Ensuring Equitable Neighborhood Change:
Gentrification Pressures on Housing Affordability

Gentrification is a form of neighborhood change that occurs when higher-income groups move into low-income areas, potentially altering the cultural and financial landscape of the original neighborhood. In the most recent decade, gentrification has been manifested in the “return to the cities,” with redevelopment and investment in many downtown areas of the nation. Greater demand for centrally located housing, particularly amidst an existing affordability crisis, may be fueling community change in many American metropolitan areas. With increased demand and housing costs comes increased housing-cost burdens, the potential for displacement of long-term low-income residents, long-run resegregation of neighborhoods, and heightened barriers to entry for new low-income residents looking to move to places of opportunity.

In the press, news about gentrification in cities such as San Francisco, Chicago, and New York highlight tensions between newcomers and existing residents and surface opposing perspectives about neighborhood change. Alongside the change in culture that is happening in gentrifying neighborhoods, significant increases in rents and evictions have escalated the hostility felt toward newcomers. On the opposite end of the spectrum, other articles claim that “gentrification is no longer a dirty word,” praising the reductions in crime and greater access to amenities that even long-time residents appreciate.\(^1\) In the middle of the debate, a third set of articles recognize that both of these trends and tensions are occurring and that, although gentrification brings increased investments and has the potential to decrease crime, higher-income residents benefit disproportionately and displacement is a real concern.\(^2\)

Note, however, that many use the term “gentrification” to capture one type of neighborhood change, with both a particular underlying cause and with specific outcomes. Broader change is occurring across a wide array of communities that may not fit the narrower definition of gentrification, particularly with respect to assumed outcomes. For the context of this report, gentrification refers to the broader set of neighborhood change.

This report reviews the recent research on the causes and consequences of gentrification and identifies key steps policymakers can take to foster neighborhood change that is both inclusive and equitable. Best practices on the ground have been varied, but they all include a focus on the preservation and production of affordable housing and are strengthened by their collaboration and partnership with other local agencies. In particular, this report suggests four key strategies that could alleviate the pressures on housing affordability and community resistance to change.

1. **Preserve existing affordable housing.** The nation loses more than 400,000 affordable housing units every year due to disinvestment and disrepair.\(^3\) Another 140,000 affordable units a year are no longer affordable because owners renovated their units in order to realize the large gains in market rents.\(^4\) Programs such as the U.S. Department of Housing and Urban Development’s (HUD’s) Rental Assistance Demonstration (RAD) could help the private market invest in decent, safe, and affordable housing.

2. **Encourage greater housing development including, but not limited to, affordable housing.** Housing costs have been increasing since the 1970s, building to today’s affordability crisis, and are particularly pronounced for renters. Issues of affordability are widespread and reach beyond the “hottest” coastal markets and gentrifying neighborhoods. Federal and local policies that incentivize greater development of housing can ease pressures on overall housing affordability.
3. **Engage existing community residents.** Renewed investment in urban areas may produce some benefits that long-time residents in gentrifying neighborhoods can harness. However, a common complaint among existing residents is political displacement; the new services and amenities that gentrification brings, such as dog parks and bike lanes, are seen as intended for, and attracting new, higher-income residents. Neighborhood change can often take place without regard for the concerns and requests of existing residents. Recognizing that housing affordability and residential displacement are not the only concerns and seeking the active participation of residents could capture the buy-in of residents and ensure that other coping strategies are successful.

4. **Take a broader look and using regional, rather than localized, strategies.** Effective tools will focus on regional coordination, looking above the neighborhood level and beyond housing. The federal government could be particularly helpful in encouraging regional cooperation and coordinating with multiple agencies on issues such as transportation and education.

This report is divided into four sections that give context to these solutions. First, the report describes the causes of gentrification and explores the trends of urban revitalization since the 1970s. Second, the report summarizes the recent research on some consequences of gentrification, both positive and negative, including displacement potential, poverty concentration, and neighborhood conditions. Third, the report suggests policy tools in the four categories in the preceding list. Finally, the report highlights new innovations in gentrifying areas.

