

ULI Community Catalyst Report

NUMBER 5



Managing Gentrification



**Urban Land
Institute**

COVER: A Chicago greystone; Julie Jaidenger/UIC City Design Center.

Managing Gentrification

The 2006 ULI/Charles H. Shaw Forum on
Urban Community Issues

September 21–22, 2006

Prepared by Deborah L. Myerson

ABOUT ULI—the Urban Land Institute

The mission of the Urban Land Institute is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. ULI is committed to:

- Bringing together leaders from across the fields of real estate and land use policy to exchange best practices and serve community needs;
- Fostering collaboration within and beyond ULI's membership through mentoring, dialogue, and problem solving;
- Exploring issues of urbanization, conservation, regeneration, land use, capital formation, and sustainable development;
- Advancing land use policies and design practices that respect the uniqueness of both built and natural environments;
- Sharing knowledge through education, applied research, publishing, and electronic media; and
- Sustaining a diverse global network of local practice and advisory efforts that address current and future challenges.

Established in 1936, the Institute today has more than 35,000 members from 90 countries, representing the entire spectrum of the land use and development disciplines. Professionals represented include developers, builders, property owners, investors, architects, public officials, planners, real estate brokers, appraisers, attorneys, engineers, financiers, academics, students, and librarians. ULI relies heavily on the experience of its members. It is through member involvement and information resources that ULI has been able to set standards of excellence in development practice.

The Institute has long been recognized as one of the world's most respected and widely quoted sources of objective information on urban planning, growth, and development.

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ABOUT ULI COMMUNITY CATALYST REPORTS

ULI is influential in the discussion of and debate on important national land use policy issues. To encourage and enrich that dialogue, the Institute holds land use policy forums that bring together prominent experts to discuss topics of interest to the land use and real estate community. The findings of these forums can guide and enhance ULI's program of work. They can also provide ULI district councils, ULI members, and others addressing land use issues with information that they can use to improve quality of life, advance community values, and—in the words of the ULI mission statement—“provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.”

ULI Community Catalyst Reports are intended to make the findings and recommendations of ULI land use policy forums relevant, accessible, and useful for practitioners at the community level, where land use decisions are made and their consequences most directly felt. *Community Catalyst Reports* can be downloaded free of charge from ULI's Web site (www.uli.org/policypapers) or ordered in bulk at a nominal cost from ULI's bookstore (800-321-5011).

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Introduction

The story of a once-thriving community that is now depressed and struggling, only to be rediscovered and revitalized, is immediately familiar: economic boom and bust have long been an endemic part of the dynamic life cycle of urban environments. The influx of investment capital and the development of new residential and commercial spaces in formerly declining areas are likely to generate enthusiasm and excitement.

Yet, although this turnover has clear benefits for a neighborhood's physical and economic infrastructure, the resulting gentrification—as higher-income residents who can afford rising market costs displace lower-income households—can have dire consequences for a neighborhood's social and cultural character. Friction and fear arise with displacement as increased demand raises rents for lower-income residents; rental buildings are converted to for-sale condominiums at upscale prices; older properties are torn down for new, high-priced developments; and property taxes climb for everyone. As gentrification takes hold of a neighborhood, clashes of culture and lifestyle are a frequent byproduct. Often, this transition has racial implications as well. In many cases, the wealthier newcomers are white and the long-term residents, who can no longer afford to live in their old neighborhood, are racial and ethnic minorities.

Changes in the U.S. economy over the past two decades have contributed to the phenomenon of gentrification in many cities. The growth of the high-tech sector—in which employees frequently deem lifestyle choices to be equally important as salary and career advancement—has generated a significant migration of well-paid white-collar professionals to undervalued urban areas where they are attracted to amenities such as fashionable retail and restaurants, multimodal transportation choices, and historic architecture. The effect of the upper-income arrivals is to boost market prices, while the wages of lower-income and blue-collar residents remain flat, forcing them out of renewed neighborhoods.

Is gentrification an inevitable part of the natural life cycle of real estate? Is it unavoidable in a thriving economy? Or can communities plan for mixed-income neighborhoods, reap the benefits of economic revitalization, and successfully retain their social and cultural heritage through this life cycle change?

