

Building Community Leadership as an Anti- Displacement Strategy

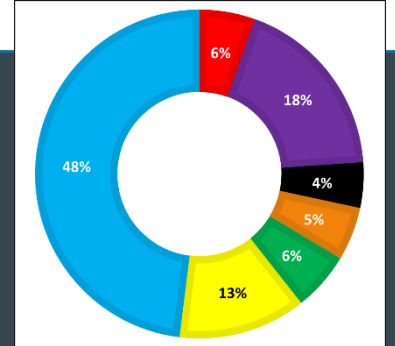
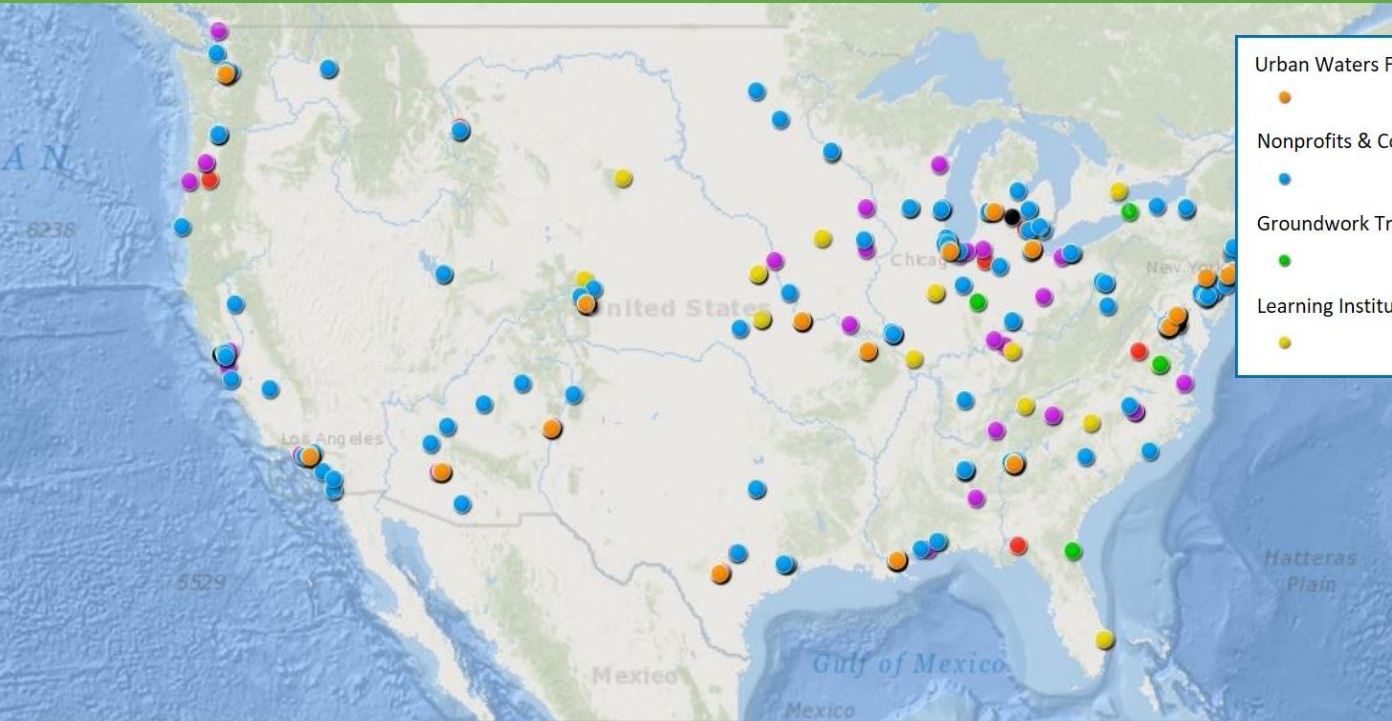


Hosted by the UWLN Equitable Development Collaborative



URBAN WATERS
LEARNING NETWORK

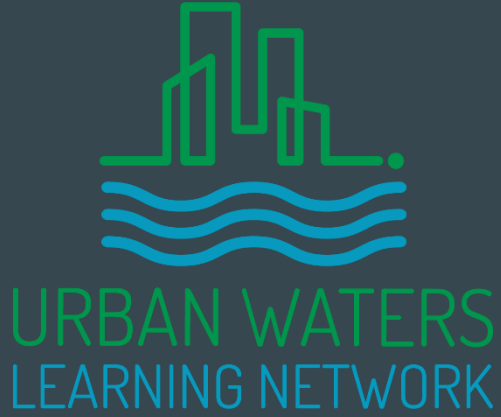
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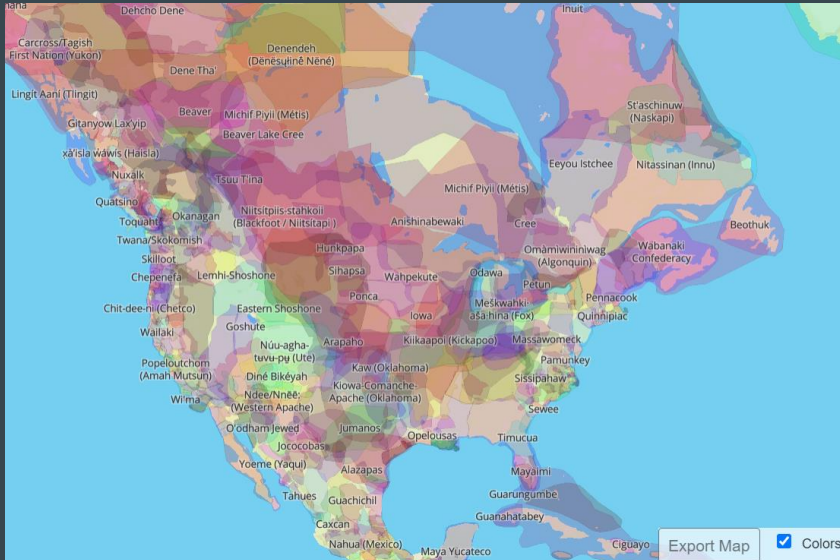


