Building Community Leadership as an Anti-Displacement Strategy

Hosted by the UWLN Equitable Development Collaborative
Equitable Development Collaborative

URBAN WATERS LEARNING NETWORK

THE JUNCTION COALITION
COMMUNITY CONNECTIONS
JC 2020

Ironbound COMMUNITY CORPORATION

Lower 9th Ward Center for Sustainable Engagement & Development

ourPassaic.org
Agreements and Practices

- Listen with attention, curiosity, compassion and without judgement
- Speak with intention
- Ask for what you need and offer what you can
- Practice the pause
- Contribute to the well-being of the group
- Consider your impact (oops, ouch, redo)

Acknowledgements and Agreements

https://native-land.ca/
Poll Question

To what extent is your community experiencing displacement pressures due to gentrification?

- Not at all - not seeing gentrification OR displacement
- It’s in the horizon - we anticipate increasing displacement pressures in 2-5 years
- A small number of residents and local businesses are getting pushed out
- Significant number of residents and local businesses have already left
Our Moderators

Arthur Johnson
Lower Ninth Ward CSED
Executive Director

Elizabeth Balladares
Lower Passaic River UWFP
Ambassador
What is Equitable Development?

What’s the role of community education and leadership in advocating for equitable development?

Share your questions and experience in the chat

- What would you like to get out of this call?
- What are specific ways that you are already working on this?
Speakers

Daniel Joseph Wiley
Ironbound Community Corp

Iris Gonzalez
Coalition for Environment, Equity, and Resilience (CEER)

Kate Derickson
University of Minnesota CREATE Initiative
HEALTHY HOUSING
THE IRONBOUND

POPULATION

50,000 (Newark - 285k)

AVERAGE HOUSEHOLD INCOME

51,330 (Newark median - 34K)

75 PERCENT of Residents are RENTERS
THE IRONBOUND

- NORTH IRONBOUND
- CENTRAL IRONBOUND
- SOUTH IRONBOUND
- EAST FERRY
DEVELOPMENT PATH

DOWNTOWN DEVELOPMENT

NORTH IRONBOUND

CENTRAL IRONBOUND

SOUTH IRONBOUND

HARRISON DEVELOPMENT

HOBOKEY

JERSEY CITY

HARRISON

NEWARK
DEVELOPMENT PATH

HOBOoken
Average Rent - $3255
with five-year increase of $715 at $143 per year

JERSEY CITY
Average Rent - $2809
with five-year increase of $986 at $197 per year

HARRISON
Average Rent - $2199
with five-year increase of $441 at $88 per year

NEWARK
Average Rent - $1553
with five-year increase of $434 at $86 per year
IRONBOUND DEVELOPMENT DIRECTION
Recent Approval / 620 Total
1) 323 Ferry Street / 89 Units
2) 360 New York Ave / 35 Units
3) 96 Main Street / 60 Units
4) 60 Elm Street / 30 units
5) 118 Green Street / 64 Units
6) 94 Polk Street / 48 Units
7) E. Kinney Street / 92 Units
8) 474 Market Street / 20 Units
9) 15 New York Ave / 66 Units
10) 245 Elm Street / 18 Units
11) 122 Adams St / 28 Units
12) 18 New York Avenue / 70 Units

Previously Approved / 287 Total
13) 78 Brunswick St / 30 units
14) Monroe Lofts / 51 Units
15) St. Francis & Ferry / 60 Units
16) Elm & E.R. Ave / 72 Units
17) Raymond & Freeman / 50 Units
18) 84 Jackson Street / 8 Units
19) 92 Walnut Street / 16 Units

Coming Soon or Completed / 433
20) Malvern Street / 8 Units (c)
21) Wilson Avenue / 8 Units (c)
22) Elm Rd & Garrison / 5 Units (c)
23) Fleming & Freeman / 159 units
24) Murphy Varnish / 50 Units
25) 115 Chestnut Street / 70 Units
26) 22 New York Avenue / 73 Units
27) 570 Market Street / 60 Units

TOTAL UNITS 1,340
DEVELOPMENT PRESSURES & HEALTH

- Rent Increases
- Inadequate Infrastructure
- Public Safety
- Landlord Pressures
- Foreclosures
- Zoning Changes
- Public Housing Threats
- Public Safety
- “This isn’t for me.”
- Solutions “Tools in the toolbox”
Coalition for Environment, Equity, and Resilience

CEER is a collaboration that raises awareness of the connection between pollution, place, and the public’s health.
Coalition for Environment, Equity, and Resilience
Values that guide our work

• Community residents are experts
• Lived experience is data
• Innovation requires diversity of thought
• People over profits: all communities deserve flood protection and nature-based solutions
• We must examine history to understand our present before we can imagine our future
Systems set up to leave BIPOC neighborhoods behind

Study finds Houston leads most cities in racial, economic and poverty disparities
Opinion: Harris County buyout may have our houses - but not our dignity.