Participants in the 2006 ULI/Charles H. Shaw Forum on Urban Community Issues considered the many ramifications of gentrification and its relationship not only to housing but also to jobs, transportation, and education. They agreed that gentrification can be anticipated and managed—with careful planning and community involvement, strategic public policy, and informed local leaders and developers.

Principles for Managing Gentrification

The following principles for managing gentrification—enjoying new investments in the community while avoiding displacement—were derived from the deliberations of forum participants.

Recognize That Gentrification Is About More Than Housing

The more-prominent signs of gentrification include the arrival of new investment and speculative visions for the future of the community. These ambitions, however, also typically translate into escalating housing costs, an influx of wealthier households, and the displacement of a lower-income neighborhood's residents. But housing is not the only component of neighborhood gentrification: new commercial development, jobs, education, transportation, and local leadership are also critical factors for a community in transition.

Although seeking to maintain affordability in the community is clearly an important factor in mitigating the inflationary effect of gentrification, improving economic opportunities for current residents—to help them afford new market prices—is also a vital step. Communities that recognize the potential for gentrification early can mobilize resources to help local residents share in the benefits. Access to better jobs provides residents with increased income to afford market-rate housing. Transitioning



JULIE JAIDINGER/UIC CITY DESIGN CENTER

The Historic Chicago Greystone Initiative® builds community pride in place, stimulates reinvestment, increases homeownership, and promotes property improvement throughout North Lawndale.

PRESERVING HISTORIC ARCHITECTURE AND COMMUNITY AFFORDABILITY: THE HISTORIC CHICAGO GREYSTONE INITIATIVE®

Chicago's North Lawndale neighborhood is the site of a noteworthy effort to manage the prospect of gentrification. The Historic Chicago Greystone Initiative®, initiated by Neighborhood Housing Services (NHS) of Chicago, seeks to stimulate local reinvestment and cultivate local pride while maintaining housing affordability, according to Charles Leeks, director of the NHS North Lawndale office.

Located on the west side of Chicago, not far from the city center, North Lawndale's boundaries are the Eisenhower Expressway to the north, Western Avenue to the east, Ogden Avenue to the south, and Cicero Avenue to the west. Home to a predominantly Jewish population in the 1920s and then a vital African American community in the 1950s and 1960s, the neighborhood is a rich architectural blend of elegant homes, historic synagogues, churches, and a green network of parks and gardens. North Lawndale also once housed the world head-

NHS loans helped 25 families become homeowners in Village West, a 58-unit New Homes for Chicago development in North Lawndale.

quarters of Sears, Roebuck and Company, a site that has been rehabilitated in the last decade with new residences, retail, and a community center. Now known as Homan Square, this redevelopment is credited with the gradual revitalization of North Lawndale.

The neighborhood currently has 87,000 residents, a median income of \$24,664, and a homeownership rate of 31 percent. As with many low-income neighborhoods in Chicago, creeping increases in real estate prices raise the specter of displacement of longtime residents. Vacant lots and abandoned buildings are now eyed as "underperforming" properties; new townhouses rise from the ground with price tags close to \$500,000.

The neighborhood's 100-year-old brick homes with limestone facades are among its most distinctive buildings. Known as "greystones," nearly 2,000 of these houses distinguish North Lawndale—more than any other Chicago neighborhood. Many are at risk of deterioration and disrepair. According to Leeks, a typical greystone built in the early 20th century might have two apartments with three or four bedrooms, 1,300 square feet of living space on each floor, original woodwork and moldings, hardwood floors, and front and rear porches. In June 2006, NHS of Chicago launched the Historic Chicago Greystone Initiative® in North Lawndale in an effort to preserve them. The NHS affordable lending program helps buyers purchase these outstanding homes and rehabilitate them affordably. NHS provides homeowners with assistance and referrals to identify qualified contractors for rehabilitation.



COURTESY OF NEIGHBORHOOD HOUSING SERVICES OF CHICAGO



COURTESY OF NEIGHBORHOOD HOUSING SERVICES OF CHICAGO

The Historic Chicago Greystone Initiative® helps homeowners purchase and rehabilitate these historic homes. This two-apartment greystone in North Lawndale, Chicago, was once home to the singer Dinah Washington.