Equitable Development Collaborative



Acknowledgements and Agreements

Agreements and Practices



<https://native-land.ca/>

- 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)

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

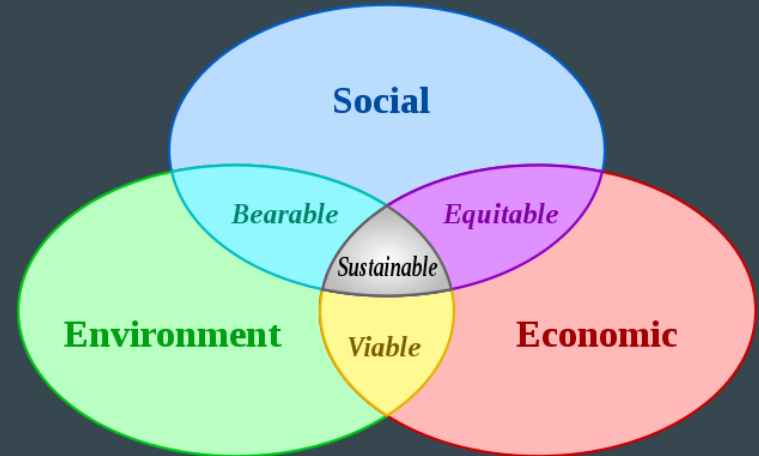
What is Equitable Development

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

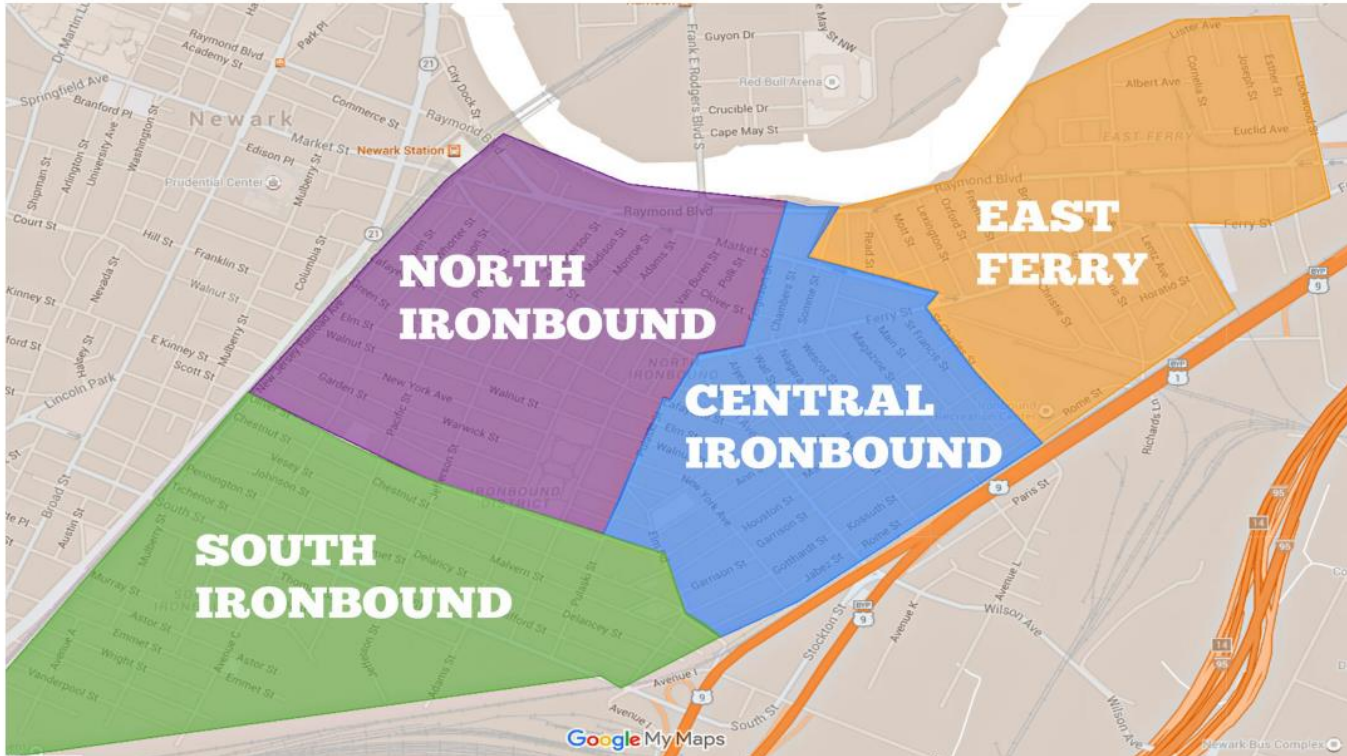
50,000 (Newark - 285k)

AVERAGE HOUSEHOLD INCOME

51,330 (Newark median - 34K)

