda seeks to fundamentally transform conceptions of equitable development and fair housing.

Local Policy Toolkit

To create a local policy toolkit, we first developed a theory of how gentrification changes neighborhoods. This ‘logic model’ helped us identify some key ways in which policymakers can intervene: by changing the spatial dynamics at the neighborhood level, by intervening in market transactions, and by empowering vulnerable residents. Our five case-study cities indicated several significant variables at each stage of this process, including access to transit, community organizing capacity, neighborhood history, and stage of gentrification. The case studies also suggested local challenges and opportunities, including state-level restrictions, funding, and political climate.

Having created a gentrification logic model enriched by our case studies and informed by local differences, we formulated seven overarching goals. These goals tackle the early, middle, and late stages of the gentrification process, and work both to prevent inequitable development as well

Figure 13. Logic model for local policy development



as to mitigate its adverse effects if it has already occurred. For each goal, we suggest several bold policies that municipalities and regions should enact to ensure that neighborhood change benefits everyone, especially the most vulnerable. We also identify existing policies from our case study cities that inspired our innovations, and should serve as baseline policy. The policy toolkit, though strongest when comprehensively legislated, is tailored to respond to particular local variables. APPENDIX B on page 60 offers more detailed information about each policy item, including strategies for operationalization, challenges, and inspirations.

Local Goals

Goal 1: Empower homeowners and local businesses to resist involuntary displacement and instead capture benefits of gentrification.

As previously discussed, gentrification can result in positive as well as negative outcomes. It can stimulate property value increases and bring new amenities and opportunities to underprivileged neighborhoods. Homeowners and local business owners in gentrifying neighborhoods potentially benefit from rising property values and newcomers with greater buying power.

However, both the literature and our research show that current homeowners and businesses are often unable to capture these benefits.²⁴¹ To recap, as values increase, property taxes can become prohibitively expensive. Lower-income, elderly, and immigrant residents may be vulnerable to coercive buyouts at prices only a fraction of what their homes are worth. Businesses may struggle to stay in communities as rents increase and as their existing clientele are displaced. Meanwhile, these losses of community members and familiar

businesses become additional push factors that uproot other residents from the neighborhood. Policies must break these patterns so homeowners and local businesses may stay in their communities and benefit from positive change.

We propose three policies that would empower homeowners and local businesses to remain in their communities if they choose, and capture greater benefits from neighborhood change. These policies are designed for neighborhoods in early-stage gentrification, to be triggered just as prices start to rise but before they become difficult to pay. They include:

- an excise tax on homes sold to higher-income buyers to prevent coercion;
- a requirement that new developments include existing businesses on affordable leases; and
- the capping of property taxes on long-time homeowners and businesses.

Goal 2: Protect tenant rights to discourage predatory landlord practices, eviction, price increases, and poor quality.

In low-demand neighborhoods, landlords have an incentive to rent to low-income tenants, keeping prices low. But as demand increases in tight housing markets, another tenant — frequently a higher-income one — is always waiting to move in, and there is thus less incentive to work with lower-income renters. Landlords might evict lower-income tenants so they can fix up their property and charge greater rent. Tenants lose housing options, and are less able to stand up to predatory tactics, as doing so risks eviction. Landlords may use this extra power to extract more rent or skimp on repairs. This dynamic can result in exploitation and episodic homelessness for low-income tenants. Policies must expand tenant rights and reduce predatory behaviors.

We propose three policies that would reduce instances of eviction, price increases, and poor housing quality. These policies are designed for neighborhoods in early-stage gentrification, in which most residents still live in naturally occurring affordable housing, but increasing pressure from higher-income people is reducing incentives to keep prices low and housing quality high. They include:

- a tax on rent increases to prevent immoderate rent-seeking;
- an increase of code inspections alongside the provision of funds for home repairs; and
- the implementation of a standard two-year lease to prevent sudden rent increases and eviction.

An existing policy inspiration for this goal is New York City's right to counsel in housing court. The measure fights back against illegal eviction, overcharges, and harassment, and applies to households earning less than \$50,000 per year. The City expends about \$93 million annually for this requirement.²⁵⁶

Goal 3: Increase community agency in shaping neighborhood change and steering growth.

Crucially, gentrification is a matter of political control, not just one of financial or economic power. As cities rapidly grow, low-income neighborhoods may receive relatively little investment. Other times, a neighborhood may receive new public investment and increased housing development, but have no say in how development occurs. This leaves certain neighborhoods and people disenfranchised.

This power imbalance is systemic. Communities with higher incomes and education levels have more ability to participate in city government and shape how development takes place, often blocking it altogether. This problem is pronounced when high-earning, well-educated newcomers wield political power in their adopted neighborhoods in ways that

are at odds with the desires and needs of long-time residents.

City policy must improve neighborhood capacity, and change governance structures so lower-income neighborhoods have as much voice in planning processes as higher-income areas. Such a restructuring would not necessarily allow neighborhoods to avoid growth entirely, but rather to harness growth for their own benefit.

We propose three policies that would decrease disenfranchisement and equalize political power at the community level. These policies work best in cities in middle-stage gentrification, in which there is sufficient growth to generate demand for new construction. They include:

- the requirement of community benefits agreements stemming from negotiations with developers;
- municipal assistance in the creation and management of affordable housing in the form of community property trusts and cooperative housing; and
- citywide requirements for diverse representation and participation in the neighborhood planning process.

An existing policy inspiration for this goal is New York City's sanctuary city status. Low-income residents who are undocumented may fear detainment following participation in public processes. It is vital that cities protect such people and encourage their participation. Mayor de Blasio has made a public commitment not to aid immigration officials in their search for undocumented residents, and the New York Police Department has turned down at least 724 requests to detain undocumented residents in 2017.²⁵⁷

Goal 4: Enable people to stay in their communities and, if displaced, return or adapt to new neighborhoods.

Gentrification-driven displacement manifests in several forms. Landlords respond to increased housing demand, and either increase rents upon the expiration of a lease or sell their property to developers who intend to demolish the existing structure for a higher-density development. In both cases, renters have little protection and face displacement. Exclusionary displacement is a danger in this situation as well. A vulnerable resident who experiences a residential disruption—even one unrelated to gentrification—now faces greater difficulty finding somewhere else to live as rents rise.

Displacement has many negative consequences. Displaced households lose their homes, along with the opportunity to age and raise a family in place. Social networks, upon which low-income residents often rely for support, are weakened or destroyed. Workers must make longer and more expensive commutes, or face job loss. Local businesses lose employees and customers. Further, displacement from one neighborhood places pressures on others, which contend with increased need for social services and greater competition for rental units.

We propose three policies that enable people to stay in their neighborhoods, and return if already displaced. These policies work best in neighborhoods in middle-stage gentrification, helping both those who remain avoid the negative outcomes of displacement and those who have left to return to their neighborhood and community network. They include:

- the one-to-one replacement of rent and bedrooms of all occupied units demolished for new housing;
- assurance that displaced households have first preference in new affordable housing

developments; and

- a local voucher system that formalizes informal housing arrangements.

Policy inspirations include the construction of Accessory Dwelling Units (ADU) and Detached Accessory Dwelling Units (DADU). When California enacted laws that made ADUs and DADUs easier to build by eliminating parking requirements and lowering utility hookup fees, Los Angeles developed a pilot program that streamlines the approval process, provides technical assistance to homeowners, and finances their creation.²⁵⁸ The City is optimistic that this program will decrease instances of homelessness, as it allows for a higher density of residential units in a city that under-supplies housing and suffers from overcrowding.²⁵⁹

Goal 5: Increase housing supply to match population growth at all income levels.

Housing shortages at all income levels are a major contributor to gentrification's inequitable outcomes. Urban areas across the United States fail to match growth in employment and population with adequate housing development. As more people move into a city, demand increases and prices follow, pushing low-income renters into undesirable and remote neighborhoods, or out of the city entirely. In the Bay Area, a booming job market combined with a lack of housing construction has played a major role in the region's status as the most expensive housing market in the nation. This cuts off access to Bay Area jobs to those who can no longer afford to live there.

A city facing high housing demand, however, cannot simply build its way out of these direct and indirect displacement problems. If prices in a city have already increased, then rent inflation is baked into the market. If the high-income population continues to grow, most new units will be luxury-level, and

prices will continue to increase as long as there is willingness to pay for such units in the market. A feverish pace of building would be necessary to reduce prices and cause units to filter down to lower-income residents. Seattle, for example, has built nearly enough units to match population growth, but the median price of rental units remains prohibitively high.²⁶⁰

Urban areas must meet demand for housing at every income bracket. In other words, cities and regions must dramatically increase the number of affordable and subsidized units being built to meet demand in growing cities of low- and middle-income households. Greater availability of subsidized affordable housing will help low-income renters stay in their communities even as market prices increase, and increase their chances of finding a decent home elsewhere in the city if they need to move.

We propose three policies that augment housing construction at all income levels, especially for low-income households. These policies work best for neighborhoods in middle-stage gentrification, which feature sufficient growth to generate demand for new construction, and for neighborhoods in late-stage gentrification, which must fight for the right of return of displaced residents. These policies include:

- the reinvestment of criminal justice spending into affordable housing;
- regional affordable housing coordination; and
- a tax on vacant, impervious land.

Policy inspirations for this goal include Seattle's five tax levies to provide dedicated funding for affordable housing, including one in 2016 costing just over \$10 a month for the average homeowner. Since 1981, these levies have funded more than 12,500 affordable units.²⁶¹ Seattle has also made it easier for developers to use city funding to build deeply affordable units by tying project-based

vouchers to city-funded properties and ensuring that requirements for city programs match requirements for the federal Low-Income Housing Tax Credit program.²⁶²

New York City has been utilizing Transferable Development Rights (TDR) for over 50 years, increasing overall density while providing community agency in the preservation of existing housing and local character. TDRs are used primarily for the preservation of open spaces and historic landmarks, but professionals advocate for their expansion to all land uses.²⁶³ New York is also pioneering a program in which landowners in a particular area can purchase additional floor area ratio from the City, the proceeds of which can be used to fund public works and potentially affordable housing.²⁶⁴

Goal 6: Prevent loss of income for vulnerable populations.