NHS of Chicago is at the forefront of the Historic Chicago Greystone Initiative® in partnership with neighborhood residents; the City Design Center at the University of Illinois-Chicago; the city of Chicago; the Civic Committee of the Commercial Club of Chicago; and several other academic, architectural, and non-profit historic preservation organizations. Funding for homeowner grants for the initiative has been provided in part by the City of Chicago Department of Housing and Department of Planning and Development, which have provided \$1 million in tax increment financing (TIF) through its TIF Neighborhood Improvement Program. The Historic Chicago Greystone Initiative® is also supported by the Richard H. Driehaus Foundation, JP Morgan Chase Foundation, the National Endowment for the Arts, NeighborWorks America, and the Fannie Mae Corporation.

neighborhoods are often in depressed urban areas, including central cities and first- and second-tier suburbs. Nonetheless, these areas have an excellent infrastructure and choices of multiple modes of transportation, thus making them attractive to households seeking to avoid car-dependent suburbs. Finally, local political will—as well as the foresight to pursue mixed-income communities—can be a key factor in determining whether a neighborhood retains residents as it revitalizes or displaces them.

Engage Communities and Stakeholders

The participation of local constituents in establishing a process that can facilitate and absorb change in the community is an essential foundation of successful efforts to manage neighborhood gentrification.

■ *Organize within the community.* By recognizing at an early stage that development is inevitable—before it actually becomes a driving market force—communities can find the momentum to organize and create a process that allows leadership to emerge. A truly grassroots effort will be widely inclusive and thus broadly supported.

■ *Create a community vision.* Plan for the long-term future with the involvement of a variety of stakeholders. This process can be long and painstaking, but if it is done effectively can successfully create an infrastructure to mitigate displacement. Start with the historical and cultural stories that make up the richness of the neighborhood and inspire local pride. Then, explore community needs for housing, commercial development, education, community services, and jobs and make concrete plans addressing those needs. A strong planning process can go a long way in mitigating uncertainty about the future.

CHICAGO USES COMMUNITY PLANNING TO MANAGE GENTRIFICATION

Community efforts, while requiring significant commitment and political will, can be a powerful tool to achieve revitalization while avoiding displacement. In Chicago, several neighborhoods have sought to adopt such an approach in managing gentrification, according to Hipolito (Paul) Roldan, president of the Chicago Hispanic Housing Development Corporation.

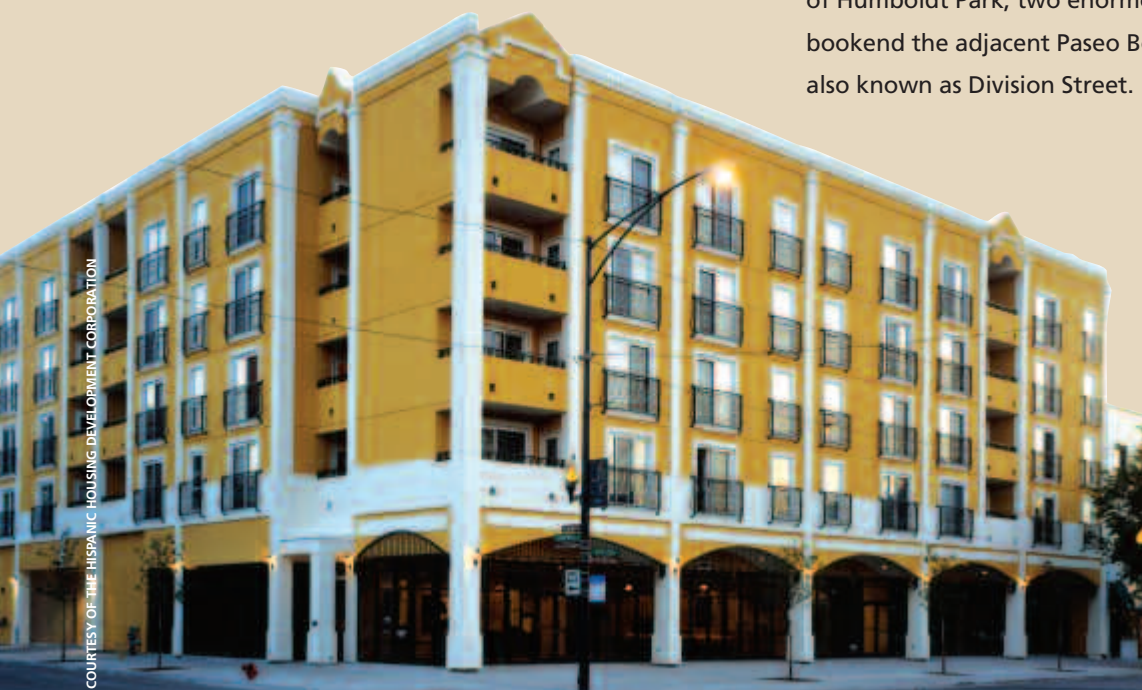
One such neighborhood is Humboldt Park, on the city's northwest side. It is a working-class neighborhood that has been home to many ethnic groups, particularly Puerto Rican residents for the last two decades. In 1994, in an effort to resist a tide of gentrification threatening to turn apartments into high-priced condominiums, the Humboldt Park Empowerment Partnership formed a neighborhood coalition. In 1995, the group initiated a comprehensive community planning process. In the two-year process, with the participation of more than 80 neighborhood organizations, the community sought to establish mechanisms that would invite local investment while ensuring stability of housing costs for residents.