### Patterns and Causes of Gentrification and the Broader Urban Renewal

#### Gentrification Trends

Gentrification, particularly of downtown areas, has been increasing since the 1990s. However, from 2000 to 2014, a greater number of low-income, city census tracts have experienced accelerated gains in income and the number of White residents, over and above the increases experienced in the larger metropolitan area, than in previous decades. Not only is gentrification affecting a broader set of markets than during the 1990s, but it has also resulted in more dramatic economic changes. The biggest difference between the two periods has been the greater prevalence of significant rent increases in the current period. The share of initially low-income city census tracts that saw large gains in rents relative to the metropolitan area more than doubled from 10 percent in the 1990s to 24 percent in the 2000s.

Recent neighborhood change has been driven not by a surge in population growth in urban neighborhoods but by a compositional shift in the urbanizing population. As in previous decades, the nation continues to suburbanize, with population growth in the nation’s suburban neighborhoods almost three times faster than growth in urban cities.
Beginning in the 2000s, however, the young, college-educated demographic has grown faster in urban rather than in suburban neighborhoods. Zeroing on downtown neighborhoods in the largest metropolitan areas of the nation, where much of the urban revival has been occurring, the growth in this current set of gentrifiers has been particularly pronounced. Downtown residents represented only 5 percent of the total population during 2010 but, from 2000 to 2010, accounted for 24 percent of the total increase in the college-educated 25- to 34-year-old population and almost 12 percent of the total increase in the college-educated 35-to 44-year-old population. Contrary to claims that retiring baby boomers, aged 45 to 65, are increasingly likely to choose to live in urban locations, this demographic continues to suburbanize, along with households 65 and older. The urbanization of the college-educated is a relatively new phenomenon, irrespective of age group. During the 1990s, the college-educated population grew faster in downtowns than in the suburbs in less than one-fourth of the 50 largest metropolitan areas. Between 2000 and 2010, however, the college-educated population urbanized in a majority of the same 50 metropolitan areas.

The racial compositions of downtown urban neighborhoods have also reversed previous trends of "White flight," when the proportion of White residents within close proximity to central business districts declined from 1970 to 1990. Baum-Snow and Hartley (2016) attributed this reversal to the probability that White residents with low socioeconomic status indicators (SES), such as educational attainment status, migrated out of city centers between 1980 and 2000 but were stable in their neighborhood choice after 2000. In addition, the probability that high-SES White residents migrated in increased after 2000, prompting growth in the proportion of White residents in downtowns by 2010. This current period of gentrification represents a broader urban renewal, marking a reversal in the previous trends of significant population losses and the poor performance of downtowns relative to the larger metropolitan areas. During the 1970s and 1980s, two-thirds of all census tracts within a central city experienced a loss in income, relative to the larger metropolitan area. By the 1990s, over 40 percent of all central-city census tracts experienced a relative gain in income. Similarly, the number of people living in high-poverty neighborhoods declined by 24 percent in the 1990s compared to a doubling of the population in high-poverty neighborhoods from 1970 to 1990. Sharp declines in the general population in urban neighborhoods occurred in the 1970s and were reversed in the 1980s and 1990s but only for neighborhoods within a relatively short distance to central business districts. Although the benefits of urban renewal for downtowns have been meaningful, it is critical to consider the full effects of these changes, including whether benefits have been distributed equally to both new and existing residents.

**Causes of Gentrification**

Understanding the mobility motivations of the young, college-educated gentrifying demographic is important, because their choices are the ones that shape neighborhood change most significantly. The foundation for the current urban renewal may have been laid by the public and private investments during the 1990s that spurred redevelopment of many downtowns, with greater availability of services and amenities that have attracted the current set of gentrifiers.