To prevent the downward spiral of housing instability, cities must ensure that vulnerable residents are able to retain their employment and access new job opportunities. Small business preservation and workforce training aimed at vulnerable residents are a crucial first step. But if displacement occurs, it can push residents further from their workplaces, increasing the cost of commuting to and from their jobs. City policy must ensure that, if a resident is displaced, transit costs do not interfere with his or her ability to hold a job. Better yet, cities should help displaced residents find work closer to their new residences. Such opportunities can be found within the construction industry, which is facing labor shortages nationwide, especially in growing cities.²⁶⁵

This goal benefits cities as well as vulnerable residents. If low-income people are trained as construction workers, they will benefit from employment and depend less on social services

while working to fix their city's housing shortage. Moreover, businesses in gentrifying neighborhoods would have less difficulty retaining employees, reducing the costs associated with employee turnover. All together, these programs would help keep social networks and communities intact.

We propose three policies to prevent loss of income. These policies are designed for neighborhoods experiencing late-stage gentrification, increasing job access for those who have already been displaced. They include:

- the linkage of vulnerable workers to construction jobs;
- the inclusion of transport costs in affordable housing subsidy calculations; and
- congestion pricing to find transit subsidies for low-income commuters.

Policy inspirations include the Washington State Growth Management Act, which requires municipalities to partake in regional planning.²⁶⁶ This type of coordination is crucial for planning effective transport services that span municipal boundaries, on which displaced workers may rely to access work opportunities.

Goal 7: Ensure that local service providers can continue to serve long-term residents and build capacity to serve new arrivals.

Neighborhoods vulnerable to gentrification pressures are often the same ones that rely most heavily on local service providers, including free health clinics, job centers, legal resource centers, and community schools. Service providers can become entrapped in a neighborhood if they cannot afford to move to another location as their target population is displaced.²⁶⁷ This spatial mismatch reduces the ability of service providers

to offer resources to those who need them most. Additionally, when those who rely on local service providers move to areas where providers have less capacity, they can overwhelm the receiving organizations. The inverse might also occur, with service providers such as homeless shelters being priced out of their neighborhoods, even as populations served remain. This is the case in Seattle, where immigrant resource and advocacy organizations can no longer afford to operate in the city.²⁶⁸

In the case of schools, spatial mismatch is especially troubling, since students' educational achievement is at stake. Displacement of families can force students to transfer to new schools; this unexpected transition can undermine student-mentor relationships and social networks and disrupt the student's learning process. The receiving school may be less equipped to serve students with dual-language instruction or after-school needs. In addition, the frequent arrival of new students can have a ripple effect, negatively impacting classroom flow for other students.

Cities must overcome spatial mismatch by ensuring that service providers can continue to meet the needs of longtime communities and new arrivals. They can do so by ensuring access to services among vulnerable residents, even post-displacement, and by building the capacity of smaller service providers located in downstream neighborhoods receiving vulnerable, displaced residents.

We propose two policies that confront these geographic and funding mismatches. These policies are designed for neighborhoods in late-stage gentrification, by mitigating the impact of displacement and rising expenses after they have occurred. They include:

- the facilitation of collaboration between service providers of different scales; and

- the elimination of transit fees for school children.

Policy inspirations for this goal include the implementation of school choice in Denver. In 2012, Denver implemented a unified enrollment system for all schools in the district. The district also redrew school boundary lines so that a child living in any given neighborhood has guaranteed access to several schools, and 200 schools give priority to students who qualify for free or reduced-price lunch. In the four years since the school choice policy launched, the percentage of students attending a school with concentrated poverty dropped from 42 percent to 30 percent.²⁶⁹ Such a policy increases choice for students who frequently move, and should be expanded to ensure that a student who moves can continue attending the same school.

NEED FOR A NATIONAL URBAN POLICY

We designed our local policy toolkit in response to particular neighborhood experiences and specific policy constraints and opportunities. But several aspects of gentrification were similar across the cities and neighborhoods we studied. Thus, it is imperative that we examine the ways in which federal policy can be transformed in order to end displacement and homelessness caused by gentrification at the neighborhood level. Before exploring the policies, let's review some constants across our five case-study cities.

First, increasing inequality has conspired with the financialization of real estate to play a significant role in intensifying housing instability. As relatively wealthy residents begin to flock to areas with cultural assets or a prime location, landlords are able to charge higher rents. This leads to a rise

in property values, which stimulates real estate purchases and private investment, continuing the cycle of increasing property values and housing costs. The resultant mix of higher rents, changing socioeconomic fabric, and coerced buy-outs can push longtime residents out of their homes.

Second, long-term residents in vulnerable neighborhoods are less able than newcomers to shape change, defend against predatory real estate tactics, afford rent and tax increases, or find alternative housing. This is because of systemic, place-based inequalities in wealth and political power that rest upon a series of forced displacements, including segregation, disinvestment, and urban renewal. Most gentrified or gentrifying neighborhoods we studied in fact overlapped almost exactly with redlined districts, which for decades precluded homeownership and wealth accumulation among minorities. Meanwhile, city governments today continue to respond to the demands of rich neighborhoods and gentrifying newcomers often at the expense of marginalized people.

Finally, American cities have limited funds to address these issues. The federal government has retrenched its spending on public housing and subsidized affordable housing in general since the 1980s.²⁷⁰ Housing professionals in each case-study city emphasized that there are not nearly enough Housing Choice Vouchers, Low-Income Housing Tax Credits, or other federal subsidies to meet the needs of families facing displacement. Nationally, only one in four families eligible for housing vouchers receives one. Because rental assistance caps are set at the metropolitan level, this family may not be able to use the voucher in their neighborhood if rents are quickly increasing.²⁷¹ Meanwhile, the other three families must find housing without any federal assistance, and risk episodic homelessness.

These three similarities — the financialization of real estate, systemic place-based inequalities, and

retrenched federal housing support — suggest the need for a national gentrification policy. This is not only because of the universality of the problems, but also because the national government has in many ways created and worsened this situation, and thus constrained the effectiveness of local solutions. Before crafting recommendations, we must understand the failures of past and present federal policies.

To begin with, federal tax policy views real estate as a capital investment, not as human shelter. Because capital gains — including gains from the sale of real estate — are taxed at a much lower rate than more conventional forms of income, investors speculatively trade housing and real estate without much regard for its inhabitants.²⁷² This practice of disproportionately low capital gains tax rates, as a rule, benefits wealthier individuals and households, who are more able to afford such assets.²⁷³ In 2016, 76 percent of benefits from these lower taxation rates went to households with annual incomes of over \$1 million.²⁷⁴ Moreover, households may exclude up to \$500,000 of capital gains resulting from a home sale from any tax at all. This practice alone cost the federal government \$24 billion in foregone tax collections.²⁷⁵

Second, federal housing policy subsidizes high-income households. The prime example is the Mortgage Interest Deduction (MID), which allows homeowners to deduct interest paid on home loans from their taxable income, even for secondary homes. Sixty-four percent of all households that claim MID earn more than \$100,000 a year. Furthermore, the potential value of the deduction increases with one's income. Although 21 percent of households that claim MID earn more than \$200,000 a year, these same households claim 46 percent of the program's total benefits.²⁷⁶ Many argue that this program encourages homeownership, but the evidence is lacking. Worse, MID may stimulate inflation in housing costs, putting homeownership

further out of reach for the working class.²⁷⁷

At the same time that the federal government foregoes great amounts of tax money on capital gains exemptions and MID, the federal government does not spend nearly enough money to subsidize affordable housing. In 2015, the United States forewent more than \$70 billion on the Mortgage Interest Deduction, while spending only \$55 billion on the entirety of its affordable housing programs.²⁷⁸ This means that the government spends more money to subsidize homes for the seven million households with annual incomes greater than \$200,000 than it does for the 55 million households with annual incomes less than \$50,000. In fact, a typical household earning more than \$200,000 in effect receives \$6,000 per year in housing assistance as compared to the \$1,500 in average annual housing benefits received by households earning less than \$20,000.²⁷⁹

Finally, federal urban development policy has shaped racial discrimination. As previously outlined, a series of state-driven forced displacements has repeatedly disadvantaged racial minorities in this country, especially African Americans, undermining housing stability and intergenerational accumulation of wealth. From the Federal Housing Authority disinvesting in minority neighborhoods due to redlining from 1934 until 1968, to the wholesale demolition of inner-city neighborhoods and so-called “Negro Removal” during mid-century urban renewal, racial discrimination at the federal level has led to lasting place-based inequalities in each of our case study cities.²⁸⁰

Now that we have discussed similarities in adverse experiences of gentrification in our five case studies and across the country — including the financialization of real estate, systemic place-based inequalities, and retrenched federal housing support — as well as how these have been caused by failed federal policies — namely the commodification of real estate, significant housing subsidies for the

wealthy even as our cities' homeless populations surge, place-based discrimination, and state-sponsored mass displacement, it is time to turn towards a new national policy agenda.

NATIONAL POLICY AGENDA

Right to Housing

First, we call for establishing a federal right to housing. This positive right would guarantee every American resident adequate and affordable housing. By declaring shelter a human right and an ethical imperative, we would shift our national conception of housing away from asset management and towards human need. The United States is a signatory to several international documents that declare a right to housing, and Franklin Delano Roosevelt proposed such a right in his Second Bill of Rights, but our nation has never adopted this entitlement, and many have suffered as a result.

