Displacement – Data, Trends & Solutions

Preconference Seminar

September 16, 2024









Why are we here today?

1:00 - 1:40	lements of Displacement
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1:40 - 1:50 Breakout

1:50 – 2:00 Report Out

2:00 – 2:40 **Measuring Displacement**

2:40 - 2:50 Breakout

2:50 – 3:00 Report Out

3:00-3:40 Policy Solutions

3:40 - 3:50 Breakout

3:50 – 4:00 Report Out

Elements of Displacement







Why are we here today?

★ 2 uncomfortable questions
★ 5 lessons on displacement
★ 1 thing we can do about it









IMPROVE
DROPOUT
RATES BY 30%



REDUCE
CRIME
BY 20%



INCREASE
EMPLOYMENT
RATES BY 20%



IMPROVE
HEALTH
BY 18%



How do we address displacement

- Talking with residents for years
- Bring you in on that conversation
- Discussing and creating common definitions
- Developing a menu of policy options
- Be an accomplice to residents for policy change



Creating common definition

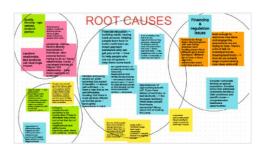


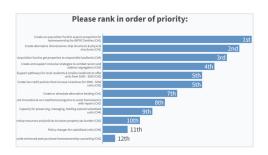


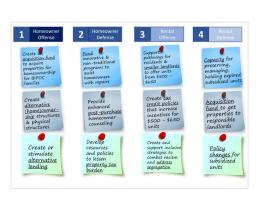


Collective Objectives











Grow homebuyer counseling & down payment assistance (DPA)



Acquisition Fund to combat predatory acquisition



Vacant Lots to 1st Generation Homes



Alternative lending based on rental history and 40 – 60% DTI



Early understanding of displacement



Homes priced around \$120K

Deed restricted with lower assessment



Resident Preference

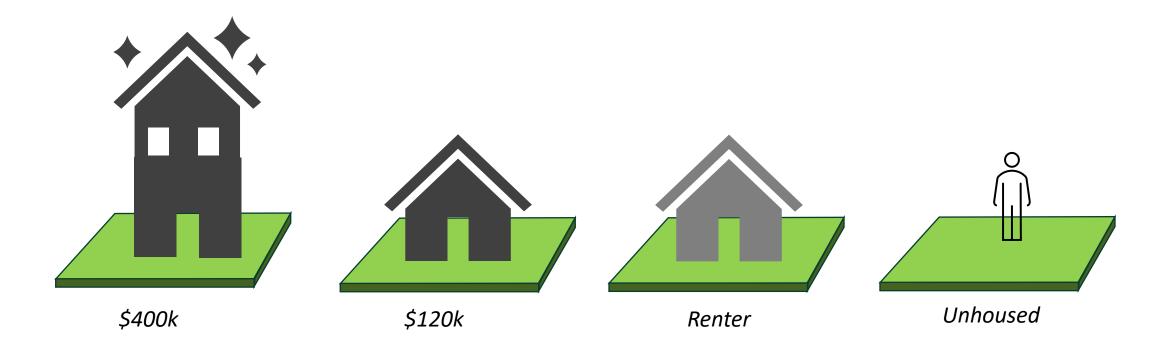
Target monthly payment below rent

Cohorts of existing residents in coaching



Emerging understanding of displacement



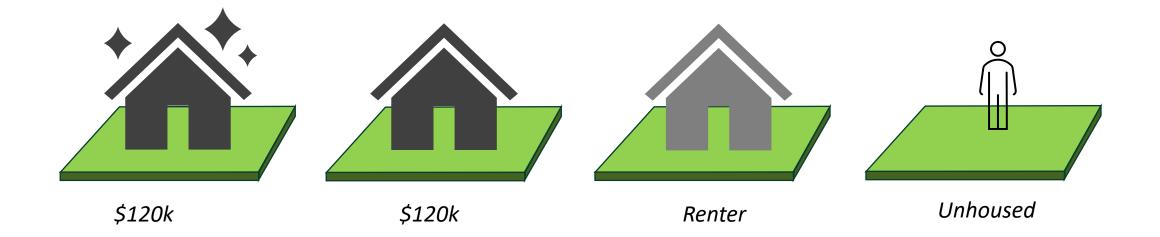


Drawing on the examples provided in Robinson, Nicole, PhD "Recidivism Among Black Men Living in Racialized and Carceral Neighborhoods and the Role of Gentrification" (2022). Theses and Dissertations. 2935.



Uncomfortable Questions







Uncomfortable Questions





* 2 uncomfortable questions

Uncomfortable Question #1

Is a new \$120,000 homeowner, even if home is deed restricted, contributing to the displacement of other residents?

Uncomfortable Question #2

Unrelated to our projects, displacement is transpiring. What is CDA's role in addressing that displacement?