The effort produced a strong and vibrant community vision under a strategic partnership of neighborhood organizations, churches, block clubs, hospitals, banks, and individual residents. Roldan noted that the high level of participation is what has made the effort so powerful, commanding the attention of elected officials who are also committed to carrying out the plan.

"Downzoning" is one tool that has been harnessed for affordable housing with the support of the local alderman. Residential areas are by default zoned for single-family detached homes. A developer seeking to build more units on a lot must first obtain a variance, which comes with a requirement that one-third of the units built be affordable. Roldan indicated that more than 1,500 affordable housing units have been built or preserved, or are being developed for families and elderly residents.

In the decade that has passed as Humboldt Park has been implementing its plan, the partnership now includes more than 100 neighborhood organizations. TIF corridors support development in the community; popular festivals celebrate the neighborhood's Puerto Rican roots; and on the perimeter of Humboldt Park, two enormous steel Puerto Rican flags bookend the adjacent Paseo Boricua residential corridor, also known as Division Street.

The Teresa Roldan Apartments on Paseo Boricua, located in Humboldt Park, Chicago, were developed by the Hispanic Housing Development Corporation. Designed in a classic Spanish style, the building contains 59 subsidized apartments for seniors with rents that range from \$455 to \$720.



COURTESY OF THE HISPANIC HOUSING DEVELOPMENT CORPORATION

■ *Keep local residents actively involved for the long term.* As the effort matures and transitions emerge, formalize mechanisms to ensure that community voices are present and powerful. A neighborhood advisory council—that ensures adequate representation of a variety of needs and perspectives in the community—can be an ongoing body to communicate with developers, local government, and others.

Pursue the Power of Partnerships

Forming partnerships with developers, local officials, nonprofit agencies, philanthropic institutions, and others is an essential step in implementing a community vision for the future. Enlightened self-interest—that recognizes how public, private, and community stakeholders can share the benefits of neighborhood growth—can be a powerful tool for collaborative change.

Efforts to form partnerships to aid in avoiding displacement and managing gentrification can include the following:

- Cultivate awareness of the benefits of mixed-income communities.
- Work with local officials to ensure that they understand and support the community vision for the future.
- Reach out to developers to implement the community vision, perhaps with incentives or access to public funding. Explore development opportunities that address the developer's bottom line as well as community needs, and consider negotiating "community benefits agreements" with developers. Well-organized communities can bargain with developers for written agreements for amenities that benefit the community in exchange for certain concessions for a new project.

■ Use public policy to enlighten developers about the need for a balanced, mixed-income neighborhood that preserves and strengthens the local community. Allow developers to inform the process, particularly to bring market realities to bear on visions for the future.

■ Explore ways in which the public and private sectors can close the gap between housing costs and wages.

■ Educate employers and the public about the value of having jobs close to housing, and investigate opportunities with major employers in the neighborhood to create nearby employer-assisted housing.

■ Partner with local universities to tap into available educational resources.

■ Consider how the public sector can encourage the private sector and community to work together through formal mechanisms to secure public funding and other public actions.