**Public Redevelopment Efforts and HOPE VI**

Federal and local spending on dog parks and bike shares, among other amenities, during the 1990s is likely to have influenced the urbanization of the young, college-educated demographic today. One particular redevelopment initiative, HUD’s Housing Opportunities for People Everywhere (HOPE VI), which began in 1992, may have influenced recent trends in changing communities. HOPE VI demolished 96,200 units of severely distressed public housing throughout the nation, with the goal of revitalizing public housing projects and deconcentrating poverty. A study on the impact of HOPE VI found that many severely distressed public housing projects were replaced with high-quality, lower-density, mixed-income housing that has contributed to the revitalization of entire inner-city communities, along with improving conditions for surrounding neighborhoods. Several HOPE VI developments were successful in attracting a mix of market-rate, affordable, and low-income tenants. In all sites, a majority of residents in new developments reported being satisfied with their units and neighborhoods. Revitalization efforts also led to new community amenities such as police substations, community centers, and job training centers. Despite its successes, some researchers have argued that the program’s aims resulted in gentrification of previously blighted neighborhoods and led to the permanent displacement of many low-income households. The HOPE VI Panel Study, which tracked residents from five sites, asked public housing residents on their replacement housing preferences. Most responded that they would like to return to the site when completed. However, the Government Accountability Office estimated that the rate of return for HOPE VI residents would generally remain below 50 percent. Part of the discrepancy suggests that some residents who would like to return could not because of a loss in public housing units. The reductions in density and the mixed-income strategy of HOPE VI resulted in a net loss of about one-half of units.
HOPE VI

The Housing Research Foundation’s study on eight HOPE VI communities found generally positive neighborhood outcomes, including—

- A 57-percent faster increase in average resident per-capita incomes than in neighborhoods citywide.
- An average unemployment decline of 10 percentage points compared with no significant net change at city levels.
- A decline in the poverty concentration of low-income households during the 1990s.
- An average decline in the violent crime rate that was 30 percent greater than in the overall city.
- Higher rates of mortgage lending than in the overall county, implying increasing rates of residential development.


that would have received the deep, permanent public housing subsidies that would make units affordable for very low-income households.27

Amenity Preferences

Public redevelopment can also be an impetus for expanded private investment in a neighborhood, with amenities that may attract a higher-income customer base. In recent research, Couture and Handbury (2015) posited that a greater preference for urban amenities—retail, entertainment, and service establishments—is the primary motivation for the movement of the young, college-educated demographic into the central core of cities.28 They concluded that labor market dynamics could not explain the movement into downtowns because of a rise in reverse commutation patterns (from downtown to the suburbs), signaling the importance of urban amenities. The empirical results on the types of businesses near growing central business districts suggest that the preference of this set of gentrifiers differs from their nongentrifying counterparts. In particular, this demographic is more attracted to proximity to amenities such as theatres and bars and less sensitive to changes in house prices.29 The recent income growth among the college-educated, as hypothesized by Rappaport (2009) and by Gyourko et al. (2013), has increased their willingness to pay for locations with a perceived high quality of life.30

Rental Affordability Crisis

At the same time the composition of urban neighborhoods has been changing, average rents across the nation have been rising, with the fastest rent growth in gentrifying neighborhoods.31 Rising housing costs, particularly for renters, may have forced households to consider a broader set of neighborhoods that they may not have previously considered. Ellen, Horn, and O’Regan (2013) studied the motivations of households that move into relatively low-income neighborhoods and found that households that place less value on services (such as renters and childless households) and those with greater housing choice constraints (such as first-time homebuyers and minority households) are more likely to do so.32 They found no evidence that the neighborhoods chosen were more accessible to employment but, rather, that movers had a lower total cost of housing because they moved to a less-expensive neighborhood.33 These findings may suggest that the national affordability crisis may have played a role in the recent change of urban neighborhoods.