Emerging Understanding of displacement





★ 5 lessons on displacement

- Displacement harms all of us.
- Climate, Policy & Economy impact displacement
- Early elements hard to see
- Not just homeowners
- Displacement is not inevitable



1. Displacement harms all of us

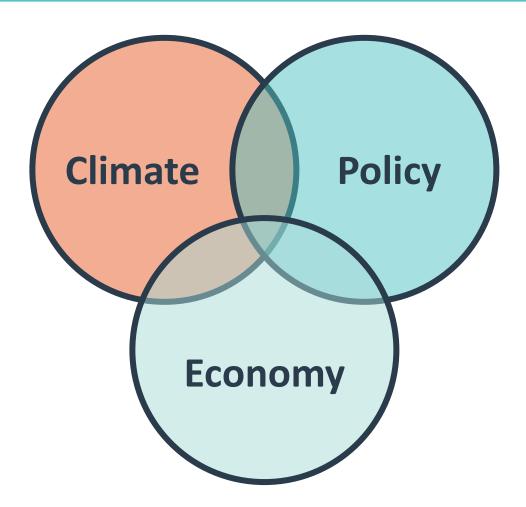




- Devastating impacts on the people displaced.
- Cities with unequal development and higher segregation have less prosperity for everyone
- Commute times and cost of public transit increase
- Loss of social networks of safety, childcare and eldercare increases can never be replaced with public services







Drawing on the information presented in the Bittle, Jake, The Great Displacement: Climate Change and the next American Migration (2023)































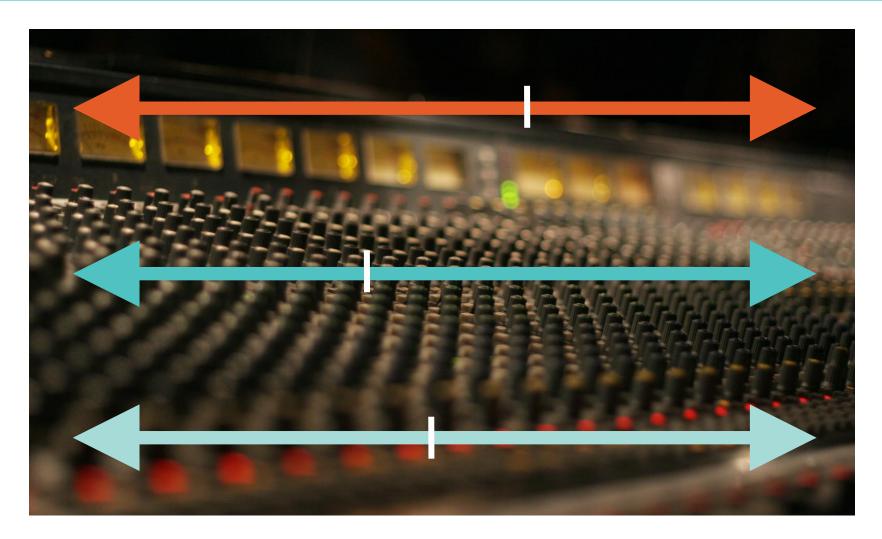








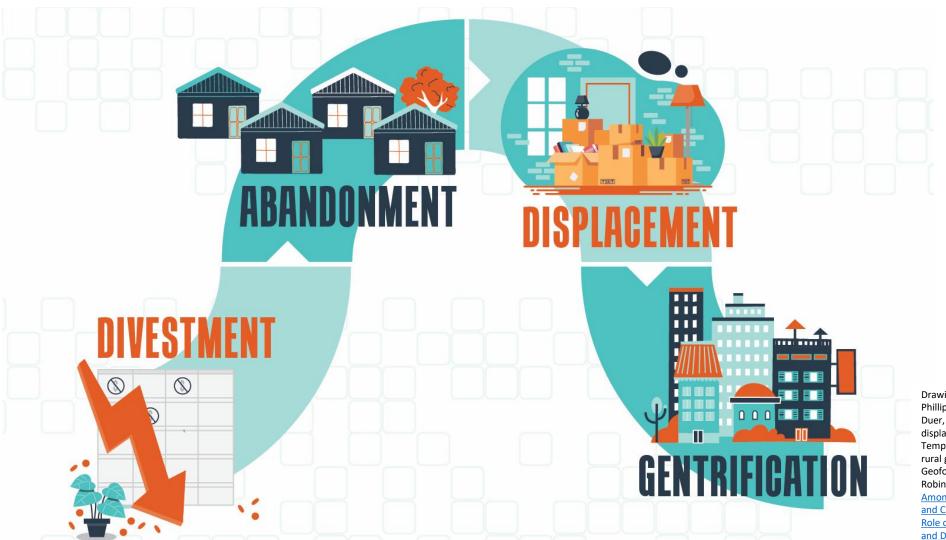






3. Early elements hard to see





Drawing on the definition provided in Phillips, M., Smith, D., Brooking, H., & Duer, M. (2021). Re-placing displacement in gentrification studies: Temporality and multi-dimensionality in rural gentrification displacement. Geoforum, 118, 66–82. (citied by Robinson, Nicole, PhD "Recidivism Among Black Men Living in Racialized and Carceral Neighborhoods and the Role of Gentrification" (2022). Theses and Dissertations. 2935.)



4. Not just homeowners







5. Displacement is <u>not</u> inevitable



Homeowner & Future Homeowner



a policy agenda for accomplices to advance racial equity in housing.



Existing homeowners and residents have the right to thrive in their homes without being displaced

- Keeping family and community networks intact is key to a thriving community.
- Factors that need to be addressed include: property taxes, insurance costs, utility costs, maintenance costs, and displacement that may be caused by the development of higher income housing.



Future Homeowners have the right to attain entru-level homes

- Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.



Everyone has the right to attain safe, aualitu housing

- Abundant rental opportunities attainable at current incomes will allow families to enjoy the benefits of housing stability and save for homeownership.
- Factors that need to be addressed include: pricing rental homes so that they are attainable for families making \$15/hour or less, and holding landlords accountable for maintaining a safe, quality, energy afficient home.