Identify and Address Affordable Housing Needs

A comprehensive plan to foster a mixed-income neighborhood that can address affordable housing needs is a cornerstone of any effort to manage gentrification. Identifying the demand for affordable housing throughout the neighborhood is the first step in a detailed plan, combined with methods for preserving and expanding the supply of affordable housing units.

Inclusionary housing policies can require a set number of affordable units for new residential developments, while innovative financial tools can contribute to sustainable affordability over the long term, such as shared-equity mortgages, limited-equity housing cooperatives, or splitting appreciated value. Community credit unions are often excellent sources of mortgage financing for their constituents,

and location-efficient mortgages can also allow latitude in lending, allowing buyers purchasing a house in a high-density, transit-accessible location to afford a higher-priced home than they would otherwise qualify for by factoring in expected savings on transportation costs made possible by reduced automobile dependency. In addition, creative efforts to lower the cost of housing production, such as using pre-fabricated units, can realize significant cost savings to expand the supply of affordable housing.

Find and Acquire Lower-Cost Land

The high cost of land acquisition, especially in areas that are gentrifying rapidly, is often a deterrent in efforts to provide affordable housing options. Vacant lots, abandoned buildings, and public or nonprofit-owned land are all sources of lower-cost land that can be used to support economic diversity.

Vacant Land

Vacant properties and abandoned buildings offer a key opportunity for site control and land banking. A streamlined municipal system to track and manage vacant land, with targeted plans for

This forthcoming Hispanic Housing Development Corporation redevelopment at North and Talman in Chicago's West Town neighborhood is a combination of rehabilitation and new construction. When completed, the project will feature 16 market-rate loft condominiums, 24 affordable lease-to-own rentals, and 53 affordable apartments reserved for elderly tenants.

COURTESY OF THE HISPANIC HOUSING DEVELOPMENT CORPORATION



specific sites, can open up opportunities to build affordable units or to pursue other land uses that can be leveraged for negotiations with developers. In addition, when used effectively and responsibly, eminent domain can be a powerful tool.

Public and Nonprofit-Owned Land

Land owned by public agencies and nonprofit organizations should be prioritized for development to meet community needs that the market is unlikely to address, such as affordable housing, parks, and daycare centers.

COOK COUNTY'S CLASS 9: ENCOURAGING REHABILITATION AND RENT CONTROL

With its Class 9 real property classification, Cook County, which includes the city of Chicago, offers a 50 percent reduction in assessments and taxes to developers who complete major rehabilitation on multifamily buildings and keep rents below certain levels. In addition, at least 35 percent of the apartments must be leased at rents affordable to low- and moderate-income households.

Within Class 9, properties are eligible for a 16 percent assessment level for a period of ten years. Owners may renew the reduction for additional ten-year periods.

Buildings anywhere in Cook County with seven or more residential units that follow the other Class 9 guidelines are eligible for Class 9 benefits. Class 9 properties require replacement or extensive renovation, and rehabilitation costs must total at least \$5 per square foot of living area.

Support Income and Asset Creation

Increasing household earning capacity and building assets are additional strategies to address a mismatch between wages and housing affordability. Community programs to promote educational attainment and support jobs and skills development are vital elements to achieve this goal. Gentrification often affects minority groups and immigrants disproportionately, especially populations that have lower incomes and less education. Improved job prospects and better education can

create the essential opportunities that allow long-time residents to continue to afford housing in the neighborhood. As better jobs increase incomes, diverse housing choices allow households to move up while still remaining in the community.

In addition, access to public funding sources for new development in the community may be made contingent upon hiring locally or tied to living-wage requirements. Homeownership counseling and financial literacy education are also opportunities to increase the resources of households and deter the risk of displacement.

Maximize Public Policy Tools

Public policy has had an unfortunate role historically in racial and income segregation through zoning, restrictive covenants, redlining, and anti-density measures. Yet the reverse is also possible: public policy can help mitigate the effects of gentrification, making a mix of incomes and social groups both feasible and desirable.

A broad civic vision can be supported by public policy that encourages economic and social diversity, helps retain longtime residents, and supports mixed-income communities. If adopted at an early stage, these measures can be critical for setting the course to avoid displacement while embracing neighborhood revitalization. Consistency and certainty in applying these measures are important for their successful implementation.