Dolores Mendoza and Gabrielle Luebano

Aug. 29, 2020 | Updated: Aug. 29, 2020 2:57 p.m.
The Community Flood Resilience Task Force (CFRTF) is a multidisciplinary, community-driven body that Commissioners Court established to ensure Harris County develops and implements equitable flood resilience planning and projects that take into account community needs and priorities. The seventeen (17) members of the CFRTF are committed to serving the community and represent the geographic, gender, age, racial, and ethnic diversity of Harris County.
Co-developing Research and Engaged Approaches to Transform Environments
Fostering “investment without displacement”: promoting climate adaptation, healthy watersheds, and green amenities for everyone
“How to we get out of the RUTS, and chart a new path forward?”

—Lyekiyapiwin Darlene St. Claire
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<thead>
<tr>
<th>Action</th>
<th>Description</th>
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<tbody>
<tr>
<td>Review and synthesize</td>
<td>Review and synthesize research and best practices</td>
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<tr>
<td>Establish</td>
<td>Establish shared language and understanding of core concepts</td>
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<tr>
<td>Highlight</td>
<td>Highlight existing policy tools relevant to gentrification and displacement</td>
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<tr>
<td>Promote</td>
<td>Promote collaboration across environmental and housing sectors</td>
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Concepts & Context

1. Gentrification
2. Green Gentrification
3. Environmental Justice
4. Affordable Housing
5. Urban Planning
6. Real Estate Speculation
7. Transit-Oriented Development
REAL ESTATE SPECULATION

Real estate speculation is the practice under which housing is primarily treated as a market investment - one to be bought, sold, and flipped in order to maximize profits. Through deregulation, corporate consolidation, and technological innovation, the practice of real estate speculation has a growing stake in the housing market. These tactics impact everything from housing costs and building management to eviction and vacancy rates, encouraging predatory landlord practices and amplifying displacement pressures. Understanding real estate speculation is a key lever to drawing the connections between local housing issues and global financial markets; it illuminates where jurisdictional housing policies must target, not only physical infrastructure, but financial systems as well.

SPECULATION VS. INVESTMENT

Purchasing property is commonly understood to be an investment. A landlord can reasonably expect that property values will appreciate over time. Real estate speculation is an approach to property acquisition where the return on investment is based on anticipated changes in local market conditions rather than physical property improvements or renting to tenants. This makes property speculation a high risk, high reward endeavor. In addition, while property is usually purchased as a long-term investment, speculative purchases have much shorter time horizons. While a home purchase can be both a financial investment and an investment in the community, when it comes to speculative purchases, the purpose is just about leveraging property as a financial asset to grow profits.

At its extreme, real estate speculation may not even provide homes for anyone at all. For example, a real estate investor may buy a residential property with no plan to rent in the near term. Rather, they will hold onto it until the neighborhood housing market heats up and then they will sell or demolish the property to turn a profit. Thus, there is a tight connection between real estate speculation and residential vacancy.

Municipal Policies for Combating Real Estate Speculation

- **Residential Vacancy Tax:** a tax on residential property owners designed to open up supply in the housing market. It is applied when a home is not the owner’s primary residence and is left empty for a certain amount of time.
- **Anti-Speculation Tax:** a transfer tax levied on a property when it is sold within a certain time period after purchase to discourage property flipping.
- **Foreign Property Purchase Tax:** a tax on vacant properties held by foreign investors who don’t contribute taxes to the local economy.
- **Targeted Property Surcharge:** a model that applies taxes on buildings that attract speculators.
- **Capital Gains Tax:** a tax on the appreciated value of property when sold.
- **Public Lease Registry:** a centralized hub for sharing and disclosing rental rates in a jurisdiction.

Financialization and the Great Recession

The groundwork for the current real estate economy was laid in the 1980s, when deregulation and the growth of the financial service industry bolstered the power of real estate ventures. Together with urban renewal programs and deindustrialization, property became a primary asset for investors. The 2008 financial crash accelerated this process.

The foreclosure crisis - a crisis that disproportionately impacted Black households - opened a new opportunity to deepen real estate financialization. Eyeing foreclosed properties and extremely discounted homes, institutional investors poured money and quickly amassed gigantic portfolios.