Scan QR-Code to access the Detailed Summary of Policy Ideas.	-e.	

1 thing we can do about it

Be an accomplice to residents for policy change



Next Steps for tomorrow



10:30 – 10:45	Wellness Break
10:45 – 11:30	Gallery Walk . Part of working together is creating common definitions, with a recognition that all terms are nuanced. Participants will rotate through dight gallery stations to express their perspective on core terms
11:30– 11:45	Grab Lunch
11:45 – 12:15	What options might be on the Menu? Overview of potential policy options that could be included in a Homeowner & Future Homeowner Bill of Rights.
12:15 – 1:00	Developing the Menu. Exercise to develop what participants believe should be in a Homeowner & Future Homeowner Bill of Rights.
1:00 – 1:45	Alliance Panel. Reflections on the days discussion will be highlighted by representatives of each sector of the alliance: residents, neighborhood organizations, implementors, policy organizations, philanthropy, and public/private funders.
1:45 – 2:00	Closing . Ex Fabula Storytellers, RACH, and CDA Staff will close the event with next steps on prioritizing and implementing a Homeowner & Future Homeowner Bill of Rights.





What is your perspective on the two uncomfortable questions?

What do you think of the 5 Lessons of Displacement? Is it what you expected? Are there others you think should be included?

Measuring Displacement









Where we are at now



A Place in the **Neighborhood**

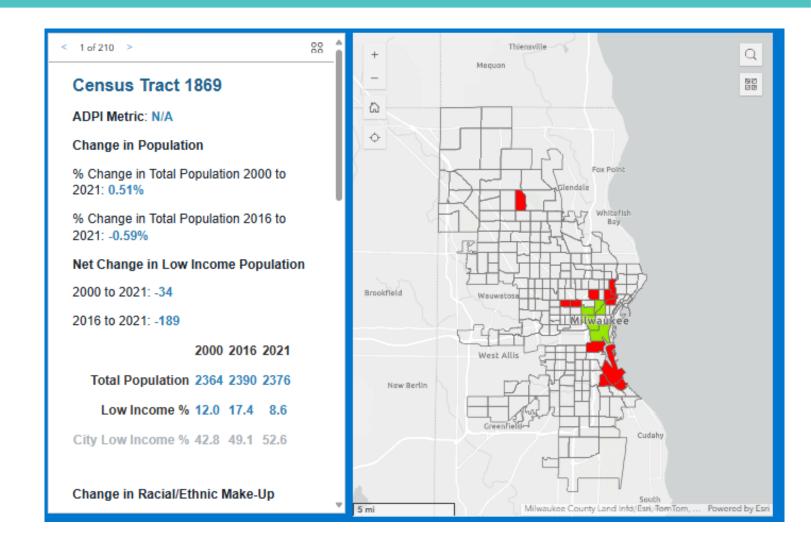
An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee



City of Milwaukee Department of City Development

February 2018







Where we are at now



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An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee









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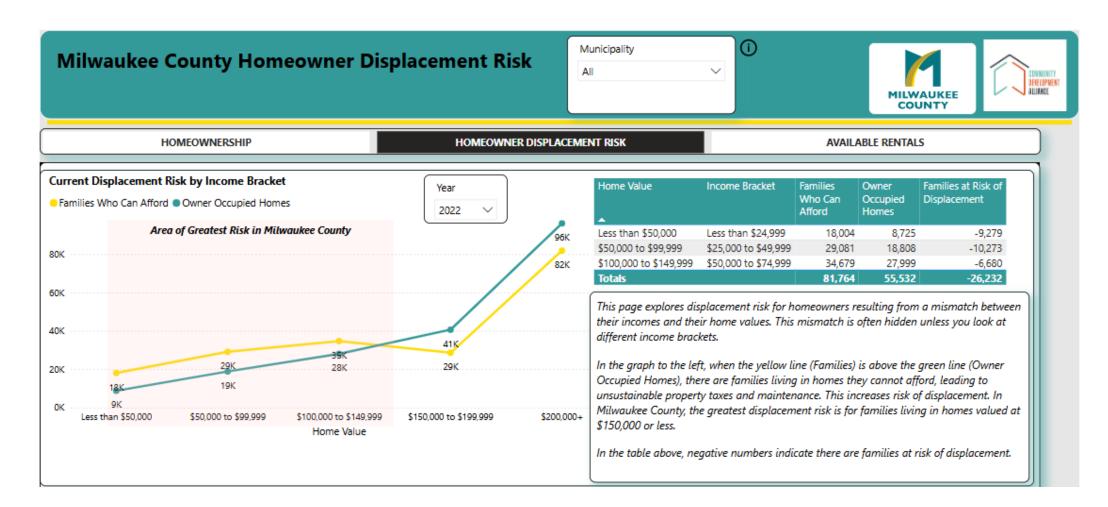
Growth Neighborhoods. These are neighborhoods where the middle- and high-income populations are growing, but where that growth has not been accompanied by a decline in the total number of low-income individuals. In Growth Neighborhoods, the number of low-income individuals grew alongside the growth of the number of middle- and high-income individuals between 2000-2021. While the low-income population may not have declined, these neighborhoods should be monitored for future displacement risk.

Low-Income Displacement Risk Neighborhoods. These are neighborhoods where the middle- and high-income populations are growing, the number of low-income individuals is falling. For a neighborhood to be classified as Low-Income Displacement risk, the median assessed value of homes is greater than 50% of the City-wide average. These are neighborhoods where low-income residents may already be experiencing displacement due to rising housing costs and rents.