In practice, a Right to Housing would require much greater federal investment in affordable housing. Thus, it would provide a constitutional impetus to reform regressive tax policy and redistribute this newfound money towards people in need. By reforming the Mortgage Interest Deduction into a nonrefundable, 15 percent tax credit, and decreasing maximum eligibility from up to \$1 million to up to \$500,000 — as the National Low Income Housing Coalition suggests — the federal government would extend the tax credit to low- and moderate-income households who do not itemize their tax returns, as well as save \$241 billion over 10 years.²⁸¹

This money would be better spent on a national

renter's tax credit and the National Housing Trust Fund. Unlike vouchers, the renter's tax credit would automatically apply to all households earning under \$125,000 per year and paying more than 30 percent of their gross income in rent, with lower-income households receiving the bulk of the credit. This credit would be limited to payments under 150 percent of area median fair market rent.²⁸² Some believe that such a renter's tax credit would lead to landlords just raising rents. But such behavior would be avoided by a dramatic increase of funds to several affordable housing programs through the Housing Trust Fund, including Low-Income Housing Tax Credits and Section 8 housing, as well as to municipal production of public housing units, which — despite neoliberal retrenchment from social housing — provide affordable and decent housing to Americans around the country.

A right to housing would increase housing security for the United States' most vulnerable residents, and change our conception of the purpose of housing. This policy would justify the redistribution of federal housing dollars away from the wealthy, by reforming the Mortgage Interest Deduction, and towards those in need, through programs such as a renter's tax credit, investment in the Housing Trust Fund, and municipal production of social housing.

Gentrification Index

With a radical increase in federal affordable housing subsidies and grants, it is important to ensure that this money goes to gentrifying neighborhoods, where it is most needed to combat housing instability. Today, the federal government allocates LIHTC development using a Qualified Action Plan (QAP). These state-crafted QAPs often fail to direct affordable housing development towards neighborhoods that need it most, instead prioritizing

construction in so-called high-opportunity, low-poverty neighborhoods.²⁸³ This offers no benefit to communities struggling to resist displacement. Furthermore, the federal government allocates these tax credits on the basis of state population, not shortage of affordable housing.

By developing sufficient affordable housing in gentrifying areas and areas at risk of gentrification, the federal government can help balance neighborhood investment and growth with housing security for all. To this end, we propose a Gentrification Index, or G-Index, to be incorporated into siting decisions for LIHTC, Community Development Block Grants, and other federally subsidized forms of affordable housing development. This index would actively address spatial inequalities by directing funding to underinvested areas undergoing neighborhood change.

The index measures both gentrification rates and vulnerability of existing residents, as discussed in the methodology section of this paper. Both measures are combined, and the resultant score is used to grant inequitably developing neighborhoods a dedicated pool of federally subsidized affordable housing production. Federal protections would prioritize the placement of residents displaced from the private market into subsidized housing in their neighborhood before anyone else. If the G-Index were implemented, federal housing policy would, for the first time, acknowledge gentrification, focus equitable development in changing neighborhoods, and protect displaced residents as a group.

Expansion of the Social Safety Net

Our final federal policy pillar is the expansion of the social safety net. Structural inequities in the federal government do more than undersupply affordable housing. They also exacerbate the

economic inequalities at the heart of gentrification. Tackling the social and individual inequities that exist in American society is imperative to confronting housing instability, displacement, and homelessness. We highlight four major expansions of welfare that would increase housing security for the most vulnerable: universal basic income, public healthcare for all, tuition-free higher education, and reparations for slavery. These actions would increase individuals' wealth and political agency, and housing markets would become more responsive to their needs in return.

Universal basic income is a system by which every citizen receives an annual stipend from the government, regardless of status. The nation has the resources and moral obligation to end the extreme poverty that is so often taken for granted. This massive but simple redistribution would benefit both the unemployed and the workforce. With greater financial flexibility in their daily lives, vulnerable populations would have more time to devote to educational pursuits, democratic engagement, and community involvement needed to resist gentrification and displacement. This cash influx would make it easier for the poor to afford down payments and security deposits for apartments and homes, leveling competition in rental housing markets in gentrifying areas. Furthermore, this system would open access to credit and savings accounts for many currently unbanked and underbanked people, breaking intergenerational cycles of poverty. A universal basic income would result in better educated, politically involved, and stably housed communities.

Public healthcare for all and tuition-free higher education are two extensions of public welfare that would strengthen individuals' life outcomes as well as the overall economy. Today, many United States citizens struggle to afford health insurance as well as premiums and medications, especially after disease and injury strike. Such expenses

can destabilize households' financial health, and illness can lead to job loss. This may result in unstable housing situations and homelessness. In fact, over half of personal bankruptcies in America "are due to medical bills, making it the leading cause of the financial calamity that often precedes homelessness".²⁸⁴ Universal, public healthcare socializes these expenses, and would guarantee that no one would be forced to choose between housing instability and poor health.

The need for tuition-free higher education is a reflection of a changing economy that requires the current labor force to be more skilled than ever before. Technology and globalization have bifurcated the economy into knowledge-based haves and service-based have-nots. A high school degree holds little weight in today's economy, yet university tuition is higher than ever. These economic changes that gutted middle class prosperity coincided with a corporate return to the city that has increased property values in urban cores.²⁸⁵ By subsidizing higher education for all Americans, people from all socioeconomic backgrounds will be better able to compete in the labor market for well-paying jobs—for instance, in San Francisco and Denver tech economies. Furthermore, a more educated populace is a more civically engaged populace able to meaningfully participate in neighborhood development.

Finally, the United States should pay substantial reparations to African American residents of this country. Centuries of conquest, slavery, and continued political and economic marginalization have caused more than interpersonal antipathy and persistent structural racism; they have also prevented people of color from accumulating wealth. The legacy of these discriminatory practices can be seen in South Central Los Angeles—a historically African American neighborhood with a homeownership rate of just 20 percent—and in countless other neighborhoods across the country.

Emancipation from slavery did not provide economic freedoms for the black people that built this country's wealth, and a plethora of discriminatory practices have subsisted over time.²⁸⁶ Reparations would give black people what they are owed: a foothold in the economy that they built and uphold. This step would right power imbalances in housing markets that contribute to racialized neighborhood change.

CONCLUSION

On a single night in January in 2017, 553,742 people slept on the streets and in shelters in the United States, the richest country in the world by total wealth.²⁸⁷ These figures reflect one of the greatest market failures that policy makers and planners in our nation face: providing enough affordable housing in urban areas to meet demand. In 2017, the number of people experiencing homelessness increased for the first time in seven years. Increases in the number of unsheltered people in 50 largest U.S. cities accounted for nearly all of the increase.²⁸⁸

Throughout the twentieth century, planners and policymakers have created systems of socioeconomic and racial inequality through redlining, exclusionary zoning, and the financialization of the real estate market. This systemic disinvestment has conditioned neighborhoods for gentrification and made long-time residents of low-income communities vulnerable to displacement, housing instability, and homelessness.

The federal government's attempt to reinvest in cities through the Urban Renewal program of the 1960s and 1970s were more effective in destroying communities than improving quality of life for poor and marginalized residents. While inner cities

suffered from disinvestment and bulldozing in the name of renewal during the mid-twentieth century, the federal government successfully housed the white middle class through the subsidization of single-family homes in the suburbs and the highways that enabled white flight. While some cities started to see a resurgence of investment in the 1980s, this investment was often made to the detriment of the poor and marginalized. The 1990s were marked by the retrenchment of the welfare state and the privatization of public housing, with little government concern about the fates of those displaced. In the early 2000s, poor families of color were hit hardest during the Great Recession, as they fell prey to risky subprime lending and faced foreclosure. Gentrification is merely the current stage of a decades-long process of disenfranchisement of our country's most vulnerable residents.

This paper has examined the gentrification experience in Denver, Los Angeles, New York, San Francisco, and Seattle through the lenses of housing instability and homelessness. Each city is driven by unique economic forces, and operates in the context of specific state and local laws. In addition, each city has experienced different catalysts of gentrification that have started at different times. Today, all five case-study cities are similarly struggling with rapidly rising rents as well as large and growing homeless populations.

The similarities cities share have led to some common policy interventions in dealing with gentrification and housing insecurity. They all have worked to support mixed-income and transit-oriented developments, while trying to incentivize affordable housing development. They have also strived to strengthen tenant rights by providing legal assistance. Another popular tool has been some form of inclusionary zoning that ensures affordable housing is built as a part of new developments. Despite these local efforts,

the case studies revealed that in cities benefiting from increasing populations and targeted investment, issues of housing stability and homelessness remain far from solved. The comparative case-study approach is valuable because understanding similarities and differences between cities provides a foundation for policy analysis.

These case-study cities and others have attempted to reduce housing instability and homelessness while encouraging investment. These efforts have limited ability to promote more equitable development and sustainable mixed-income communities within the larger national context. However, local policymakers and advocates cannot afford to wait for a paradigm shift toward a national policy that is more favorable to urban areas and effective at redistributing wealth. Thus, this paper presents a wide range of local policy tools based on the case study research that can be used by local advocates and policymakers to promote equitable development in gentrifying neighborhoods today.

There is no silver bullet to reducing housing instability and homelessness in the United States. Changes in power dynamics, planning, and funding are needed at the neighborhood, city, regional and national levels. The United States is currently experiencing an increase in renter households, rising income inequality, and the effects of climate change. Current national housing policy favors suburban sprawl which undermines social cohesion across income levels and is detrimental to the global environment. National policy changes are needed to right the wrongs of the past and create conditions for a more equitable and sustainable future. In adopting a national urban policy, the United States has a critical opportunity to redistribute wealth, expand the social safety net, and transform how our nation subsidizes, develops, and constructs housing at all income levels.

APPENDIX A. *Full list of recent policies seen in our case study cities*

		DENVER	LA	NY	SF	SEATTLE
Recent Policies						
	Incentivized inclusionary zoning					
	ADU program					
	TOD					
	Affordable Housing Trust Fund					
	Rental registry for quality monitoring					
	Standard Lease					
	Linkage fee					
	Legalizing informal rentals/poor quality					
	Requiring local construction hiring					
	Decriminalize informal businesses					
	Rent stabilization					
	Shelter for all					
	Incentivized general construction					
	Right to counsel					
	Streamlined approvals					
	Housing Tax Levy					
	Mandatory Inclusionary Housing					
	Regional planning					

APPENDIX B. *Detailed information about each policy item*

The following policy items detail how stakeholders can work toward our seven goals through neighborhood level policy interventions. These local policies are intended for implementation at the local city and regional level. Each item includes an explanation of the issues motivating the policy, how the policy can address these issues, the best local context to enact these policies in, and the challenges to implementation, and the inspirations behind each method.