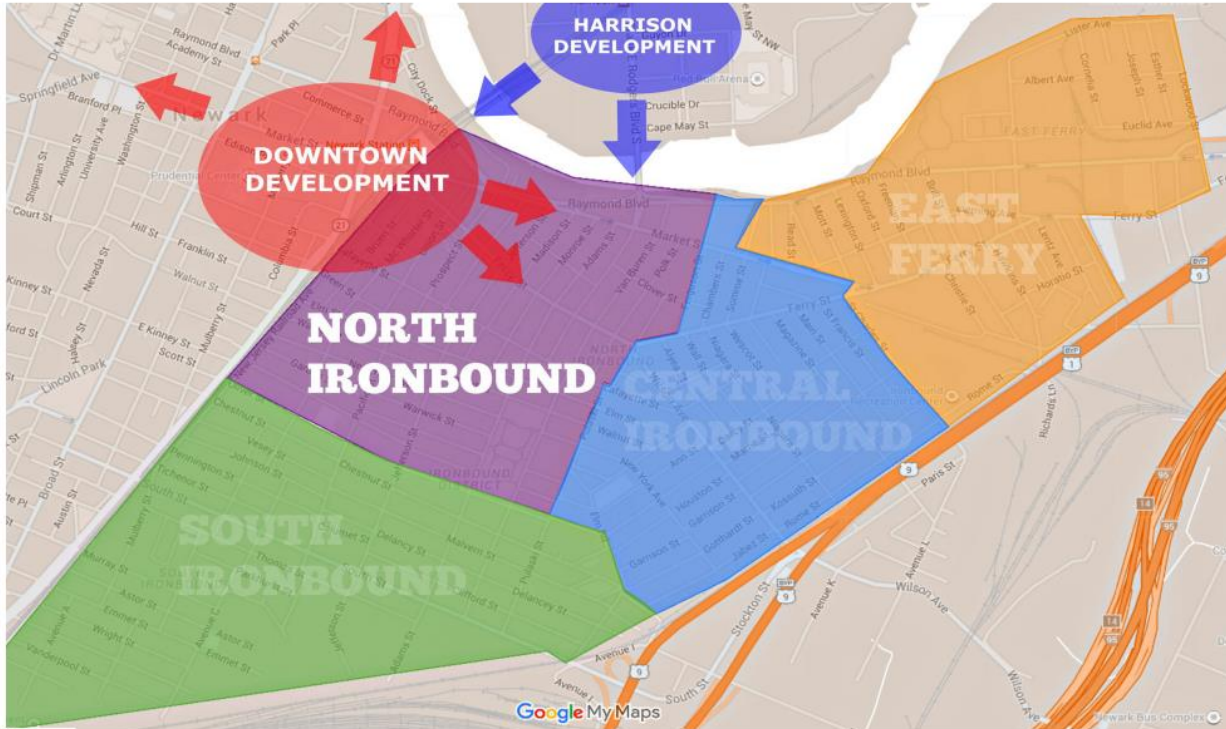
75 PERCENT of Residents are RENTERS

THE IRONBOUND



- NORTH IRONBOUND
- CENTRAL IRONBOUND
- SOUTH IRONBOUND
- EAST FERRY

DEVELOPMENT PATH



HOBOKEN



JERSEY CITY



HARRISON



NEWARK



DEVELOPMENT PATH

HOBOKEN

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

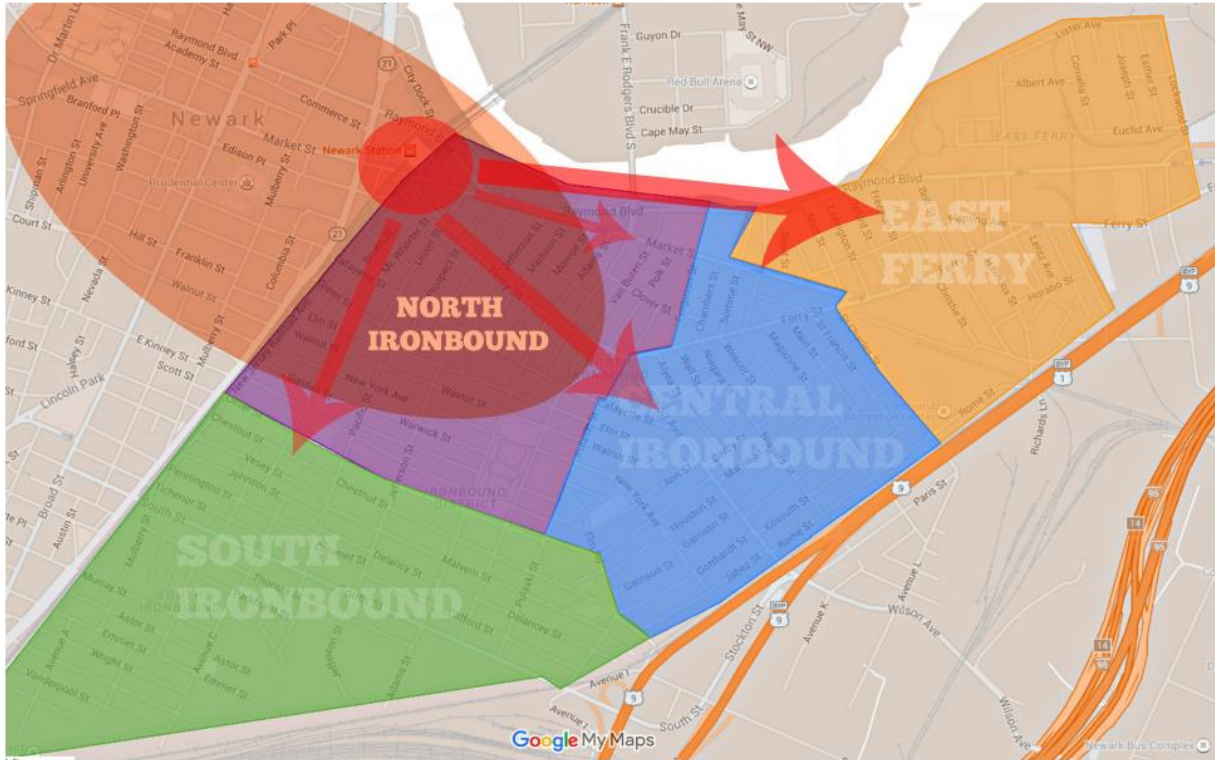
with five-year increase of \$441 at \$88 per year