Where we are at now

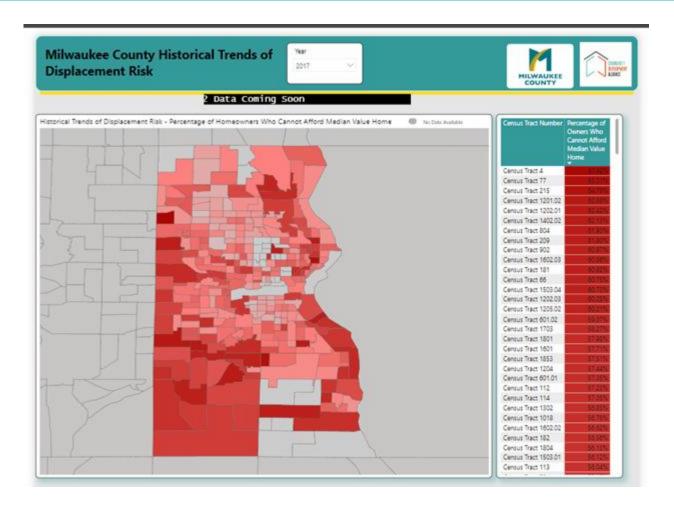






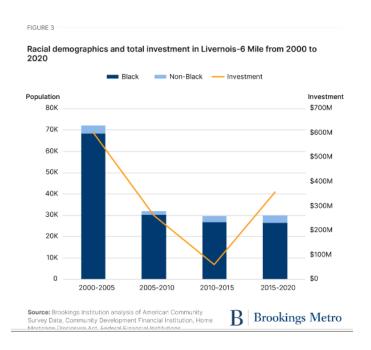
Where we are stuck



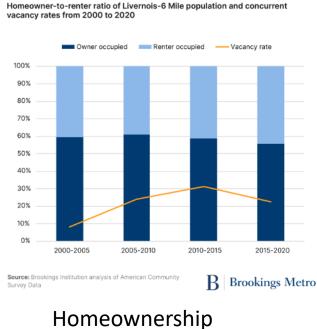




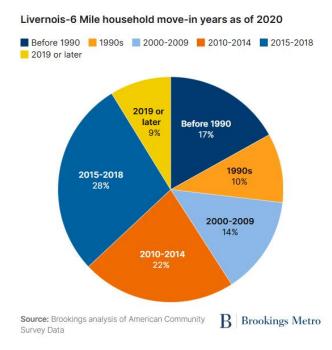




Race & Income



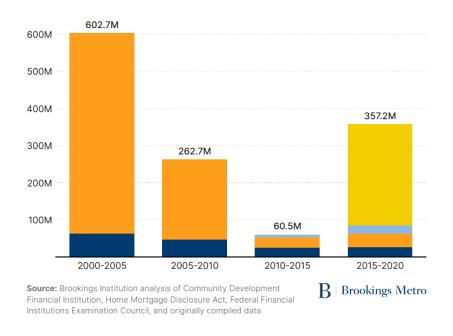
Homeownership Rate & Vacancy



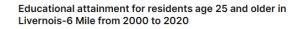
Legacy Residents

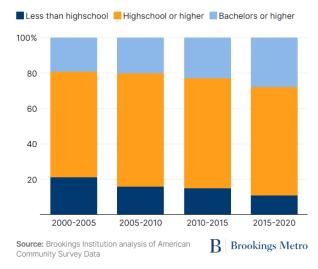






Investment

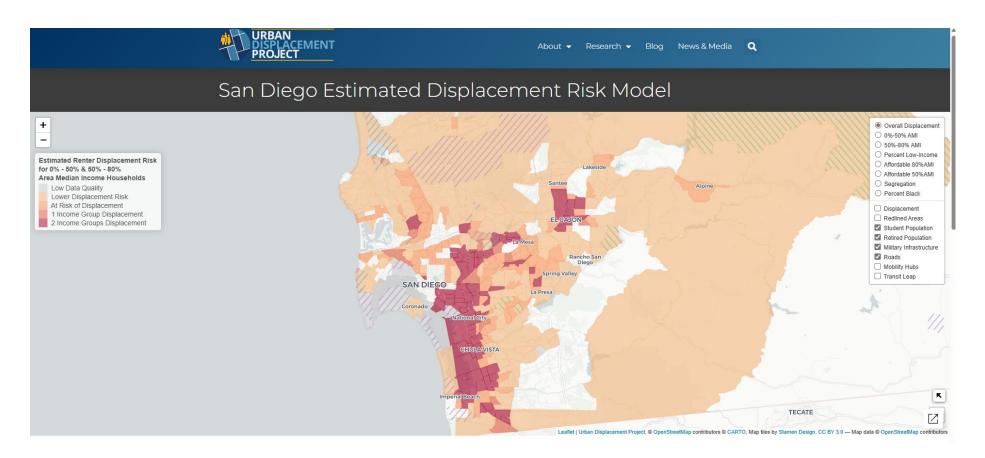




Educational Attainment



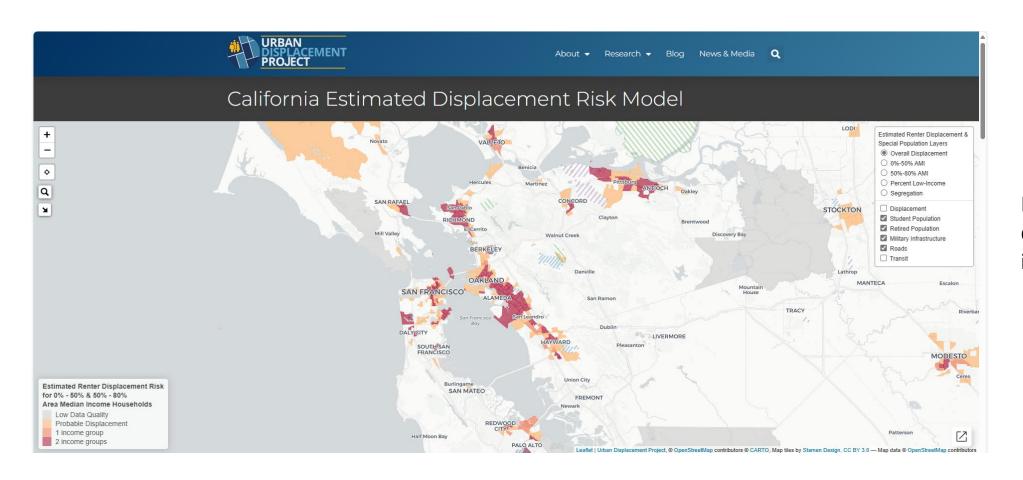




Using an algorithm with consumer data and census data to estimate risk.