Goal 1: Empower homeowners and local businesses to resist involuntary displacement and instead capture benefits of gentrification.

Policy: Levy Excise Tax on Homes Sold to Higher-Income Buyers

Require home buyers to pay a fee based on the difference between their income and that of the seller in order to prevent mass buy-outs.

A defining aspect of gentrification is the replacement of low-income homes with houses and apartment buildings for higher-income ones. For households entering the city, low-income neighborhoods may be the last place they can afford to buy property. For developers and real estate investors, it makes economic sense to buy cheap and build for the well-to-do as a strategy to increase profit margins.

How does this policy help?

One way a city can reduce the incentive to “upgrade” housing is to charge an excise tax on home purchase transactions in gentrifying neighborhoods. The buyer of the home pays a tax based on the percent change in income between the original owner and new owner or intended tenant.

A tax of this kind has multiple benefits. In the first place, it makes buying out low-income residents somewhat less attractive. Since it applies only to homes, it encourages brownfield redevelopment and infill. Secondly, the tax extracts value from the many transactions that may be occurring in high-growth areas, without preventing development that may benefit all residents. A city can use the revenue captured to deliver renter assistance or build more affordable housing.

When and where does this policy work best?

This policy works best when a neighborhood or city is experiencing high levels of new construction. New construction can be a signal of increased neighborhood value. Many times, rising home values create increased cost burdened for lower-income homeowners. These circumstances create a breeding ground for predatory buying practices. This policy would discourage the buying-out of lower-income residents by creating a disincentive for higher-income incomers. This policy also works best for areas that are experiencing characteristics of the middle stages of gentrification, when there are still enough lower income homeowners in the community that want to stay there.

If implemented, this policy can be considered successful if more low-income residents can resist involuntary moves and if the city extracts significant funding for other anti-gentrification measures.

What are some possible problems and how can they be addressed?

There is likely to be resistance to this policy from landlords and developers. However, as there are already many transaction costs included in the purchase of a home,²⁸⁹ an additional and socially progressive tax may prove politically feasible. In addition, the policy can be targeted to neighborhoods that are currently experiencing or on the cusp of gentrification - where the risk of displacement is high, but potential profits are also large.

Policy: Make Room for Local Businesses in New Developments

Require new developments to include existing businesses on agreeable leases.

As we mentioned in our *Who is Vulnerable* analysis, small businesses play a key role in protecting low-income residents from the negative effects of gentrification. However, they themselves become vulnerable to displacement if in-migration changes their local customer base and commercial rents rise.

How does this policy help?

One way to harness the benefits of growth for small businesses is to include them in new commercial development. A tenant inclusion policy would require developers to set aside space for independent local businesses as tenants. Some communities already demand set-asides for local retail as part of Community Benefits Agreements negotiated for specific projects.²⁹⁰ If this demand is expanded to include all commercial development in a city's gentrifying neighborhoods, it will need to be flexible to take into account local differences in the small business landscape. For instance, some areas may have few small businesses to begin with. In this case, the city should work with developers to provide opportunities for community ownership and micro entrepreneurship.

The success of this policy will also depend on leases that are "friendly" to small local businesses but do not make commercial development financially impractical. Therefore the city has a responsibility to facilitate fair negotiations between real estate managers and small business tenants.

For more ideas on how to preserve local small business, the Pratt Center's recommendations for New York City²⁹¹ are a great place to start.

When and where does this policy work best?

Clearly, this policy is most promising in communities where small businesses serve as integral job creators and cultural cornerstones. For example, in Los Angeles, culturally rich commercial corridors like Crenshaw Boulevard have become a major draw for gentrifiers,²⁹² ironically placing their small businesses at risk for displacement or failure. A successful local tenant inclusion policy would help these small businesses capture the benefits of new development instead of competing with it.

What are some problems and how can we address them?

The main challenges to implementing this policy are first, tailoring it to specific neighborhoods so that it does not require set-asides for businesses that do not exist, and second, ensuring that leases satisfy both small business tenants and commercial real estate developers. If policymakers overcome these two challenges, they will promote local income recycling and secure the opportunity for entrepreneurship for disadvantaged groups. Just as importantly, they will preserve the local character which often makes neighborhoods so attractive for gentrification to begin with.

Policy: Cap Property Taxes for Long-Time Residents

Prevent property tax increases from forcing owners out of gentrifying neighborhoods.

Rising property values, which are a hallmark of gentrification, can cause sharp increases in property taxes. Consider Denver, where over the last two years, home values have remained relatively constant in affluent areas but jumped by more than 50% in high-poverty neighborhoods like Sun Valley, Elyria-Swansea, and Valverde.²⁹³ Vulnerable groups are the least able to absorb the higher taxes waiting for them when property values are reassessed at the end of the two-year cycle. Property tax increases can also increase NIMBYism and resistance to the building necessary to absorb population growth.

How does this policy help?

A simple way cities can limit displacement in gentrifying neighborhoods and decrease resistance to new housing is to shield long-time homeowners from housing costs directly within their control. A property tax shield for vulnerable homeowners could work in a variety of ways. In Philadelphia, the city aims to reward those who have “toughed out” the city’s long decline to see its resurgence. It does so by freezing property taxes for seniors and households earning less than \$31,500.²⁹⁴ In addition, it offers a tax discount for homeowners who have “lived in their homes for ten years or more [and] have experienced a significant increase in their property assessment from one year to the next.”²⁹⁵ Alternatively, tax deferral programs allow elderly and/or low-income homeowners to defer paying the increase in their property taxes until they sell their home.

Property tax caps for long-time residents serve two purposes. First, they help homeowners avoid being forced out under the weight of property taxes. Second, they alleviate fears that building new market-rate housing will increase property taxes for existing residents. This is important, because even though it is important to preserve naturally occurring affordable housing, it is also important to boost the supply of housing overall. Targeted property tax caps would work best in a city with substantial homeownership, especially in gentrifying or vulnerable low-income areas

When and where does this policy work best?

This policy works best when a neighborhood or city is displaying the early stages of gentrification. In this stage, the area is experiencing rising rents and home value prices but overall remains fairly affordable. It is important that neighborhoods are affordable because although this policy would help with housing costs, beneficiaries

of this policy should also be able to afford the services and amenities in their neighborhoods if they decide to stay. This policy also works best in a suburban setting with a higher elderly populations because many dense urban areas are increasingly young with high rentership.

What are some possible problems and how can we address them?

When cities adopt property tax caps for long-time homeowners, they sacrifice some revenue. A policy that limits property tax caps to low-income homeowners at risk of being displaced would allow a city to protect its most vulnerable residents while benefiting from increasing property values. Other rising property values not covered by the cap can help offset lost revenue from the program provided that the city is not also sacrificing property tax revenue to encourage development.

Goal 2: Expand tenant rights to reduce instances of predatory landlord practices, eviction, price hikes, and poor housing quality.

Policy: Tax Rental Property to Prevent Rent Increases

Dis-incentivize above-average rent increases.

When rent increases are large or rapid, renters with low or fixed incomes can struggle to keep up. Unfortunately, landlords have little reason to keep rents low if a neighborhood becomes more popular. Landlords even have an incentive to stop renting to current residents when newcomers have higher and more stable incomes and few or no children. Increasing prices can push a current resident out, and nonpayment is grounds for eviction.

How does this policy help?

This policy would provide a disincentive for such rent increases. The amount of property tax paid by a landlord would be tied to the percent that the rent on a property increases from one year to the next. If the rent increased less than the average percent increase for the entire metropolitan area, then the landlord would pay no additional tax. If, for example, the rent increased 1-1.5 times more than the

area average, then the policy would call for the landlord's property tax to increase by 10-15%. If the rent increased 1.5-2 times as fast as the area average, the property tax might increase by 20%. An increase greater than 2 times the area average might be met with a tax increase of greater than 20%. This policy would apply regardless of changes in occupancy. Cities might adjust the numbers to suit the local market, but the tax increase should always be large enough to overcome the benefit to landlords of hiking rents beyond what they need to earn a decent living.

When and where does this policy work best?

Connecting this disincentive to property taxes would work in most cities, especially in states where rental income is not taxed. However, the local government would need to require landlords to report rental income on a yearly basis. This requirement would necessitate additional time and manpower to properly enforce.

What are some possible problems and how can we address them?

Landlords are likely to resist this policy, because it reduces their profits. Before implementing the tax, cities should determine who landlords are (Local? Absentee?) and how much they rely financially on rental income. The profile of landlords should help the city determine exactly how much to tax rent increases. The city should make sure that rents are allowed to increase enough to cover property expenses and to provide a living for landlords. Nevertheless, cities must be willing to step in when profit-seeking comes at the cost of vulnerable residents who are systematically deprived of opportunities to own their own property. In addition to causing displacement, excessive rent increases can create animosity in a neighborhood, depleting community trust and injuring all community members.

Policy: Increase Code Inspections and Fund Repairs

Increase housing safety by increasing inspections and making funding available for repairs and renovations.

Profiteering landlords can neglect maintenance of properties, leading to slum-like living conditions for tenants. In gentrifying neighborhoods, landlords may sit on lived-in property without committing to necessary upkeep, as they wait to sell their property as its value rises. This rent-seeking results in upward distribution of wealth towards property owners at the expense of healthy living conditions for poor and working class renters. In neighborhoods receiving displaced persons, demand for affordable housing may be so high that landlords do not have to offer any kind of

upkeep. Unsafe housing stock is a form of housing instability, and can result in displacement if, for example, heating systems break down in the winter or dangerous mold appears. And worse, residents may fear eviction if they complain about such problems. Governments must step in to ensure a decent home for all.

How does this policy help?