NEWARK

Average Rent - \$1553

with five-year increase of \$434 at \$86 per year

IRONBOUND DEVELOPMENT DIRECTION



IRONBOUND | NEW DEVELOPMENT

Recent Approval / 620 Total

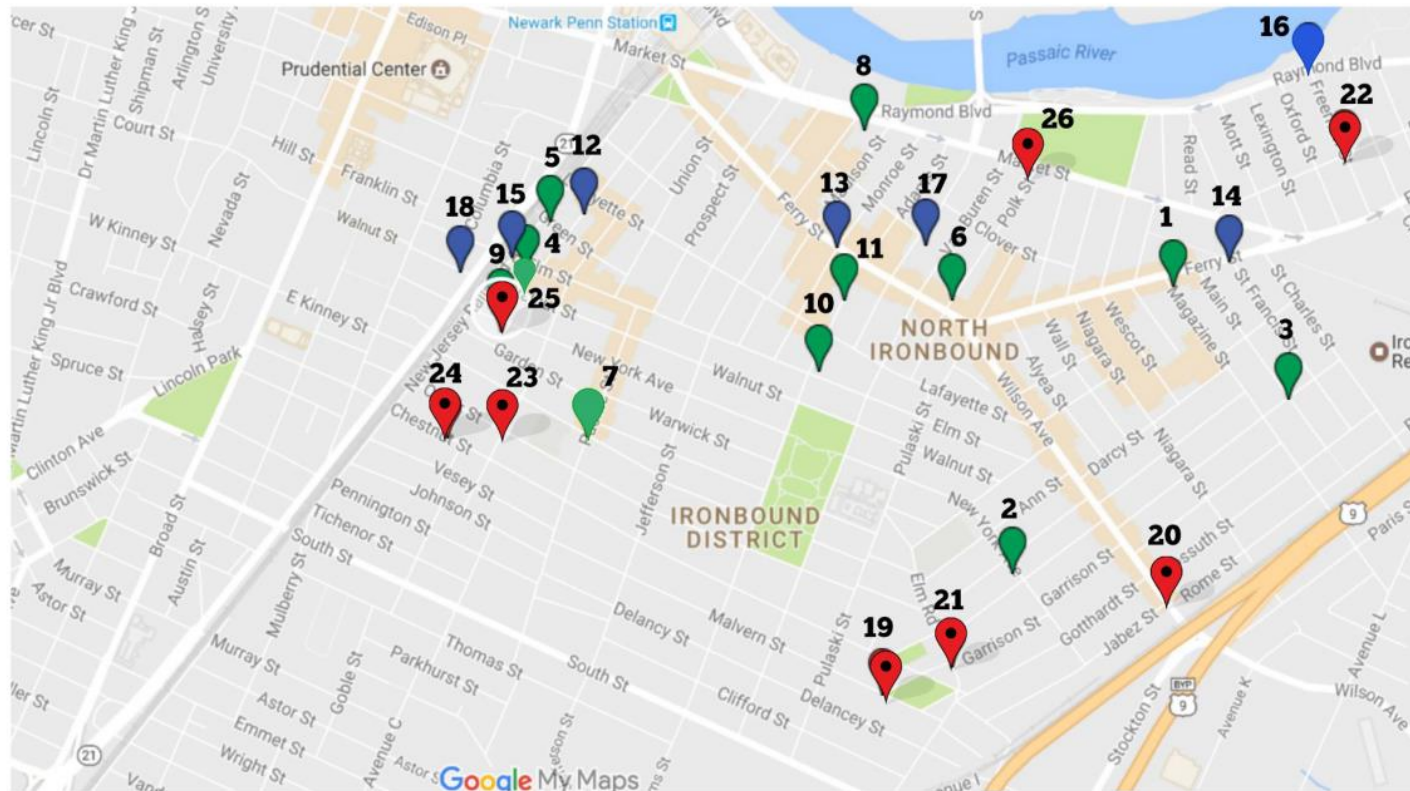
- 1) 323 Ferry Street / 89 Units
- 2) 360 New York Ave / 35 Units
- 3) 96 Main Street / 60 Units
- 4) 60 Elm Street / 30 units
- 5) 118 Green Street / 64 Units
- 6) 94 Polk Street / 48 Units
- 7) E. Kinney Street / 92 Units
- 8) 474 Market Street / 20 Units
- 9) 15 New York Ave. / 66 Units
- 10) 245 Elm Street / 18 Units
- 11) 122 Adams St. / 28 Units
- 12) 18 New York Avenue / 70 Units

Previously Approved / 287 Total

- 13) 78 Bruen Street / 30 Units
- 14) Monroe Lofts / 51 Units
- 15) St. Francis & Ferry / 60 Units
- 16) Elm & R.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

The logo for CEER consists of the letters 'CEER' in a large, bold, orange, sans-serif font. The letters are closely spaced and have a slight shadow effect.

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



BUFFALO BAYOU PARTNERSHIP

CITIZENS' ENVIRONMENTAL COALITION





**Nothing
About Us
Without Us**

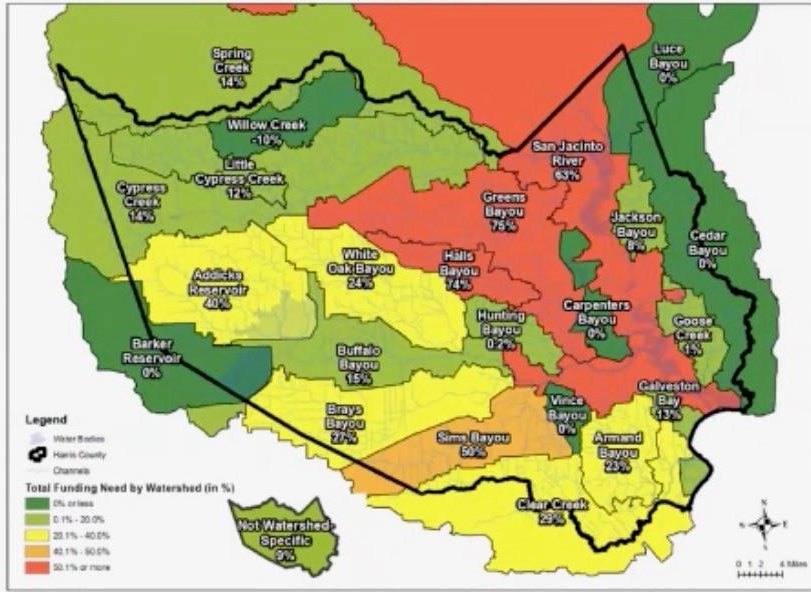
Values that guide our work

- 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

① FLOODING – COUNTY FUNDING NEEDS

Funding Need by Watershed- Countywide: 27%



- 3 watersheds currently more than 50% unfunded
- 6 watersheds 20-50% funded
- 8 watersheds less than 20% funded
- 6 watersheds fully funded