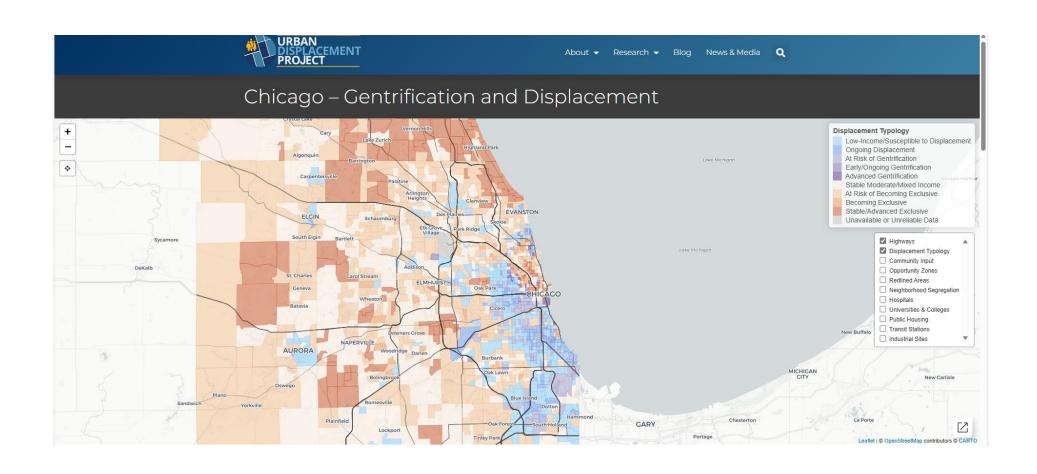




Measuring displacement by income groups



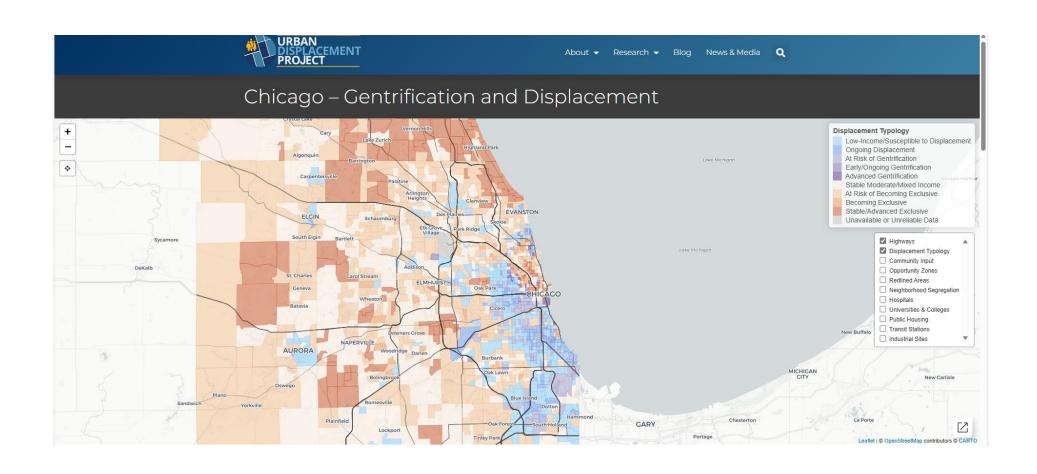




Measuring stages of displacement



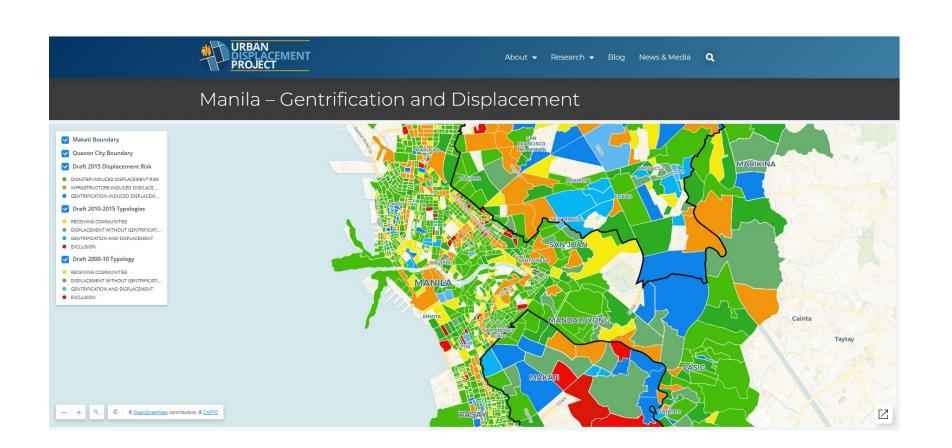




Measuring stages of displacement







- Makati Boundary
- Quezon City Boundary
- ✓ Draft 2015 Displacement Risk
- DISASTER-INDUCED DISPLACEMENT RISK
- INFRASTRUCTURE-INDUCED DISPLACE...
- GENTRIFICATION-INDUCED DISPLACEM...
- Draft 2010-2015 Typologies
- RECEIVING COMMUNITIES
- DISPLACEMENT WITHOUT GENTRIFICATI...
- GENTRIFICATION AND DISPLACEMENT
- EXCLUSION
- ✓ Draft 2000-10 Typology
- RECEIVING COMMUNITIES
- DISPLACEMENT WITHOUT GENTRIFICATI...
- GENTRIFICATION AND DISPLACEMENT
- EXCLUSION



A Potential Way to Measure



 Use HMDA/SBA and if % is substantially less than regional average, then neighborhood is in abandonment.

AND/OR

- Use MPROP Data and Census vacancy data, and if % is less than average, neighborhood is in abandonment.
- Use MPROP to measure length of abandonment

Use HMDA & SBA data to identify if home and business loans are going down in an area. If the rate is going down less than regional average, neighborhood is in divestment.





Use census data to look at loss of overall population by race, income band and legacy residents.



Use census data to look at race, education, income, home value



If we know stage, we can intervene



- Provide support to homeowners
- Build new/rehab subsidized homeownership
- Tenant Opportunity to Purchase





- Provide support to homeowners
- Build new/rehab subsidized homeownership
- **Eviction Protection**

- Increase public investment into infrastructure for existing residents (e.g. replace lead laterals)
- Special loan and DPA products





Provide subsidized rental Land Trust Homes





What would be the dream state for being able to measure displacement risk and actual displacement in Milwaukee?

What is the next best step that would provide the most value?







White Paper on Anti-Displacement Strategy Effectiveness

Karen Chapple (UC Berkeley) and Anastasia Loukaitou-Sideris (UCLA)

February 28, 2021

Prepared for the California Air Resources Board

Agreement 19RD018



The statements and conclusions in this report are those of the contractor and do not necessarily reflect those of the California Air Resources Board. The mention of commercial products, their source, or their use in connection with material reported herein is not to be construed as actual or implied endorsement of such products.

TABLE 1: LITERATURE REVIEW SUMMARY TABLE

Category	Policy Name	Literature Coverage Level	Potential to Prevent Displacement*	Market Type**	Implementation Scale	Timeframe to Prevent Displacement