Municipalities should increase housing inspections in gentrifying areas to ensure minimum standards and prevent exploitation. Inspections should occur in between tenants to prevent existing tenants from being temporarily displaced by repairs. Intermittent inspections should occur when triggered by tenant complaints. Rather than shutting down properties with violations, as most municipalities currently do, the government should help subsidize repairs for low and moderate income housing. Landlords to apply for funding for repairs if they agree to stabilize rent on the property and keep it affordable for low and moderate income renters. When any violation is cited a follow up inspection should be done to ensure the repairs were completed, especially when the city subsidized repairs. Additionally, the city should require landlords to subsidize temporary housing vouchers to last the duration of repairs.

The City of Denver inspired this program. Though it currently operates a complaint-based system of inspections, which jeopardizes the stability of residents who may not have long-term or favorable leases, the city is exploring a rental registry that continuously inspects housing for code enforcement, paid for by a small landlord fee.²⁹⁶ Furthermore, the city helps fund housing rehabilitation for lower income homeowners.

When and where does this policy work best?

This policy works best when applied to areas that already have poor quality, affordable housing; if put into place across cities, landlords in higher income areas might allow properties to deteriorate so that the city can fund repairs. The city must also be sure that landlords do not use this program to upgrade and begin renting to higher income tenants. A condition of receiving funding might be keeping rents constant for a period of years.

What are some possible problems and how can we address them?

To avoid problems with this policy, inspections must respect the rights of tenants. This policy will be most effective at improving the quality of housing without disrupting lives if inspections and repairs primarily occur in between tenants. In Federal Heights, north of Denver, some renters have pushed back against a similar

program because they don't like their homes being searched, according to The Denver Post. In this policy, city officials should never enter homes without renter's consent and should present themselves as renters' allies, there to inspect on their behalf.

Policy: Implement a Standard Two-Year Right-to-Renew

Prevent sudden rent increases and eviction without notice by enforcing a standard lease.

Short-term leases can result in displacement and homelessness. Signing no lease at all is an even more unstable situation. As each iteration of the lease expires, landlords may increase rent. This situation results in families unable to plan for their long-term future as they cannot be certain their housing will remain affordable year to year, season to season, or even month to month. Furthermore, short-term leases may dis-incentivize renters from reporting potentially dangerous living conditions to city inspectors as they fear landlord reprisal and eviction.

How can this policy help?

Municipalities can respond by requiring a leases to have minimum two-year right-to-renew without a rent increase. Alternatively, they can encourage landlords to adopt model two-year right-to-renew leases written by the municipality, in exchange for reduced inspection fees or other incentives. Montgomery County, Maryland, offers a suite of model leases in multiple languages.²⁹⁷ Either way, the owner and renter still have significant leeway to arrive at a mutually agreeable contract; the terms of negotiation are simply more even between the two sides. Residents would have a buffer from the potential of rapidly increasing rents due to rapidly appreciating property values. Landlords would become responsible for shouldering a portion of property tax increases, rather than passing on such expenses to their renters. This policy would have the effect of slowing down rental speculation. In this way, a minimum two-year right-to-renew could aid household planning and housing stability without worry of sudden rent increases or eviction. The proposed Small Business Jobs Survival Act of New York City, which proposes a ten-year minimum for rental leases, inspired this policy.²⁹⁸

When and where does this policy work best?

This policy works best as a preventative measure implemented before gentrification and displacement become widespread in a particular neighborhood. Low-income residents must have the opportunity to sign a new, affordable lease and therefore

benefit from the longer term before landlords have an incentive to attract other tenants. In communities that are already changing, such a policy might not protect low-income residents since new leases may not be offered to them or may not be affordable, and the security this program policy provides is not necessary for higher-income households.

What are some possible problems and how can they be addressed?

Landlords might oppose a policy that limits their agency. However, leasing to the same tenant for two years offers some benefits for landlords. Two-year commitments can be so valuable to landlords that they offer rent discounts to renters willing to sign for them. They expend less time and money searching for new tenants and forgoing rent on units that sit vacant for one or two months. In some states, leasing to new tenants also means a new city occupancy inspection, repairs, and a paint job.

Goal 3: Increase community agency in shaping neighborhood change and steering growth.

Policy: Community Property Trusts and Co-Ops

Help community members set up property trusts and co-ops to create and manage their own affordable housing.

Many neighborhoods in the early stages of gentrification have vacant or underdeveloped land that could be used for affordable housing and other community resources. However, vacant land is often bought up by private developers, who leave parcels vacant and wait for land values to rise. Such speculation drives up housing costs without providing benefit to the community. When developers do build, the housing provided is often too expensive for long-term residents. The more ownership low-income communities have over their neighborhoods, the less vulnerable they are to displacement. Public and private assistance is often needed to increase collective ownership by low-income residents.

How does this policy help?

In order to address these problems, cities should support Community land trusts (CLTs) both financially and legislatively. In densely developed, gentrifying areas, every building sale represents an opportunity to create a limited-equity co-op. In areas that are vulnerable but not yet gentrified, community land trusts can build community wealth and build permanently affordable housing. Cities can even legislate a right for tenants to form a cooperative and buy their housing if displacement is imminent.

CLTs can build community wealth and even create permanently affordable housing in gentrifying neighborhoods. Traditionally, CLTs have formed on undeveloped land. The trust raises public and private money to buy land and build housing on it. These houses are then sold to qualifying low-income families, while the trust retains ownership of the land. CLTs have also been used to support urban farming and small business development,²⁹⁹ which can enrich vulnerable communities.

“Retroactive” CLTs are rarer and more complex. If a land trust is created retroactively in a gentrifying community, it must buy land that has already become expensive, and may be developed. It might have to negotiate with current residents to place their land in community trust in order to stabilize their home values and ensure long-term affordability. However, there are good examples of how CLTs can work in rapidly gentrifying cities. In Washington, D.C., a new bridge park across the Anacostia River promises to bring pressures to one of the few affordable areas remaining in the city. The developers of the bridge are working with the city to establish a land trust that will buy up to \$10 million worth of parcels within a mile of the bridge park.³⁰⁰ Project leaders estimate that they can create 70 community land trust rental units affordable to people making less than half of the area median income. In this case, a large project can be a source of funding for a CLT.

The San Francisco CLT takes a more incremental approach. It formed in 2003 when low-income residents organized around skyrocketing rents and illegal evictions that landlords were perpetrating in order to convert rentals to condos. Since then, the CLT has acquired 14 small apartment buildings.³⁰¹ At first it tried to convert each unit to a limited-equity condominium, but this faced legal challenges. The land trust switched to helping tenants form their own limited-equity housing cooperatives, through which they share ownership of the building. The San Francisco CLT retains ownership and maintenance responsibility for the land.

Low-income families living on land trusts participate in the CLT’s governance, giving them a hand in community decision-making. These families enjoy stable housing and the opportunity to build limited equity. Meanwhile, since land has been removed from the for-profit market, it remains affordable for generations of residents to come.

When and where does this policy work best?

This policy will work best if strong community organizations already exist, or if the City is committed to investing in community capacity-building. Areas with a lot of City-owned land are ripe for community property trusts and co-ops. Additionally, this policy is most effective as a preventative measure before prices increase dramatically and before a large number of long-time residents are displaced.

What are some possible problems and how can we address them?

It may be difficult to implement a CLT after property values have begun to escalate, because the nonprofit trust must raise more funds to buy land. Cities must then choose between making a large upfront investment that will ensure long-term affordability for a few properties, or developing new affordable units elsewhere. CLTs may also need technical assistance from City representatives in making complex real estate transactions.

Policy: Community Benefits Agreements

Require developers to share information about projects in multiple languages so communities can negotiate local benefits.

One of the major issues in neighborhoods facing gentrification is a sense of powerlessness among long-time residents. The sense that new construction and investment are occurring that they have no hand in designing and that may not benefit their community in the long run erodes relationships with city governments and intensifies animosity towards gentrification and investment. More importantly, this increasing powerlessness can push families out of neighborhoods and can contribute to housing instability.

How does this policy help?

Community Benefits Agreements (CBAs) help existing residents capture some of the reinvestment in urban neighborhoods that comes with gentrification. They are project-specific contracts negotiated between a developer and one or multiple community organizations representing residents' interest. CBA can help developers by producing development projects that the community embraces and sees as beneficial rather than disruptive. Cities should require CBAs on any development projects receiving public economic incentives. Cities should encourage CBAs for all developments by communicating that RFP responses that have a CBA element have

a competitive advantage, incentivizing projects with CBAs with fast-track approvals, and supporting CBA negotiations. However, cities should not require CBAs for all developments, because there is not always an organization that can speak on behalf of the community. In these cases, there is a danger that special interest groups will co-opt CBA negotiations.

A robust CBA policy will require developers to communicate project specifics to communities early in the development process, even if a CBA is not required. Developers may actually benefit from community cooperation and discover new opportunities to draw on community assets. Local governments should inform communities of their right to negotiate a CBA and provide support in the form of translators, meeting rooms, and legal expertise.

Communities have used CBAs to secure new affordable housing; living wage and local hiring targets; priority for community access to new space or services; the provision of community healthcare; housing assistance funds to neighborhood residents, including down payment assistance; funds towards securing a neighborhood grocery; targeted outreach to local & minority businesses to be tenants in a new development; and even funding for a gentrification study.³⁰² Inspiration for this policy comes to us from Got Green in Seattle.³⁰³

When and where does this policy work best?

A successful CBA relies on the presence of active community groups. The advantages of good CBAs are many.³⁰⁴ They provide a forum for communities to interact constructively with developers, which can spur community visioning and prevent litigation down the road. CBAs, unlike citywide policies, tailor community protections to specific projects, so they can be very effective as a tool to prevent the negative effects of gentrification. However, the process does not work if there are no organizations that the community trusts to represent their interests. This policy is also designed for neighborhoods where many original residents are still present but are starting to feel the pressures of change.

What are some possible problems and how can we address them?