BUSINESS

Study finds Houston leads most cities in racial, economic and poverty disparities



R.A. Schuetz | Sep. 19, 2020

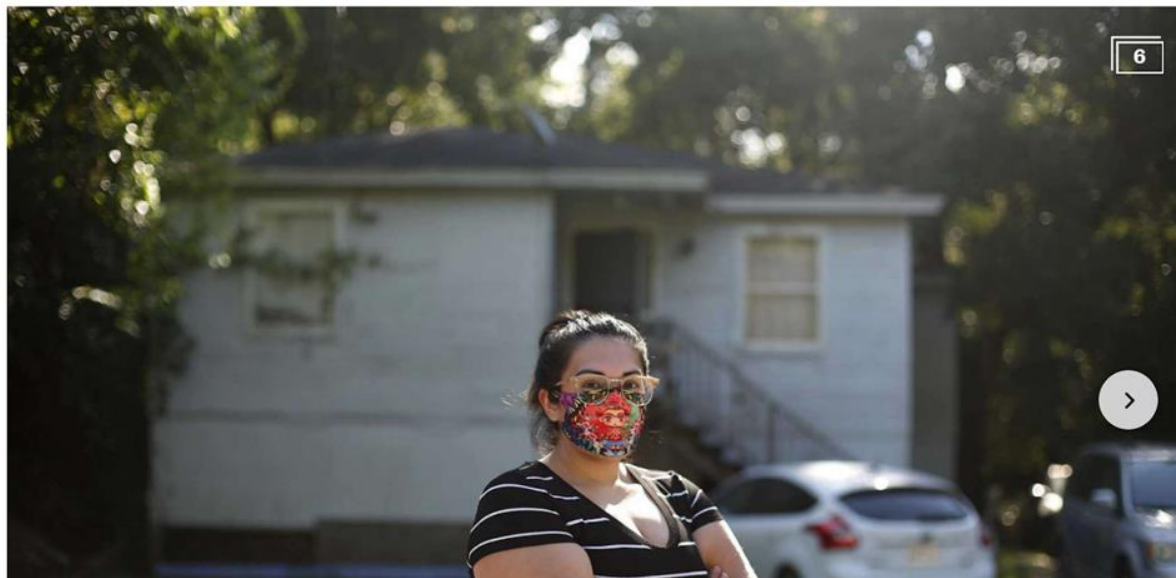


OPINION // OUTLOOK

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.





Harris County

Community Flood Resilience Task Force

[Home](#)[Members](#)[Background](#)[Contact](#)

- 17 Member Task Force
- Multi-disciplinary
- Equity Body
- Accountability Body
- Innovation, unlearning & re-learning

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.



The
CREATE
Initiative

Co-developing Research and
Engaged Approaches to Transform
Environments





**IYEKIYAPIWIN
DARLENE ST.
CLAIR**

ASSOCIATE PROFESSOR,
ST. CLOUD STATE
UNIVERSITY



SAM GRANT

EXECUTIVE DIRECTOR,
MN350

Bio



**NA'TAKI OSBORNE
JELKS**

ASSISTANT PROFESSOR,
SPELMAN COLLEGE;
BOARD CHAIR, WEST
ATLANTA WATERSHED
ALLIANCE



**GLENDA SIMMONS
JENKINS**

REPRESENTATIVE,
GULLAH/GEECHEE NATION



**SHANNON SMITH
JONES**

EXECUTIVE DIRECTOR,
HOPE COMMUNITY INC



ADAIR MOSLEY

PRESIDENT & CEO,
PILLSBURY UNITED
COMMUNITIES



YOMI NOIBI

EXECUTIVE DIRECTOR,
ECO-ACTION



QUEEN QUET

CHIEFTESS,
GULLAH/GEECHEE NATION



JAMES TRICE

FOUNDER AND CEO,
PUBLIC POLICY PROJECT

CREATE's Policy Think Tank

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



UNIVERSITY OF M

School of Nurs

SHARING THE BENEFITS OF A GREENING CITY



**A TOOLKIT
IN PURSUIT OF
ECONOMIC,
ENVIRONMENTAL, AND
RACIAL JUSTICE**

Review and
synthesize

Review and synthesize research and best practices

Establish

Establish shared language and understanding of core concepts

Highlight

Highlight existing policy tools relevant to gentrification and displacement

Promote

Promote collaboration across environmental and housing sectors



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 land holder 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 Surtax:** 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 which 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.

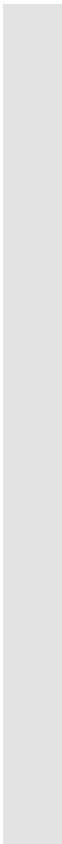
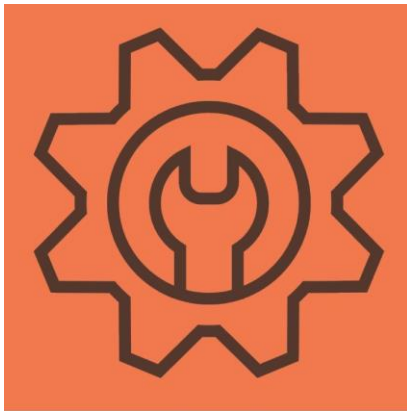
In addition to securitization, some institutional real estate investment firms are themselves publicly traded companies, further entrenching rental homes as an investment venture. By incentivizing maximum returns on investment, publicly traded real estate companies invite the same type of predatory behavior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

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.

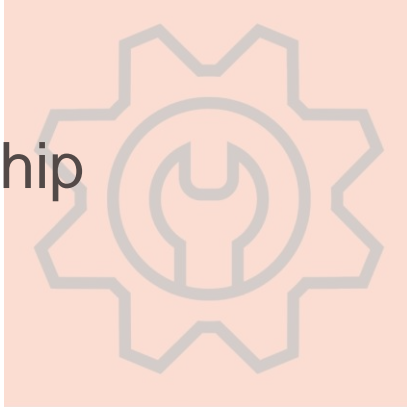
SPECULATION AND GREEN INFRASTRUCTURE

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.