Racial Composition and Crime

It is likely, however, that a combination of several factors, including falling citywide crime rates, has contributed to gentrification of downtown areas. Much like the presence of highly distressed public housing, high violent crime rates may have inhibited investment and in-migration into downtowns during the 1970s and 1980s. Between 1990 and 2012, the crime rate fell by 44 percent nationally and even more significantly in central cities.34 Ellen et al. (2016) found that declines in citywide crimes were associated with increases in the probability that high-income and college-educated households choose to move into both high- and low-income central-city neighborhoods, relative to cities where the crime rate did not fall.35 They posited that high-income households have a greater sensitivity to crime because they can, because their resources and therefore residential options are greater, allowing them to outbid lower-income households in lower-income but accessible neighborhoods.36
Outcomes of Gentrification for New and Existing Residents

Displacement and Increasing Rent Burdens

Research on Displacement

The most common critique of gentrification is its potential to displace long-term, low-income residents. Displacement can happen in many ways: direct displacement, in which residents are forced to move out because of rent increases, building rehabilitation, or a combination of both; exclusionary displacement, in which housing choices for low-income residents are limited; and finally displacement pressures, when the entire neighborhood changes and the services and support system that low-income families relied on is no longer available to them.37

Although displacement may be the most common concern, most of the quantitative studies find little evidence of direct displacement occurring. In fact, Ellen and O’Regan (2011) found that turnover rates, or the share of households that left their housing unit, did not rise among even the most vulnerable populations or in the neighborhoods with the largest gains in relative income.38 Surprisingly, their research found that exit rates were actually lower in gentrifying neighborhoods than in nongentrifying neighborhoods, even among renters or poor households.39 Similarly, Freeman and Braconi’s (2004) research on displacement in gentrifying neighborhoods of New York found that low-income households were actually less likely to move.40 Racial and ethnic minorities were significantly less likely to report displacement, after controlling for age and income, in other research.41

Even studies that find some evidence that gentrification and displacement are linked, such as Freeman (2005), found only a modest relationship, at best.42 Moreover, Freeman (2005) did not find evidence that poor renters appeared to be particularly vulnerable to displacement or elevated mobility rates from gentrification.43 Similar to Ellen and O’Regan (2011), he concluded that housing succession through voluntary entries and exits, not displacement, was likely the “primary mechanism through which gentrifying neighborhoods undergo socioeconomic change.”44

One possible reason for the lack of evidence on displacement may be its measurement. Researchers generally proxy displacement by examining exit rates from units. Exit rates may increase for low-income renters who are unable to cope with higher housing costs but decline for those who realize the benefits of neighborhood improvements. On net, then, exit rates may move very little or even decline, even in the presence of some displacement. In addition to the difficulty of measuring displacement, these studies were based on changes occurring in the 1990s, when rent increases were not as prevalent as they are today.

These factors may have contributed to the previously muted public policy response when HUD investigated the potential for displacement and found that the scale of displacement was not sufficient to warrant concern during the 1980s.45 The agency concluded that disinvestment accounted for a greater proportion of displacement than neighborhood revitalization.46 Whereas the earlier focus was on stemming urban decline rather than on gentrification, recent trends in the compositional shifts of downtowns and significantly higher rent growth in gentrifying areas has put gentrification back on HUD’s agenda. HUD’s current concerns with neighborhood change have been informed by what the agency has heard from some cities around the nation, particularly regarding tensions around the significant rent increases in high-demand neighborhoods not compared with previous periods.

As part of HUD’s “Prosperity Playbook” initiative, Secretary Julián Castro has facilitated discussions in cities and regions around the country on expanding affordable housing opportunity and increasing economic mobility. In areas where neighborhood change is particularly intense or advanced and displacement of minority and low-income households is occurring at a rapid pace, local leaders have highlighted the need for policies that encourage equitable neighborhood change. Tools that help areas amplify the upside potential of renewed interest and investment in low-income urban areas, while limiting the potential downsides of displacement or long-term segregation, have been an important part of the policy discussion between local communities and HUD.