Community Benefits Agreements can have unintended consequences. First, there can be more than one active community group with potentially different interests. As a CBA negotiation facilitator, city government can ensure that all impacted groups are involved in the CBA negotiation process. Second, it is difficult to calculate up-front what a development should provide to a community, since its economic viability and cost to the community are still uncertain. Secondly, CBAs run the risk of preventing development that is a net public good. If the cost to the

developer is too great, he or she may look for somewhere else to site the project, depriving the community of any benefits. Lastly, once a CBA is in place, developers may feel they have fulfilled their entire obligation to a community and cease to be “good neighbors.” To avoid these outcomes, cities must carefully set up a framework for when CBAs are advisable and how much they can exact.

Policy: Representation in the Planning Process

Increase representation to ensure neighborhood control over change and growth.

Local residents are the experts of their own communities. Their voices must be integral to creating sustainably equitable places. Historically, low-income and minority groups have been left out of the planning process completely. In 1964, the Economic Opportunity Act tried to correct this failure by establishing Community Action Agencies and mandating “maximum feasible participation” of the poor.³⁰⁵ But planners soon learned to include marginalized residents, but only to “educate” them - not to give them any real power.³⁰⁶ Either way, the danger is that development serves the interest of those in power rather than the most vulnerable. This danger is still pressing today. Rather than involving communities early on, city governments and developers often call community meetings in order to collect feedback on already-developed projects, when it’s too late. In Denver’s Globeville Elyria-Swansea neighborhood, for example, multi-billion dollar infrastructure improvements are being pushed through with little warning to residents and minimal efforts to include them in the design work.³⁰⁷

How does this policy help?

Participatory planning policies should (1) ensure that residents have easy access to information and (2) give low-income communities representation on planning committees, transportation boards, and boards of architectural review.

Easy access to information means distributing information about plans and projects in a timely manner and in the appropriate language(s). Access should not depend on proof of citizenship and community feedback should be sought via multiple platforms (not just online). Providing food and child care at meetings can help to encourage community attendance. When the City forms public-private partnerships to execute projects, it must ensure that private partners are contractually obligated to provide information to citizens, the way the city does under FOIA.³⁰⁸ Access to information is crucial to residents’ ability to make reasoned decisions and advocate for their interests.

Ultimately, cities must make communities partners, not adversaries, in preparing an area for growth. This requires including residents in planning for change from the earliest stage. Portland's Neighborhood Participation Plan, released in 2011, is a good example of a citywide effort to increase access to information and give low-income communities representation in the planning process. The Beacon Hill Council of Seattle is another inspiration for successful community leadership in neighborhood planning.

When and where does this policy work best?

This policy would be most beneficial in communities that do not have a history of a strong advocacy and in cities that focus on public-private partnerships, which are less transparent & accountable to citizens. Residents who are disenfranchised by undocumented status or low educational attainment stand to benefit most from proactive inclusion in the planning process.

What are some possible problems and how can we address them?

Community participation in planning requires a great deal of effort on the city's part and can also slow down the process of development. This is problematic when community participation becomes a roadblock to creating true public goods like affordable housing or transit. In San Francisco, homeowners have opposed the construction of affordable housing with special vehemence.³⁰⁹ Their motivations could be racism or the fear that subsidized housing will bring down their own property values. Either way, they disguise their protests as community advocacy. To avoid this obstructionism, cities should target participatory planning to vulnerable residents and balance it with streamlined approval processes for affordable housing.

Goal 4: Enable people to stay in their communities and, if displaced, return or adapt to new neighborhoods.

Policy: Require Community Preference for New Affordable Housing Built

Ensures that families displaced from their homes will have first right of return in new housing development.

For many cities, new affordable housing construction is a priority in meeting housing demand. But often, these new affordable residential developments are not filled by many long-term residents of the neighborhood in which it's built, and are instead filled by newcomers from other areas of the city. As newcomers arrive and fill new affordable units, long-term residents are displaced.

How does this policy help?

Community preference policy gives long-term residents first access to new affordable units. This policy, based on New York's Community Preference Policy, is designed to provide a majority of new affordable units for existing residents.³¹⁰ A ratio of 70 long-term residents to 30 new residents will serve as a starting point for prioritizing existing residents in new developments. This ratio can be adjusted based on local demand. People who have lived in the zip code for at least five years will qualify as long-term residents. By allowing long-term residents to remain in place, this policy helps to prevent the destruction of community networks.

When and where does this policy work best?

This policy is most effective in communities where there is a lot of new affordable construction, and many long-term residents who qualify for subsidized housing.

What are some possible problems and how can we address them?

There may be concerns that this policy has the potential to make racial and economic segregation worse, by concentrating low-income residents in certain areas rather than encouraging mixed-income neighborhoods. However, without a community preference policy in place, low-income residents would merely be displaced from their own gentrifying neighborhood into another, similarly poor neighborhood, which would further segregation. By allowing long-term residents to remain in place, community

preference keeps community networks intact and provides greater opportunities for new amenities and other positive neighborhood change to benefit existing residents.

Policy: One-to-One Replacement of All Demolished Occupied Units

Requires demolished units must be replaced by units of the same rent and number of bedrooms.

For growing cities eager to meet housing demand, new residential developments often replace older, low-density housing. This new development is often intended for newcomers, and therefore caters to their needs. This means that the amount of housing intended for singles or couples increases while housing with enough space for families declines. New housing units are provided at a higher cost than the former housing on that site. As a result, those displaced by demolition and new construction can no longer remain in their neighborhood.

How can this policy help?

One-to-one replacement is designed to retain the same amount of housing available to low-income families as there was before new development was constructed. As opposed to inclusionary zoning, which focuses on providing units at an affordable rental level, one-to-one replacement ensures that affordable units can accommodate families with children, and not just singles and couples. This is done by requiring developers to replace the units lost with new units that have the same bedroom count. To ensure that units are not geared toward higher-income buyers or renters, this policy would require that replaced units were offered at a similar affordability as the previous units.

When and where does this policy work best?

This policy works best when a neighborhood or city is experiencing high levels of new construction. This policy would help to capture growth momentum to combat displacement. It also works best when new housing can cross-subsidize the lower rents of the replacement units without requiring additional subsidies. This policy is designed for early to middle-stage gentrification, when there are still enough residents in the community that want to stay there, and when most displacement is happening because of demolition and resulting new construction.

What are some possible problems and how can we address them?

Developers may push back against this policy because requiring certain sized units at low prices will mean the developer may have to spend more upfront while receiving less revenue. However, given the tightness of housing markets in many growing neighborhoods, it is unlikely that developers will lose money on these projects, even if they make less overall.

Policy: Use Local Voucher Systems to Formalize Local Hosting

Helps families stay in their communities by creating formal hosting options with friends and family.

For cities where population and income growth is generating a great deal of new construction, vulnerable residents face displacement pressures. This is true even if they are guaranteed housing in new development being built to replace their current one. In the time between the demolition of an existing building and the completion of a new building on that same site, former residents are relocated. This can increase housing instability if residents enter informal living situations with friends or family. It can also lead to permanent displacement if the difficulty of multiple relocations outweighs the benefits of return. A local voucher system could address this issue by providing formal, temporary housing within residents' original neighborhoods.

How does this policy help?

This policy is designed to create formal, temporary housing using a two-pronged approach: vouchers and the construction of ADUs and DADUs. Vouchers, which are traditionally used by low-income residents to pay a portion of rent to landlords, would in this case be used to reimburse community hosts. This would incentivize those living in the neighborhood to provide housing for those who need it only temporarily. It would also alleviate the financial stress on friends or family members who host the displaced. Secondly, this policy would allow the construction of ADUs and DADUs. This would allow homeowners to earn additional income and create additional, private units in the neighborhood where the temporarily displaced could stay with the aid of a voucher.

When and where does this policy work best?

This policy is appropriate for cities with a lot of new construction and space for additional units on existing properties. For example, this policy would be useful in

a place like Los Angeles, where there is a lot of new development, informal housing arrangements are common, and there is space in low-density neighborhoods to build ADUs and DADUs in backyards. In cities with few remaining opportunities for infill, such as New York, only the voucher-hosting aspect of this policy would be applicable.

What are some possible problems and how can we address them?

Given that the Housing Choice Voucher program fails to meet the needs of all those eligible for vouchers,³¹¹ some housing advocates may oppose the use of vouchers for temporary instead of for permanent housing. However, temporary vouchers would be furnished by the City, not by the federal government, and thus tap a different funding stream. By reducing housing instability and displacement, temporary vouchers may even decrease the need for permanent housing vouchers in the future. Locally hosted tenants will have guaranteed access to new affordable units - access they will actually be able to capitalize on, thanks to stable temporary situations. Based on patterns of development and past displacement, city governments would have to determine what housing duration would count as “temporary”. Cities would also be wise to establish methods for vetting these temporary landlords to prevent tenant abuse.

Goal 5: Augment housing supply to match population growth at all income levels.

Policy: Regional Affordable Housing Coordination

Requires all cities in a region to work together to meet affordable housing demand.

The housing shortage that make gentrification so problematic are not confined to downtown areas. For cities in the late stages of gentrification, low-income residents are pushed into suburbs or even neighboring cities or counties. This is important in places like Los Angeles County, where displaced residents cycle through neighboring cities and unincorporated areas managed by different government entities. Municipalities must prepare to absorb growth by coordinating to build enough housing and subsidized housing to meet increases in demand. This will help prevent price increases not only in downtown areas, but in suburbs and ensures that if a family moves, they will always be able to find an affordable place to live.

How does this policy help?

However, areas usually do not have such regional coordination to handle demand. Therefore, we propose a regional policy (at the county, state, or multi-state level, depending on scale and context) modeled on Washington State's Growth Management Act that would require all states, cities, or towns within a region to commit to meeting housing goals.³¹² The affordable housing goals must balance what is feasible with what is necessary to meet demand at all income levels. Unlike the Growth Management Act, there would be negative consequences if a community failed to participate in the communal goal-setting process or failed to meet its goal. Regional planning could also be an opportunity for communities to pool housing resources and redistribute them to areas in the region where need for subsidized housing is greatest.