Policy Tools

1. Community Capacity
2. Public Subsidy
3. Cooperative Ownership
4. Regulatory
5. Market-Based



Community Capacity	Public Subsidy	Cooperative Ownership	Regulatory	Market-Based
Tenants' Unions	Public Housing	Limited-Equity Cooperatives	Renter's Bill of Rights	Community Benefits Agreements
Job Training	Land Banks	Community Land Trusts	Rent Control	Inclusionary Zoning
Cultural Corridors	Affordable Housing Financing	Co-Housing		
Equity Scorecards				



COMMUNITY LAND TRUSTS



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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-El Barrio Community Land Trust is targeting its services 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)

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 large-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 Green 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 communal 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 resales, 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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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 CONDITIONS FOR SUCCESS

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 spokespeople 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.

- 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 unresponsive 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, tenant-specific activism was 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 united 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 renters 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 worsening living conditions, harassment, or eviction.

Mediating 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.

	1. Participatory Access	2. Community Wealth-Building	3. Cooperative Ownership	4. Affordable Housing Stocks
Total points	/ 24	/ 24	/ 8	/ 8
Percentage of total				
Category Ranking 1-4				



None = 0, Partial = 1, Full = 2

	Financial Support	Implementation Plan	Implementation Capacity	Pre-Existing Infrastructure	Total	Category
Funding						
Anti-displacement plan mandate						4
Public investment accountability plan						1
Community input in grant/ contract allocation process						1
Funding allocation prioritizes BIPOC leadership/contractors						2
Grant writing support systems						1
Land Ownership						
Public ownership						3
Cooperative ownership						3
Ownership reflects local community						2
Indigenous land reparations						2
Planning Process						
Uses anti-racist framework						1
Provides tenant protection technical assistance						1
Provides affordable homeownership technical assistance						1
Feedback plan						1
In partnership with community organizers						1
Participatory design process						1
Construction						
Meets local hire standards						2
Includes job training program						2
Union labor						2
Living wage labor						2
Employee owned labor						3
Operation and Maintenance						
Meets local hire standards						2
Includes job training and/or education program						2
Union labor						2
Living wage labor						2
Employee owned labor						3
Housing Joint-Development						
Pays into housing trust, fund or joint development fund						4
Holds or sets aside land for future housing development						4
Builds affordable housing on site						4
Environmental Justice Evaluation						
Environmental burden assessment						1
Displacement risk assessment						1
Evaluates historical contexts						1
Accessible by public transit						2



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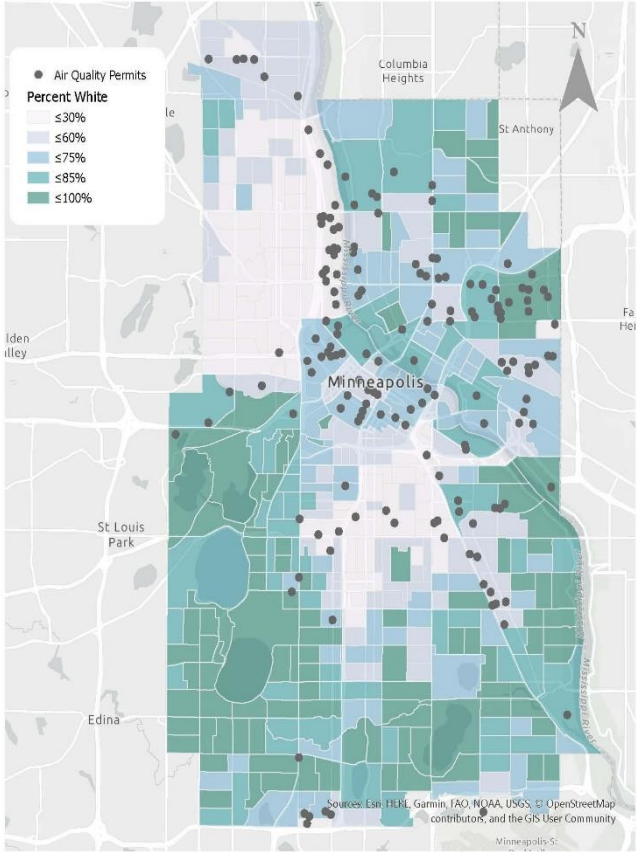
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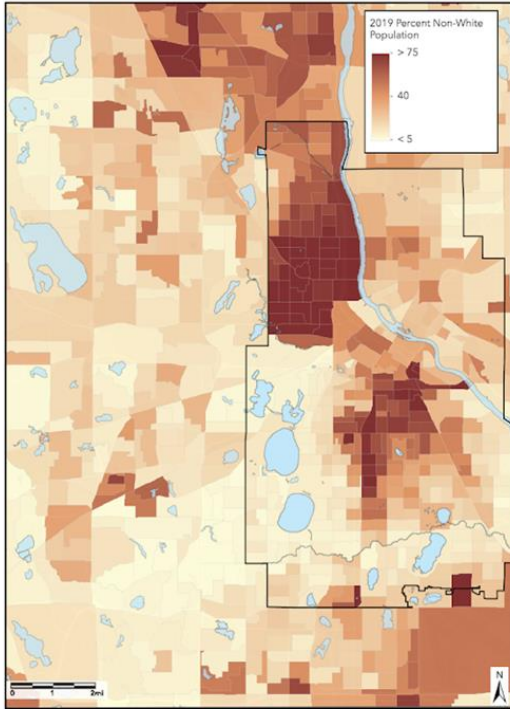
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Active Air Quality Permit Locations in Minneapolis