That these homes are a financial commodity is no exaggeration. Starting in 2013, the financial industry began selling bonds based on future rent checks, also known as single family rent-backed securitization. This is the same premise as mortgage-backed securitization, the infamous financialization process in the mortgage industry that played a big role in setting off the housing market collapse in the first place.

In addition to securitization, some institutional real estate investment firms are themselves publicly traded companies, further entrenching rental homes as an investment venture. By incentivizing maximum returns on investment, publicly traded real estate companies invite the same type of predatory behavior that typifies predatory mortgage lending. These corporate landlords have financial incentive to maximize their profit margins at the expense of tenants.

Speculation and Green Infrastructure

Real estate speculation primarily applies to areas of the housing market where significant changes in value are anticipated. Green infrastructure investments, particularly at a large scale, are one such driver of large value changes. High impact green development projects, such as new park or greenway construction, invite real estate speculation. Investors may buy up surrounding properties years before a project is realized, driving up property values, displacing residents, and contributing to the consolidation of property ownership. In doing so, speculative practices restrict who is able to access and enjoy the fruits of these investments.

Spotlight on: Blackstone Financial Group

After a merger with Starwood Waypoint Homes in 2017, the Blackstone Financial Group - a hedge fund based in New York City - became the largest landlord for single family rentals in the country. Institutional investors including Blackstone now own one quarter of all single family rentals in the country. Not only do these real estate practices outcompete small-time local landlords, but they increasingly bind rental property to Wall Street finance. The tightening of real estate and Wall Street bonds can be described as the financialization of the housing market.
Policy Tools

1. Community Capacity
2. Public Subsidy
3. Cooperative Ownership
4. Regulatory
5. Market-Based
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<td>Renter’s Bill of Rights</td>
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When a homeowner wants to move, they sell their property back to the land trust. Thus, housing in a community land trust portfolio is removed permanently from the private housing market.

A community land trust maintains affordability from one owner to the next by capping rates at which the property can be sold, known as limited equity ownership.

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USING COMMUNITY LAND TRUSTS IN PARTNERSHIP

Community land trusts are powerful tools and can become more effective in partnership with other tools and organizations.

- Limited equity cooperatives can put their buildings into a land trust, pairing cooperative land ownership and cooperative property ownership.
- Land banks can use their governmentally-derived powers to acquire foreclosed or blighted properties, and then sell the property to a land trust.
- Cities may choose to transfer affordable housing management to community land trusts, taking advantage of the technical expertise and support services they provide.
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Spotlight on: NeighborSpace (Chicago)

NeighborSpace uses the land trust model to preserve and affordably lease green space and community gardening land in Chicago. This is different from most open space land trusts which operate in rural areas and focus on large agricultural properties or larger-scale restoration efforts. Just as residential community land trusts incorporate services like financial planning and technical assistance, NeighborSpace provide resources including a tool lending library, environmental education, and garden planning assistance. The organization also serves as a fiscal agent for groups that want to fundraise for their plot or garden space. As access to urban agriculture becomes increasingly difficult to sustain long-term, particularly in places with high land values, other cities are increasingly turning to NeighborSpace as a model.

Community Land Trusts and Urban Infrastructure

For the most part, land trusts that focus on homes and those that focus on green space operate fairly separately. This is due to a number of factors, including organizational capacity, limited housing resources, and the relative infrequency of urban green space land trusts like NeighborSpace. However, one can imagine opportunities for community land trusts to coordinate land and property acquisition with green space revitalization.

CONSIDERATIONS

Acquisition

Buying property is an expensive endeavor, particularly for a non-profit with limited financial resources. This means that community land trusts are limited by access to capital.

Location vs. Quantity

Land trusts have to make tough decisions over where they purchase (or build) housing; should they buy a single home in a more rapidly gentrifying central neighborhood or should they buy more homes for the same price at the city edge?

Institutionalization

As community land trusts become at once both further entrenched in city policy and increasingly beholden to philanthropic organizations to finance their nonprofit efforts, many have moved away from their radical roots. This is particularly noticeable in watered down community decision making and community participation, two practices which combat the disenfranchising impacts of gentrification.

Securing Loans

Banks usually provide loans based on speculative value; because land trusts remove land from the speculative market and set caps on resale, financial institutions are often hesitant to provide loans, either denying loan applications all together or stipulating less favorable conditions. This can increase building costs and set a barrier for prospective home buyers, particularly low-income individuals who already have trouble qualifying for loans.
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For the most part, land trusts that focus on homes and those that focus on green space operate fairly separately. This is due to a number of factors, including organizational capacity, limited housing resources, and the relative infrequency of urban green space land trusts like NeighborSpace. However, one can imagine opportunities for community land trusts to coordinate land and property acquisition with green space revitalization.