Public policy can encourage homeownership with tools such as tax credits, income-based property tax assessments, and expanded applicability of the mortgage-interest tax deduction. Numerous public policy applications exist to encourage affordability and mixed-income developments, such as inclusionary zoning, transfer of development rights, higher-density requirements, and mixed-use or transit-oriented development incentives.

A TAX CREDIT DESIGNED TO NARROW THE HOMEOWNERSHIP GAP

The District of Columbia First-Time Homebuyer Credit program is a federal program—the only one of its kind—that provides an income tax credit (up to \$5,000) for targeted low- or moderate-income families and individuals to purchase their first homes. The credit is intended to boost the city's population, help low- and moderate-income people build equity, and increase the number of homeowners with a stake in improving the city. It is also seen as a means of narrowing the homeownership gap between low- and high-income households and between whites and minorities. Instituted in 1997, this tax credit has been a significant force in helping low- and moderate-income people buy their first homes, according to a 2005 study by the Fannie Mae Foundation. The study found, however, that the tax credit had helped racially mixed neighborhoods more than solidly minority communities and had not done as much for very low-income households.

For communities that have them, affordable-housing trust funds are valuable sources of revenue dedicated to the production of affordable housing. Other funding sources for community development may

include tax increment financing, exactions and fees on new developments, and bank investments under the Community Reinvestment Act.

PUBLIC POLICY MIXES INCOMES IN SEATTLE

The accident of geography and the intention of strategic public policy are at the root of the blend of incomes in Seattle's neighborhoods, according to Bruce C. Lorig, founding partner of Lorig Associates in Seattle. The city's long and linear form, with Puget Sound to the west and Lake Washington to the east, helps shape the real estate values: properties with water views command higher prices than those without. As a result, neighborhoods historically have had a mix of households with a diverse range of incomes.

To maintain this natural mix and deter gentrification, the city's housing authority has sought to spread lower-income housing throughout the city. To further support the construction of affordable housing, the local government has several successful incentive programs, including a housing bonus program that generates funds for affordable housing in exchange for additional office space, property tax exemptions, and transfers of development rights.

Lorig also cited Seattle's long history of passing housing levies to support the production of affordable housing. In the past 25 years, these levies have allowed the city to preserve and create more than 4,000 units of housing affordable to people earning below 80 percent of median income.

In recent years, the city has particularly focused on the continued production of affordable housing in the downtown area. The city has spent \$88.5 million, or 44 percent of city housing funds, in downtown. These funds have been used to build or preserve 4,107 housing units, including

3,785 affordable units; 25 vacant buildings in downtown have been renovated to provide affordable housing. Of more than 16,000 residential projects under construction downtown in 2005, nearly 40 percent were for below-market-rate units.

Despite the city's admirable record of funding the creation of housing for lower-income households, challenges remain. As in many cities, the rate of affordable-housing production in Seattle has been slowed by the rising cost of land acquisition. In addition, Lorig noted that the phenomenon of rents increasing much faster than incomes has caused displacement.

COURTESY OF SEATTLE PUBLIC HOUSING AUTHORITY



In an effort to deter gentrification, Seattle's public housing authority seeks to spread lower-income housing throughout the city. NewHolly is a HOPE VI housing development with 800 rental units and 400 for-sale homes priced for a mix of incomes.

Questions about Managing Gentrification

Forum members noted that discussions about gentrification are likely to result in more questions than answers. Participants identified the following questions that they believed warranted further exploration:

- Who is “responsible” for displacement?
- How can communities achieve permanent sustainability?
- What is the community vision and who defines that vision?
- What public policy tools have been effective in achieving the desired outcome of maintaining mixed-income neighborhoods and discouraging displacement? Where have they been used?
- What happens when community groups do not have representation? How are their rights protected?
- How can community-based organizations promote mixed-income neighborhoods?
- How can public policy anticipate and mitigate secondary effects caused by community change?
- What is the public responsibility of the private developer?
- What are the necessary components for a successful community benefits agreement?



COURTESY OF NEIGHBORHOOD HOUSING SERVICES OF CHICAGO

As neighborhoods change, buildings often have many lives. Now owned by a religious organization, the Douglas Park Auditorium, constructed in 1910, was home to popular early-20th-century Yiddish theater performances.

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