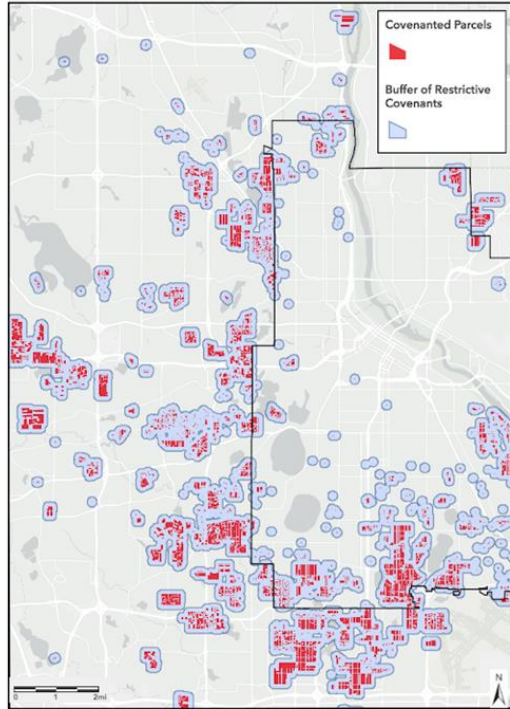


Source: U.S. Census Bureau, ACS 2013 - 2018; MPCA What's in My Neighborhood
<http://services.pca.state.mn.us/wimm>