Production	Housing Production	HIGH	HIGH+	Strong	Local, State	Long-term
Production	Inclusionary Zoning + Developer Incentives	MEDIUM	MEDIUM	Strong	Local, State	Long-term
Production	Accessory Dwelling Units	LOW	MEDIUM	Neutral	Local, State	Long-term
Production	Impact + Linkage Fees	MEDIUM	LOW	Strong	Local	Long-term
Production	Housing Overlay Zones	LOW	MEDIUM	Strong	Neighborhood, Local	Long-term
Production	Land Value Recapture	LOW	LOW	Strong	Local, State	Long-term
Preservation	Unsubsidized Affordable Housing	LOW	HIGH	Neutral	Local, State	Short-term
Preservation	Federally-Funded Housing Developments	MEDIUM	MEDIUM	N/A	Local, Federal	Short-term
Preservation	Housing Rehabilitation	MEDIUM	LOW	N/A	Local, State, Federal	Short-term







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Preservation	Community Control of Land	LOW	HIGH	Neutral	Neighborhood, Local	Short-term
Neighborhood Stabilization	Rent Control	HIGH	MEDIUM	Strong	Local, State	Short-term
Neighborhood Stabilization	Community Benefits Agreements	MEDIUM	LOW	Strong	Neighborhood, Local, State	Long-term
Neighborhood Stabilization	Rental Assistance Programs	MEDIUM	HIGH	Neutral	Local	Short-term
Neighborhood Stabilization	Foreclosure Assistance	MEDIUM	HIGH	Neutral	Local, State, Federal	Short-term
Neighborhood Stabilization	Tenant Right to Counsel	MEDIUM	HIGH	Strong	Local	Short-term
Neighborhood Stabilization	"Just Cause" Evictions	MEDIUM	HIGH	Strong	Local	Short-term





Research Brief

Housing Production, Filtering and Displacement: Untangling the Relationships

Miriam Zuk Karen Chapple



EXECUTIVE SUMMARY:

Research Implies the Importance of Increasing Production of Subsidized and Market-Rate Housing

Debate over the relative importance of subsidized and market-rate housing production in alleviating the current housing crisis continues to preoccupy policymakers, developers, and advocates. This research brief adds to the discussion by providing a nuanced analysis of the relationship between housing production, affordability, and displacement in the San Francisco Bay Area, finding that:

- At the regional level, both market-rate and subsidized housing reduce displacement pressures, but subsidized housing has over double the impact of market-rate units.
- Market-rate production is associated with higher housing cost burden for low-income households, but lower median rents in subsequent decades.
- At the local, block group level in San Francisco, neither market-rate nor subsidized housing production has the protective power they do at the regional scale, likely due to the extreme mismatch between demand and supply.