When and where does this policy work best?

This policy works best if cities that immediately surround the core city are either low income, starting to gentrify, or are beginning to receive residents displaced from gentrifying neighborhoods in the core city. If there is no excess of demand in surrounding communities but those communities do house companies that generate high-paying jobs that increase gentrification in the central city, as in the San Francisco area, then the policy could require these communities to give funds to a regional pool to fund affordable housing where it is needed.

What are some possible problems and how can we address them?

Higher-income communities that are opposed to change or affordable housing might push back against this policy. However, this policy is justified under the Fair Housing Act. Montgomery County, a wealthy county in Maryland, has an inclusionary housing ordinance which has produced more than 14,000 affordable units since its enactment in 1974. To allow for flexibility, the ordinance is suspended during economic downturns, when market-rate production is low. With any foresight, cities would be inclined to support such similar county-level policies because mixed-income communities make for greater sustainability. Having a stratum of incomes in every neighborhood fosters the demographic and economic diversity that allow a city to function as powerhouses for their regions.

Policy: Reinvest Criminal Justice Spending in Affordable Housing

Reinvests money spent policing vulnerable populations to increase community stability.

As cities gentrify, governments are increasingly likely to police people of color and the homeless, fearing that the presence of such people in public spaces will discourage higher-income residents moving into the community. Katherine Beckett and Steve Herbert address this phenomenon in their book *Banished: The New Social Control in Urban America*, which explores the arrest and banishment of poor and homeless people of color from large swaths of Seattle as a result of non-violent offenses such as loitering or drinking in a public park. Cities spend enormous amounts of money policing and jailing poor communities for such non-violent offenses. By enabling ostracized people to access housing and supportive services, cities would increase quality of life for underprivileged groups and reduce alienation of these already ostracized communities.

How does this policy help?

We propose that a city should reinvest half the general funding granted to criminal justice and public safety in affordable housing construction programs, especially supportive housing. If even a small city which spends \$70 million annually on criminal justice and public safety followed this policy, they could completely finance building 100 units affordable to the lowest income renters every year, more if other sources of funding are available (based on an estimate of \$300,000 per unit, Urban Institute).³¹³

When and where does this policy work best?

This policy works best for cities that currently use a lot of their funding for criminal justice.

What are some possible problems and how can we address them?

There is likely to be some political pushback for such a massive reallocation of resources. However, a city can argue that providing a stable home environment and permanent support to the homeless nips “undesirable” activity in the bud and reduces the need for criminal justice spending.

Policy: Tax on Vacant, Impervious Land

Incentivizes owners to build affordable housing on vacant lots.

One reason cities might struggle to build enough housing is land speculation. As a neighborhood gentrifies and prices increase, owners of vacant land have an incentive to delay selling the land or building on it because they might be able to get a higher price on the land if they wait. Currently, there are few disincentives to this practice, so land remains unused even as housing shortages increase.

How does this policy help?

This policy will disincentivize waiting to build on vacant land. If a property has enough land to construct a building that matches that area's zoning and at least 75% of the property is covered with an impervious surface, such as a parking lot, then taxes on the property would increase by 15%. This tax rate would increase as the size of the lot increases because the larger the lot, the more potential housing is lost to land speculation. For instance, in Philadelphia's old city, row houses are built on 4,500 square foot plots of land. If one of these were vacant and this policy were in effect, the owner's taxes would increase by 15%. If the property were larger, the tax rate would increase by 5% with each 1,500 square foot increase in the size of the lot (one third of the minimum lot size).

The policy would only apply to impervious surface such as parking lots because we do not want to disincentivize green spaces or community gardens. This aspect of the policy is inspired by the Philadelphia Water Department's impervious surface fees.³¹⁴

To ensure that the land is used for at least some affordable housing in cities without mandatory inclusionary zoning, property taxes after construction (which would no longer be subject to an increase) could be reduced if the new construction includes affordable units. This would help ensure that the incentivized construction benefits long-time residents in gentrifying neighborhoods. Different tax deductions could apply when buildings have at least 25%, 50%, or more than 70% affordable units. These units would be targeted to people earning 60% of area median income or less for larger properties that could apply for the Low Income Housing Tax Credit, and 80% of area median income for smaller projects. While such an incentive would be unnecessary in communities with mandatory inclusionary zoning, tax abatements might still be necessary if an owner can prove financial hardship of constructing any affordable units.

When and where does this policy work best?

This policy is only recommended for cities that are seeing rapid population growth yet

struggling to build sufficient units to house newcomers. In a place like Philadelphia, some neighborhoods are gentrifying, but there were still some 25,000 vacant houses as of 2014. In the specific neighborhoods where there is enough housing to meet demand, this policy would impose an unnecessary burden on landowners because the city does not necessarily need new housing to be built on that land.

What are some possible problems and how can we address them?

This policy is likely to see push-back from small-scale property owners who do not have the means or ability to develop their properties. We do hope that limiting this policy to areas where demand for housing is increasing will ensure that there will be buyers for the property with the capacity to develop housing.

To ensure that the taxes do not make development more expensive, additional taxes on the property will stop as soon as developers begin the permitting process for new housing.

The biggest unintended consequence of this policy might be that it might reduce the power of local communities. The tax might incentivize increased property ownership by large scale, non-local developers in gentrifying areas. To abate this process, a city might consider giving tax breaks to property owners who sell to community land or property trusts. Additionally, this tax policy should not apply if the initial owner of the property is a community trust. Finally, if residents are concerned about lost parking and increased traffic in their neighborhood as it grows, the city should be prepared to negotiate and discuss alternatives to parking lots that might be lost through this tax policy.

Goal 6: Prevent loss of income of vulnerable residents.

Policy: Include Transportation in Affordability Calculations

Ensure that families can afford both housing and the transportation necessary to get to work.

Transportation can be expensive, especially for the poor. Research shows that transportation eats up proportionately more of low-income households' budgets than middle- and high-income budgets.³¹⁵ In fact, transportation may be poor households' greatest expense after housing.³¹⁶ As a result, "affordable" housing may not actually

be affordable once transportation costs are included.³¹⁷

The cost of transportation can be a particularly difficult issue for people who have been displaced. Even if people manage to find new housing that's affordable or are able to use a Housing Choice Voucher, they may face longer and more expensive commutes on public transit to keep their jobs. If the increased cost of transit is factored into what people are paying for new housing, the total may be more than 30% of their income, which is a housing burden.

How does this policy help?

Affordable housing programs - whether based on rent stabilization, vouchers, tax credits, publicly owned units, or inclusionary zoning - should incorporate transportation costs into affordability formulas. State Qualified Allocation Plans could prompt developers of Low Income Housing Tax Credit properties to set rents at a particular percentage of area median income minus half the cost of monthly commutes from that location to downtown. Local subsidy programs and inclusionary zoning can follow a similar procedure when setting rents. Such changes are more difficult for federal programs like vouchers and public housing, where local governments have less leeway to set rents. For these programs, housing authorities should alter rent formulas to take into account the cost of transit as much as possible within the bounds of policies set by the U.S. Department of Housing and Urban Development.

A variation of this program exists in Seattle. The affordable housing developer Capitol Hill Housing began a pilot program in 2016 to subsidize one half of the cost of transit cards for the residents of their developments, leading to significant monthly savings.³¹⁸ A majority of residents offered the deal have taken it up. In this particular program, increased subsidies are tied to transit use. While this reduces choice for low-income families, it can have a useful side-effect. Greater transit use reduces the need for parking in urban neighborhoods, freeing up land for more affordable housing development.

Such a program would have the greatest positive impact in cities that are sprawling and see most displaced families moving far away from downtown areas or their places of employment. This policy requires functional mass transit systems to function properly and have an impact on displaced households.

What are some possible problems and how can we address them?

This policy may make developing affordable housing more difficult by increasing costs for developers. It may also not be effective if residents cannot easily access

public transit that would take them to their jobs. Perhaps an even better solution to transportation cost and job access would be to include affordable housing in transit-oriented development. However, a great deal of investment is required to develop affordable housing units in high-value locations, as transit-accessible areas increasingly are. It may thus be more cost-effective to create transit subsidies at affordable housing developments farther afield.

Policy: Link Vulnerable Groups to Construction Jobs

Increase affordable housing production and family opportunity by training people for construction jobs.

Lost income opportunities are a major problem in gentrifying areas. As commercial rents increase or long-time customers are displaced, small, local businesses can be displaced, which can lead to job losses for long-time community members. Alternatively, even if job opportunities stay, it may be difficult or impossible for people to commute to and keep those jobs if they are displaced out of the community. Thus, the loss of housing and support networks is compounded by a loss of income, and this loss of income can contribute to housing instability and homelessness by making the search for a new affordable home.

A separate issue that cities are facing is a nationwide shortage of construction workers, especially skilled electricians, carpenters, and bricklayers.³¹⁹ This is especially true in rapidly growing cities like Seattle and Denver. A labor shortage can have the positive effect of pushing up wages for construction workers, but a lack of workers slows down new housing development, which in turn exacerbates housing shortages and rising prices.

How does this policy help?

Municipal programs that link low-income and minority residents to construction jobs can tackle both issues at the same time. Job placement, training, and certification in construction trades harnesses gentrification to build wealth for vulnerable groups, and the national shortage of construction workers represents an untapped opportunity to address high levels of un- and under-employment among low-income residents. Additionally, as the construction workforce grows to meet demand, housing development could quicken, easing strained housing markets.

Cities could implement a training program similar to the CityBuild Academy, a city-sponsored 18-week construction training program in San Francisco. The program teaches vocational English as a second language to help increase skills and

hireability, and it partners with community-based nonprofits like HOPE SF to target distressed communities. Cities would establish connections between construction employers and such a training program to ensure that people who go through the training access employment afterwards.