CONSIDERATIONS

Acquisition

Buying property is an expensive endeavor, particularly for a non-profit with limited financial resources. This means that community land trusts are limited by access to capital.

Location vs. Quantity

Land trusts have to make tough decisions over where they purchase (or build) housing—should they buy a single home in a more rapidly gentrifying central neighborhood or should they buy more homes for the same price at the city edge?

Institutionalization

As community land trusts become once both further entrenched in city policy and increasingly beholden to philanthropic organizations to finance their nonprofit efforts, many have moved away from their radical roots. This is particularly noticeable in watered down communal decision making and community participation, two practices which combat the disenfranchising impacts of gentrification.

Securing Loans

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TENANTS’ UNIONS

Tenants’ unions are renter-led organizations that advocate for tenant rights, build renter power, and push for renter-friendly policy change. These unions may choose to affiliate based on living in the same building, renting from a particular landlord, or experiencing similar negative living conditions. Tenants’ unions provide infrastructure to organize into bigger networks beyond municipal boundaries. Advocates for affordable housing and anti-displacement policy note that tenants’ unions play an essential role in building a political base necessary for realizing anti-displacement policy and enforcing tenant protections.

HOW A TENANTS’ UNION WORKS

Renters can start the process of forming a tenants’ union by canvassing their neighbors and fellow renters to gauge interest. Unions can form in a single building, across multiple buildings in a neighborhood, or even across an entire city or state.

Anyone who lives in the area of the tenants’ union can be a member, but not everyone must be an active member for the tenants’ union to exist. Higher and more active membership increases the union’s power.

When a union first forms, members set up a structure for how it will operate. For example, a tenants’ union may choose a few spokespersons to represent them and liaise with landlords. In addition, a tenants’ union may decide to designate several other positions such as floor captains, secretary, or treasurer.

A well-organized tenants’ union can have the power to self-advocate regarding a variety of grievances. Organizing tactics can include forcing direct negotiations with building managers, filing collective complaints to city or state agencies, or even calling for a rent strike.

Becoming a member of a tenants’ union may involve paying dues, often on a sliding scale, depending on the union’s institutional capacity. In some states and jurisdictions, tenants’ unions have a legal right to organize.

CONDITIONS FOR SUCCESS

- Third party dispute resolution and mediation between unions and landlords can help tenants’ unions meet their needs under tense circumstances.
- Code enforcement and inspection is a municipal tool that tenants can use to enforce legal living conditions and pressure irresponsible landlords.
- Unions are stronger when representatives are familiar with legal resources (both public and nonprofit) and have relationships with legal advisors.
- Tracking all documentation from negotiations with landlords, building inspections, and mediations can help renters better understand and assert their rights.
- Tenants’ unions have strength in numbers. Authentic, interpersonal relationships, opportunities for leadership, accessibility and other factors impact recruitment and sustained participation.

HISTORY OF TENANTS’ UNIONS

Tenants have been organizing themselves for as long as the renter-landlord binary has existed. The landscape of tenants’ unions has shifted significantly over the last 50 years, however, mediated by changes in governmental housing initiatives, urban development policy, as well as shifts in the power and tactics of racial and economic justice movements.

Through the fall of public housing and the disruptive effects of “urban renewal” policies, many organized tenants’ unions shrank, disappeared, or merged with other housing-based organizations. In the face of these changes, renter mobilization was incorporated into local non-profit organizations, often swallowed by the institutional focus on affordable housing development. Under these conditions, tenants’ specific activities were largely replaced by community development goals. Renter organizing has recently witnessed a resurgence, however, bolstered by a growing tenant population and the urgency of rising rent burdens.

Organizing for Green Infrastructure

Tenants’ unions are a powerful way for renters to advocate for green amenities. By presenting a unified front, renters can promote access to green space, composting programs, and other green building features. It is important to note that green amenities are deeply tied to quality-of-life conditions that tenants’ unions already fiercely organize around: healthy buildings, safe infrastructure, and good air quality. Organizing for green infrastructure is not always confrontational; when it comes to energy-efficient features, landlords may find mutually-beneficial financial incentives to participate.

CONSIDERATIONS

Dependent on Tenant Energy and Labor

Tenants’ unions aren’t a one time policy fix: they require constant work to maintain their power and efficacy. Over-burdened renters may not have the time or energy to dedicate towards this type of union structure.