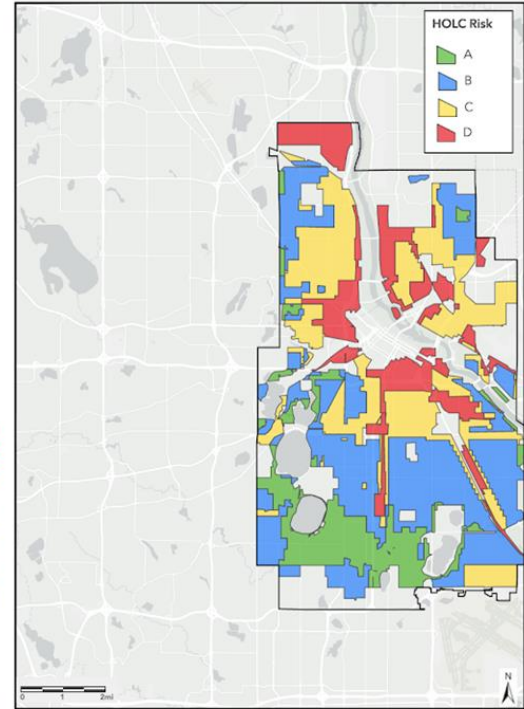
2019 Non-White Population



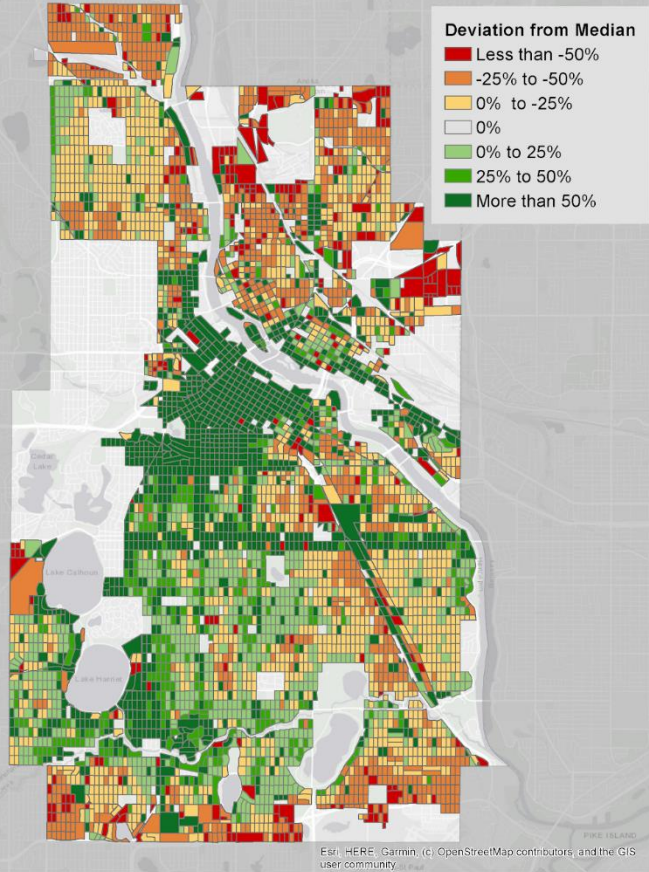
Racial Covenants, 1910-1948



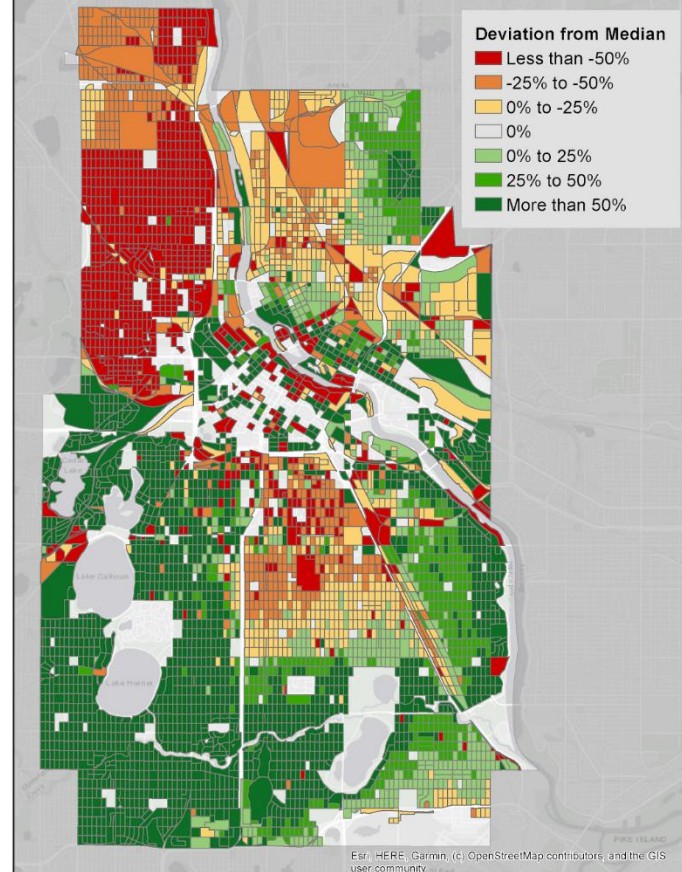
HOLC "Redlining" Map, 1934



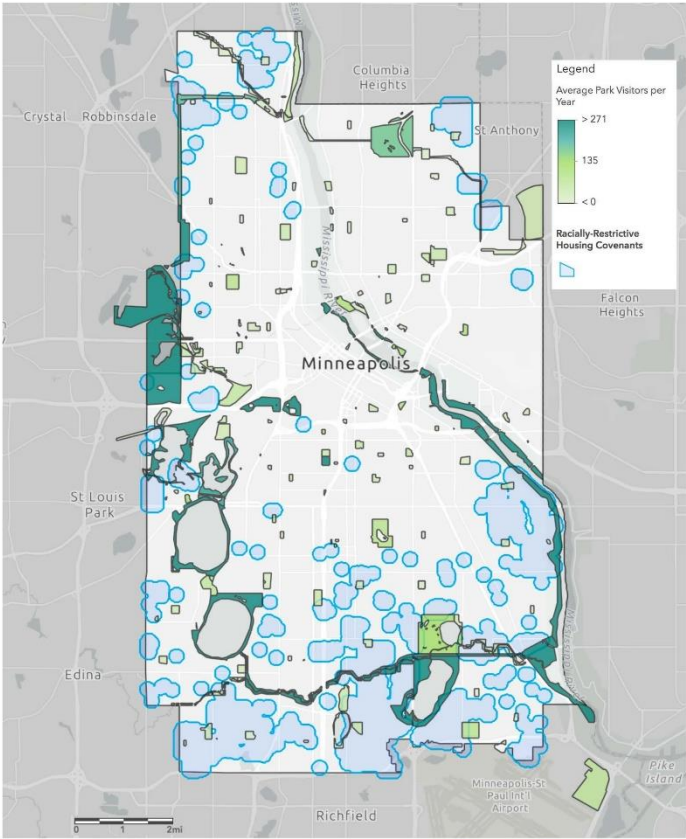
Minneapolis Assessed Land Value, 1956



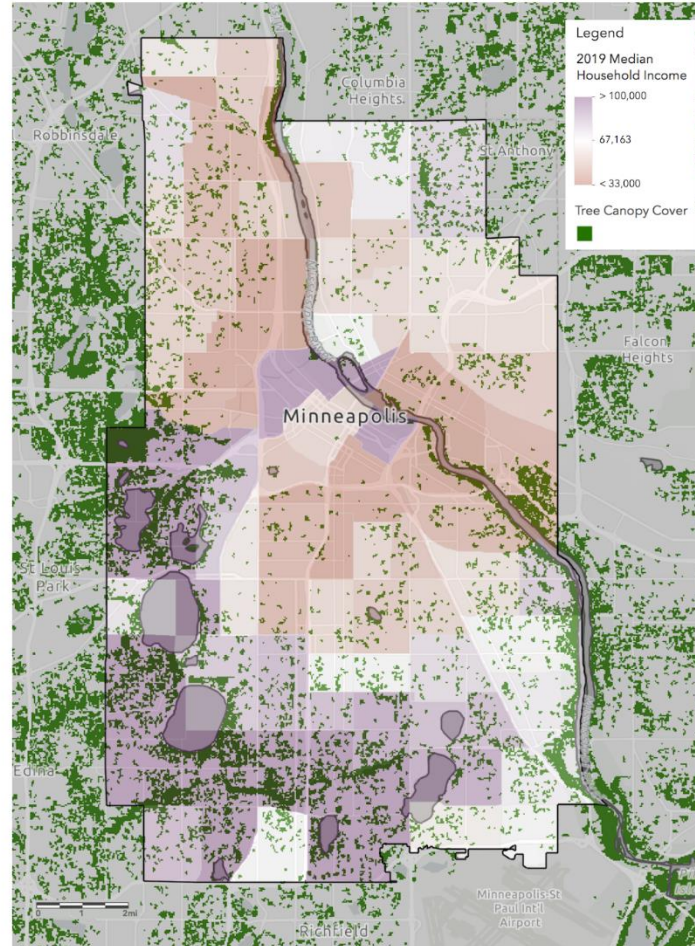
Minneapolis Assessed Land Value, 2018



Average Visitors per Year in Minneapolis Parks vs. Racially-Restrictive Housing Covenants



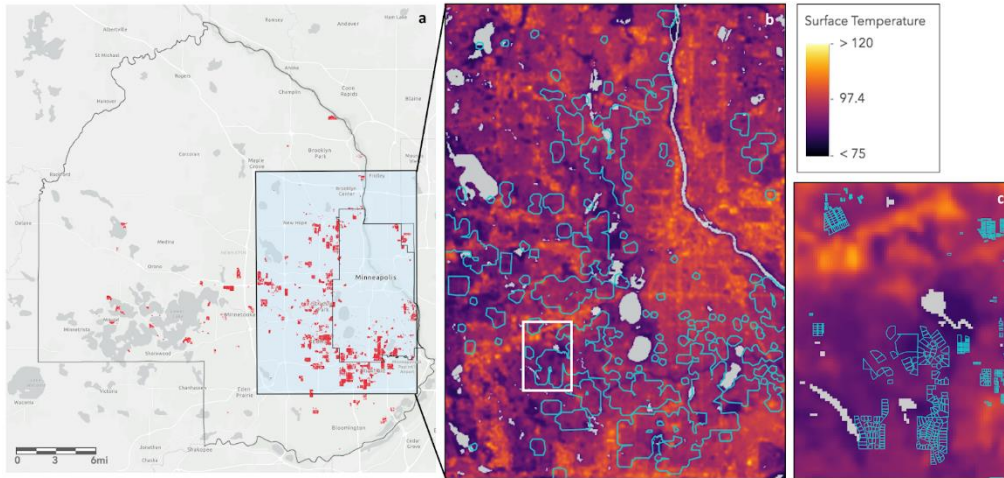
Tree Canopy and Neighborhood Median Income



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**



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)



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