Cities could even couple training programs with local hiring policies to ensure that vulnerable residents can benefit from their training. This tactic has been successful in both Los Angeles and San Francisco. In Los Angeles, community workforce agreements for building efforts have paired requirements for local hiring with strong apprenticeship programs for women, minorities, and low-income residents.³²⁰ As the only city in the country with a local hiring policy for construction for all public works, San Francisco also lifts its residents out of poverty and prepares them to participate in the wider construction industry.³²¹

When and where does this policy work best?

These programs would be most effective in growing cities struggling to meet the demand for new housing. In these areas, demand for construction workers is likely to be high, ensuring that there will be employment opportunity for those who undergo training. An increased construction workforce is likely to have the greatest impact on housing in these areas as well. Demand for new workers is likely to be higher in areas like Denver and Seattle, where development is easier and one of the only barriers to building more is a lack of labor. These programs might be more difficult to implement in areas where construction is difficult because there might be fewer job opportunities. However, Los Angeles and San Francisco have shown that these policies can be effective and impactful even in cities where building is difficult.

What are some possible problems and how can we address them?

To ensure that these programs benefit vulnerable residents as intended, cities should match them with protections for construction workers - especially undocumented ones who may accept lower wages and other abuses.

Policy: Price congestion to provide transit subsidy

Prevent high transit costs from forcing people to leave jobs if they move.

If gentrification drives lower-income residents to seek affordable housing far from the urban core, they are likely to face greater difficulty and higher costs getting to work. Low-income residents tend to rely the most heavily on public transit systems.³²²

Yet these systems are often underfunded, plagued by delays and patchy service.³²³ The higher cost and inconvenience of getting to jobs after being displaced to more peripheral urban areas can cause job loss for low income residents or make affording housing even more difficult.

How does this policy help?

To address this problem, cities should create or increase transit subsidies for lower-income households. In Seattle, the ORCA LIFT program offers a lower transit rate for households with incomes less than double the federal poverty level, but in such a high cost city, families with higher incomes than this could also benefit from transit subsidies.³²⁴ Families earning 50-80% of area median income are just as likely to be displaced, and these incomes are still low enough that increased transit costs can constitute a burden. Therefore, Seattle should expand its program to households earning up to 80% of area median income.

To finance these transit subsidies, cities can levy a fee for private automobiles entering congested areas of the city, such as the central business district and put the revenue towards transit programs. This action in and of itself would have multiple benefits. First, it would discourage automobile use in areas of the city served by transit, potentially freeing parking lots for housing development. Second, municipalities could capture the wealth of high-wage residents or even tourists that enjoy urban life but do not fund the infrastructure that supports it. Congestion pricing schemes are already popular in global cities like London and Stockholm,³²⁵ where they have generated millions in public revenue, reduced traffic, and boosted transit ridership.

When and where does this policy work best?

This program is designed for cities that have functional transit systems and vibrant business districts. Transit-reliant workers would benefit most if revenues were then invested in subsidies.

What are some possible problems and how can we address them?

Cities should avoid creating regressive policy by exempting disabled drivers and delivery and other work vehicles from fees. If they receive pushback from business owners who fear that fees will discourage people from patronizing downtown shops and services, they should cite the example of London, where businesses within the

charged zone are growing faster than the ones outside of it.³²⁶ Additionally, cities could increase parking options at peripheral transit access points to enable more people who come from outside the city to take transit into the core.

Goal 7: Safeguard the ability of local service providers to continue serving communities and to build capacity to serve new arrivals.

Policy: Encourage Collaboration between Service Providers of Different Capacities

Facilitates communication between service providers, like homeless shelters, in different cities to help smaller providers meet new demand.

Lower income, elderly, immigrant, and homeless populations rely on nonprofit or government providers for a variety of services, including access to meals, shelter, job opportunity coordination, and community events. Gentrification can interrupt these population's abilities to access and benefit from these services. As prices rise in downtown areas, service providers may no longer be able to afford operating costs, causing them to shut down. Alternatively, if people are displaced out of central areas, service providers may not be able to follow them. These providers experience entrapment, stuck in areas where the populations they serve no longer live. Finally, when displaced persons arrive in more peripheral areas, suburban providers may lack the funding and organizational capacity necessary to serve the influx of people in need.

How does this policy help?

In implementing this policy, cities across a region would collaborate to require service providers based in the various municipalities to meet with one another once a month with city officials facilitating the meetings. In particular, this policy is designed to facilitate communication and teamwork between downtown service providers, who are used to working with a very high need, and service providers based on the periphery, who can be easily overwhelmed trying to meet increased need. It works by having these two groups exchange ideas that can help suburban providers increase their capacity and there have lower-capacity providers become less strained to cope with increased pressures. By having cities come together to facilitate these

meetings, the problem of providing services can be taken on in a regional way, and downtowns, where gentrification begins, can take an active role in helping peripheral communities deal with the consequences of late stage gentrification.

Kent, Washington already helps run the South King County Forum on Homelessness to help local homeless-service providers increase capacity. However, this program only includes communities peripheral to Seattle. Cities like Kent could benefit from expanding this program to include service providers from central cities, such as Seattle, to exchange ideas of how to better accommodate the influx of low-income groups from Seattle. Service providers in Seattle might learn new efficiency methods from smaller providers who need to be more creative with their resources to meet demand.

Where and when is this policy most effective?

This policy is appropriate in suburbs of cities that are in late-stage gentrification where people are being displaced. While collaboration and capacity building is never a bad thing, it is not as necessary when gentrification and displacement are problems concentrated in one municipality rather than spread throughout a region.

What are some possible problems and how can we address them?

Service providers in central cities may be reluctant to offer support to suburban, low capacity service providers due to time and resource constraints. However, since these suburban municipalities are under pressure from displaced residents from central cities, it is imperative that central cities recognize the role and influence central cities have in a regional problem. By providing for displaced residents in a regional approach, the issues faced by people seeking these services will be addressed even across municipal boundaries and therefore not allow a regional problem to get worse.

Policy: Eliminate Transit Fees for School Children During Commutes

Helps children stay in the same school even if the family moves by reducing transit costs.

Displacement can be especially traumatic for young children. Even if they move within the same school district, they are displaced further from schools. If housing insecurity causes students to change schools frequently, their education can suffer. Allowing students to stay in the same school even when they move and eliminating

transit fees for school aged children during commute times are policies that will ensure moves and displacement do not interrupt children's educations or burden families.

In Denver, the Regional Transportation District (RTD) is rapidly expanding its light rail system. Students are currently petitioning the city for more RTD rail and bus passes.³²⁷ Student passes are given only to low-income children enrolled in their home boundary school. This puts students whose families suffer from housing instability at a distinct disadvantage - they must shuffle between schools, or pay for their own transit to continue attending school in a district they have left.

How does this policy help?

This policy, based on Washington, D.C.'s School Transit Subsidy Program,³²⁸ is designed for school-aged children to access free transit during commute times, from 6am to 9am and from 2pm to 6pm. This will help kids continue to attend the same school and receive the support and stability they need at such a vulnerable time.

This policy should be coupled with increased school choice that would allow students to stay in the same school even when they move. In 2012, Denver implemented a unified enrollment system for all schools in the district.³²⁹ The district also redrew school boundary lines in 2010 so that a child living in a given neighborhood has guaranteed access to one of several schools, and 200 schools give priority to students who qualify for free or reduced-price lunch. In just four years since the school choice policy launched, the percent of students attending a school with concentrated poverty dropped from 42% to 30%. A policy like this increases choice for students who frequently move and could be expanded to ensure that a student who moves can continue attending the same school.

When and where does this policy work best?

This policy works best in cities that have robust transit systems which students can use to get to school. For cities without a robust transit system, cities should still increase students' rights to stay in the same school and ensure that school bus routes are designed to interlock and maximize student flexibility to continue attending their same school without relying on private transit.

What's the issue?

There may be concerns about those who attempt to fraudulently use this program for free transit rides. This problem will be addressed in the signup process for the

program. Only children under age 18 will be eligible for the program and will need to register for the pass with their name and age. They will also need to input their address and school to ensure that they would use transit to get to school. This would prevent parents from using their child's subsidy while the child walks to a school closer to the family home. Additionally, the free transit portion of the pass will only be available during school commute hours.

All Goals

Policy: Use Dividends from Major Industry to Fund Programs

Harnesses the growth of major industries to fund equitable development programs.

Part of the reason that cities struggle to address the equity problems connected with gentrification is lack of funding. Some of the most important solutions that help folks stay in their neighborhoods include constructing affordable housing units, providing funding for maintenance of private homes, increasing local subsidies like vouchers, and decreasing the cost of transit. However, for these programs to be effective, the city must increase the funding they have available for them.

How does this policy help?

This policy, based on the Alaska Permanent Fund, is designed to generate more revenue from large businesses or industries that are based in a particular city. In Alaska, the state generates revenue from oil drilling on public land. This revenue is reinvested in a permanent fund, and every member of the public receives a payout from the fund's dividends each year. With this policy, a city would be given the right to purchase shares in a major employer company at a discounted rate. Annual earnings from those shares would create a dedicated fund for programs to combat gentrification. Major businesses and industries in American cities receive benefits from locating in cities, from idea exchanges across industries to access to a large and well-educated labor pool. In this model, major businesses share a portion of their profits with the cities in which they are headquartered in exchange for access to these urban assets, especially when these companies benefit from public subsidies.

Such returns to cities are particularly important because the high-income jobs and population growth that major companies bring, while desirable, can have negative consequences for cities and residents through gentrification.

When and where does this policy work best?

This policy works best when there is a major industry or company present in your city. For instance, this would allow Seattle to use Amazon's growth, which has fueled gentrification, to combat displacement.

In cities without a major industry, other options might be available. In Los Angeles, a good source of anti-gentrification funding might be creating fees for parking, especially since the population and demand for parking has grown.

What are some possible problems and how can we address them?

Major companies might push back against this policy or threaten to leave a city. Ideally, cities across the country would implement such a policy in order to decrease incentives to locate elsewhere. Another potential issue is having a major employer whose stock isn't particularly valuable. In this case, cities might want to have companies contribute to housing funds directly in exchange for public benefits and locational benefits.

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