Landlord Retaliation

Tenants who organize with a union may face backlash from landlords, particularly as they begin to show a real threat to landlord power. Some jurisdictions have passed legislation which recognizes that renters have the right to organize, but this is not the case everywhere. Depending on the strength and enforcement of tenant protections in a given jurisdiction, retaliation can look like wrong-doing living conditions, harassment, or eviction.

Meditating Informal Structure and Interpersonal Conflict

Forming and participating in a tenants’ union is organizing. This means it can come with all the hardships and pitfalls that organizing a community entails: clashing personalities, conflicts over leadership, and differences in strategy.
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PROJECT-BASED EVALUATION: ANTI-DISPLACEMENT MATRIX

This matrix is a tool for evaluating green gentrification pressures for a particular green infrastructure project or investment plan. It is geared towards city planners, public officials, and private or non-profit developers. The goal of this matrix is to highlight to what extent a project is prepared to support and implement anti-displacement measures.

Step 1: Complete the matrix on the back side of this sheet.
- There are seven project categories to consider: funding, land ownership, planning process, construction, operation and maintenance, housing joint-development, and environmental justice evaluation.
- For each item, you will evaluate based on four implementation metrics: financial support, planning, capacity, and pre-existing infrastructure.

Step 2: After you fill out the matrix, tally up your points according to the table below.
- Each action in the seven project categories corresponds to one out of four types of anti-displacement measures: participatory access and power, community wealth-building, cooperative ownership, and growth/preservation of affordable housing stocks.
- For each action, ascribe your point total between 0 and 2 to the corresponding type of anti-displacement measure.
- This process will help you evaluate the strengths and weaknesses in your project approach.

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COMMUNITY LAND TRUSTS

Community land trusts are cooperative land ownership models to ensure permanently affordable housing. Originally born from land reform movements, land trusts provide a path to home ownership outside of the private real estate market by holding land collectively and limiting home resale prices. In doing so, CLTs challenge the commodification of property and its role in wealth accumulation under capitalism. Originally utilized to collectively organize agricultural land, CLTs have emerged as a popular mechanism to grow access to affordable housing in urban areas.

HOW COMMUNITY LAND TRUSTS WORK

Community land trusts are non-profit entities that maintain land holdings “in trust” on behalf of the community in perpetuity. Even though the land is held collectively, property on the land is owned individually, effectively separating land ownership from property ownership.

Land trusts sell housing at below-market rates under a long-term ground-lease; buyers purchase a home but lease the land underneath it. Buyers are restricted by income limitations so as to benefit those who may not otherwise be able to afford home ownership. The sale process also involves wrap-around financial services.

When a homeowner wants to move, they sell their property back to the land trust. Thus, housing in a community land trust portfolio is removed permanently from the private housing market.

A community land trust maintains affordability from one owner to the next by capping rates at which the property can be sold, known as limited equity ownership.

Traditionally, community land trust operations and organizational changes are voted on by a membership board consisting of both home owners and other community members.

USING COMMUNITY LAND TRUSTS IN PARTNERSHIP

Community land trusts are a powerful tool and they can become even more effective in partnership with other tools and organizations.

- Limited equity cooperatives can put their buildings into a land trust, pairing cooperative land ownership and cooperative property ownership.
- Land banks can use their governmentally-derived powers to acquire foreclosed or blighted properties, and then sell the property to a land trust.
- Cities may choose to transfer affordable housing management to community land trusts, taking advantage of the technical expertise and support services they provide.
- Land trust homes have historically been out of price range for extremely low income households, but this is changing. One example is In New York City, where the East Harlem Barrio Community Land Trust is targeting its units at families at risk of homelessness in partnership with a housing association.
- Building working relationships between community land trusts and Community Development Corporations can allow land trusts to access community development financing.

Spotlight on: NeighborSpace (Chicago)

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Mapping prejudice
Average Visitors per Year in Minneapolis Parks vs. Racially-Restrictive Housing Covenants
Tree Canopy and Neighborhood Median Income
Covenants and heat islands

Whether or not your property was covenanted is a significant predictor of the temperature today ($R^2 = 0.203$, $p << 0.0005$)

Having a covenant makes your property 1.87°F cooler on average

Source: Rebecca Walker, in preparation
Education and training for climate justice
Discussion
More Opportunities for Engagement

- Community Wealth-Building as an Anti-Displacement Strategy Peer Call - April 2, 2021 (link in chat)
- Equitable Development Mobilize Group (drop your email address in the chat if you want to be added directly to the group)
- Evaluation (link in chat)
Email us:

dtoledo@rivernetwork.org
adi@groundworkusa.org
maria@groundworkusa.org
reneemaz@gmail.com

www.urbanwaterslearningnetwork.org