Although more detailed analysis is needed to clarify the complex relationship between development, affordability, and displacement at the local scale, this research implies the importance of not only increasing production of subsidized and market-rate housing in California's coastal communities, but also investing in the preservation of housing affordability and stabilizing vulnerable communities.

About IGS

The Institute of Governmental Studies is California's oldest public policy research center. As an Organized Research Unit of the University of California, Berkeley, IGS expands the understanding of governmental institutions and the political process through a vigorous program of research, education, public service, and publishing.

"... we found that both market-rate and subsidized housing development can reduce displacement pressures, but <u>subsidized housing is twice as effective as market-rate</u> development at the <u>regional level</u>."





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BROOKINGS



RESEARCH

Investment without displacement: How a surge of development changed—and didn't change—one Detroit neighborhood





Live 6 Alliance, Detroit, Mich. | Authors' original photo

"Our analysis did not find investment-induced displacement in Livernois-6
Mile; rather, the <u>largest displacement</u>
was due to the loss of investment
between 2005 and 2015. The area
remained overwhelmingly Black, with no
significant spikes in median income."



Andre M. Perry

Senior Fellow - Brookings Metro, Director - Center for Community
Uplift

X @andreperryedu



Hannah Stephens Research Assistant - Brookings Metro





BROOKINGS



RESEARCH

Investment without displacement: How a surge of development changed—and didn't change—one Detroit neighborhood

Andre M. Perry and Hannah Stephens January 24, 2024



Live 6 Alliance, Detroit, Mich. | Authors' original photo



Andre M. Perry

Senior Fellow - Brookings Metro, Director - Center for Community
Uplift

X @andreperryedu



Hannah Stephens
Research Assistant - Brookings Metro

To pursue that intentionality and center people in investment in Livernois-6 Mile and beyond, we recommend:

- Creating educational and employment opportunities with local postsecondary institutions.
- Including long-standing community organizations in the investment planning process.
- Investing in affordable housing and homeownership.
- Paying attention to neighborhood dynamics and protecting legacy residents.







Shifting Neighborhoods:

Gentrification and cultural displacement in American cities

Jason Richardson, Director, Research & Evaluation, NCRO Bruce Mitchell PhD., Senior Research Analyst, NCRO Juan Franco, Senior GIS Specialist, NCRO



This study found that from 2000 through 2013 the following occurred:

- Gentrification and displacement of long-time residents was most intense in the nation's biggest cities, and rare in most other places.
- Gentrification was concentrated in larger cities with vibrant economies, but also appeared in smaller cities where it often impacted areas with the most amenities near central business districts.
- Most low- to moderate-income neighborhoods did not gentrify or revitalize during the period of our study. They <u>remained</u> <u>impoverished, untouched by investments and building booms that occurred in major cities, and vulnerable to future gentrification and displacement</u>.
- The strict tests for gentrification and displacement in this study and the limitations of the data available likely undercounted instances of gentrification and displacement.





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May 2022

Recidivism Among Black Men Living in Racialized and Carceral Neighborhoods and the Role of Gentrification

NICOLE ROBINSON University of Wisconsin-Milwaukee

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"One of the place-based themes that emerged from these interviews was gentrification, which was identified and associated with the built environment of the local neighborhood (e.g., city-owned property, exclusionary housing market), the political economy within the larger city and region (e.g., redevelopment of downtown, fresh water sources), and the role of mass incarceration in contributing to demographic shifts amenable to gentrification processes."





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- Neighborhoods experiencing abandonment, low-income concentration, and low-income displacement did not have a higher risk of recidivism compared to neighborhoods that were not experiencing any demographic shifts.
- Neighborhoods experiencing overall growth, that is, where the population was increasing overall, with both upperincome and low-income populations increasing, had higher odds of recidivating.
- Using another measurement of gentrification, no significant association between gentrification and recidivism was found



Tools for Policy Development













What could be on the menu?



Homeowner & Future Homeowner

BILL OF RIGHTS



a policy agenda for accomplices to advance racial equity in housing.



Existing homeowners and residents have the right to thrive in their homes without being displaced

- Keeping family and community networks intact is key to a thriving community.
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Everyone has the right to attain safe, qualitu housing

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- Factors that need to be addressed include: property taxes, insurance costs, utility costs, maintenance costs, and displacement that may be caused by the development of higher income housing.

Example: a tax-exemption for low-income seniors



Building the menu



Property tax increases will not dispace homeowners					
Policy Needed	Path to Adoption	Status	Pros	Cons	Notes
Hammada adda mada fan Card	B			le tale and a second and a second and second	
1	Requires change to Uniformity			higher property tax burden for non-	
income seniors	Clause in State Consititution	TBD	seniors	low income seniors	<u>Homestead exemption</u>
	Adding exemptin to exsting state				
Homestead tax exemption for low-			less displacement for low income	higher property tax burden for non-	l Il egal analysis needed to ensure
income seniors	manufacturing)		seniors	1 =	can be done by state statue.
income semons	inanaractaring)		School	low income semons	can be done by state statue.
					1
Property taxes based on date of	Requires change to Uniformity		benefits long-term owners on a	chilling of sales, would require	
purchase	Clause in State Constitution		fixed income	income restriction to be equitable	Requires analysis
					-
	Requires change to Uniformity				
Property taxes based on income	Clause in State Consititution	Not active	equitable taxation	administrative cost	Requires analysis
	Danima a shan sa ka Unifamaik.				The Lend Value Tay Dian I Oity of
	Requires change to Uniformity	Nick coding			The Land Value Tax Plan City of
Land Value Tax	Clause in State Consititution	Not active	benefits homeowners		Detroit (detroitmi.gov)
Resources for Land Trusts for	Increasing public budget for	Some funds in City Budget, County			
subsidized homeownership	landtrusts			Cost resources	
Substatzed Horneownership	turiu u u u u	Tuskioioc	i orever anordable nomes	0000100001000	
Resources for Opt-in Landtrust for	Funding to MCLT for existing		Less displacement for vulnerable	Less home equity for vulnerable	
vulnerable homeowners	homeowners	Not active	· ·	people	



What could be on the menu?



Homeowner & Future Homeowner

BILL OF RIGHTS



a policy agenda for accomplices to advance racial equity in housing.



Existing homeowners and residents have the right to thrive in their homes without being displaced

- Keeping family and community networks intact is key to a thriving community.
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Future Homeowners have the right to attain entru-level homes

- Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.



Everyone has the right to attain safe, oualitu housing

- Abundant rental opportunities attainable at current incomes will allow families to enjoy the benefits of housing stability and save for homeownership.
- Factors that need to be addressed include: pricing rental homes so that they are attainable for families making \$15/hour or less, and holding landlords accountable for maintaining a safe, quality, energy efficient home.

COMMUNITY DEFELOPMENT ALLIANCE	2	Scan QR-Code to access the Detailed Summary of Policy Ideas.	-e.	



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Example: a Tenant Opportunity to Purchase (TOPA)



Building the menu



Future Homeowners have the right to attain entry-level homes

Why is this Important: If future generations do not have attainable stable housing, those that can leave our community will leave, those who cannot leave will experience housing instability and the related damaging consequences.

Future homeowners will have a priority over investors						
Policy Needed	Path to Adoption	Status	Pros	Cons	Notes	
Tenant Opportunity to Purchase						
Act (TOPA) for Single-family and		CDA prepared to move forward				
duplex	Local Ordinance	with support	more inventory for homeowners	adminstrative cost		
Landlords licensed and						
accountable for disruptions to	Change in statute that restricts			administrative cost, potential		
neighbors	local control of landlords	not active	landlord accountability	chilling of new rental units.		
	City Ordinance for less than 7					
Regulating short term rentals	days	not active	More inventory	Less return for investors	The Redress Movement	
Limit predatory advertising and		CDA prepared to move forward		enforcement cost, potential		
do not call list	Local Ordinance	with support	less predatory investing	chilling of new rental units		
					Need Legal opinion, see	
Wholesaler license and cooling					https://redressmovement.org/tra	
off period	Need Legal opinion	not active	More inventory	Could chill sales	nsitioning-gentrifying/	
Anti-Speculation fees for vacant	Requires change to Uniformity					
and abandoned property	Clause in State Consititution	Not active	More inventory	Could chill sales	See Georgia	
					Inclusionary, Low Opportunity -	
Vacant Lot registry	Need Legal opinion	Not active	More inventory	Admin cost	The Redress Movement	
Limiting short-term rentals of	City Ordinance, but may require					
homeowner inventory	state law change	not active	less distruption in neighborhoods	Less return for investors	Needs legal analysis	
Landlords licensed and						
	Change in statute XXX that			administrative cost, potential		
homeownership standards	restricts local control of landlrods	not active	landlord accountability	chilling of new rental units.		



What could be on the menu?



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- Factors that need to be addressed include: pricing rental homes so that they are attainable for families making \$15/hour or less, and holding landlords accountable for maintaining a safe, quality, energy efficient home.

efficient nome.			
COMMUNITY DETECTIVENT ALLIANGE	Scan QR-Code to access the Detailed Summary of Policy Ideas.	-e.	



Everyone has the right to attain safe, quality housing

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Example: a Tenant Opportunity to Purchase (TOPA)



Building the menu



Rents will be lowered until rents are sustainable for families making \$15/hour or less					
Policy Needed	Path to Adoption	Status	Pros	Cons	Notes
	Growing MKE allows for the	File introduced on 7/15/24. If			
Zoning policy to increase	increase in high demand	adopted, 6 month process to		NIMBYism in high demand	XXX - American Planning
inventory to lower costs	neighborhoods.	update zoning code.	additional inventory		association recommendation
Rent control for vulnerable	Change in state law that				
housing stock	Change in state law that prohibits rent control	not active	stabalized rents	less inventory	See NHLC vs. Policy Link
	Change in state law that				
Inclusionary Zoning	prohibits inclusionary zoning	not active	higher % affordable	less overall inventory	
	QAP change for forever				
Extending subsidized housing	affordable, not just 30 years,			potential chilling of new LIHTC	Need review if federal or state
to be forever affordable	potential federal change	not active	more rental units saved	units	requirement
Prioritizing famlies that make					
less than \$15/hour	Changes to QAP	not active	higher % affordable	less overall inventory	
Amend workforce housing bill					
to prioritize rental for famlies				less resources for higher	
making \$15/hour	Change to state law	not active	more equitable rental units	incomes	





Look at the factors under each clause of the Homeowner and Future Homeowner Bill of Rights, anything you would highlight or add?

Is there a dream policy idea you have to address any of the clauses?