Higher Rent Burdens for Low-Income Households

Unsurprisingly, rents increased significantly faster in gentrifying neighborhoods than in nongentrifying areas during the 1990s, a trend that is happening to a more significant degree since 2000.47 Freeman and Braconi’s (2004) study found, for example, that, in New York during the 1990s, three-fourths of low-income renters in gentrifying neighborhoods were paying more than the generally recognized standard of affordability, 30 percent of their income toward rent, and one-half of low-income renters were paying up to 67 percent of their income toward rent.48 The average rent burden for poor households living in gentrifying neighborhoods, at 61 percent, was also higher than the average rent burden for poor households living outside of gentrifying neighborhoods, at 52 percent.49 These average rent burdens for both gentrifying and nongentrifying neighborhoods are far above the recognized standard of affordability, demonstrating that more affordable housing development is needed across the board. The patterns
also show that these pressures can be exacerbated in rapidly changing neighborhoods.

Rent burdens have been even more pronounced because of a greater prevalence of rent increases in urban neighborhoods than in the 1990s, a cause for greater concern during the recent period. As of 2016, 72 percent of the lowest-income renters (earning less than $15,000) are facing severe housing cost burdens, paying more than 50 percent of income toward rent.50

Small Business and Political Displacement

Cultural Displacement

Although the existing literature focuses primarily on the potential for housing and neighborhood displacement of low-income residents, the impact of neighborhood change extends beyond housing alone. A primary motivation for existing residents’ desire to stay is the services and support systems on which low-income families have relied, such as affordable mass transit, economic and workforce development, and other basic services. Urban revitalization often brings new amenities that attract higher-income in-movers but that are not always aligned with the needs of existing residents.

“Cultural” displacement of a neighborhood—defined at least partly by the mix of shops and restaurants—is another often-cited critique. Recent research by Meltzer (2016) on small business exit rates in changing New York neighborhoods provided only mixed support for this concern.51
Small businesses do not appear to be at heightened risk of displacement from gentrifying neighborhoods, and retention rates among small businesses are generally higher than exit rates in both gentrifying and nongentrifying neighborhoods. However, gentrifying neighborhoods have a somewhat higher share of businesses that leave without any replacement. When businesses are replaced, they are generally in a different sector than the original, with the highest gains in businesses providing services such as art and entertainment venues and employee placement services and losses in goods-producing industries such as manufacturing. Replacements are also more often chain stores, changing the feel of a neighborhood entirely.

A common view of the new amenities that gentrification brings to a neighborhood is that they are not meant for existing residents. Along with the loss of services crucial for low-income families, one of the perceived downfalls is a loss of minority political representation as new residents successfully advocate for amenities and services they want, while the needs of existing residents are seen as pushed aside. Even as existing residents cite neighborhood improvements, such as reductions in violent crime, they recognize that these gains may only exist because more affluent residents have a stronger voice to demand greater policing and services.

Benefits to Residents Who Stay

Deconcentration of Poverty

During the 1990s, gentrifying neighborhoods experienced a decrease in poverty rates of 5 percentage points compared with a 3-percentage-point gain in nongentrifying tracts. Similarly, Torrats-Espinosa and Ellen (2016) found that, as rents rise, Housing Choice Voucher (HCV) tenants tend to live in lower-poverty neighborhoods. Given the influx of higher-income residents and an increase in investment and likely employment, the reduction in poverty in these tracts is perhaps unsurprising. In fact, the primary goal of HOPE VI revitalization efforts was to deconcentrate poverty and encourage mixed-income development. One of the successful outcomes of HOPE VI neighborhoods studied was the decline in poverty concentration of low-income households from 81 percent in 1989 to 69 percent in 1999.

Neighborhood Improvements

In recent research on the outcomes for public housing residents in gentrifying tracts of New York City, Dastrup and Ellen (2016) found improvements in a variety of neighborhood indicators. They found that public housing developments in gentrifying tracts have lower neighborhood violent crime rates and are zoned for public elementary schools with higher standardized test scores than their counterparts in lower-income communities. Residents of these neighborhoods are also more often employed, have slightly higher incomes, and have greater educational attainment levels. Similarly, Ellen and O’Regan’s (2011) work found increased satisfaction among original renters who stayed in gentrifying neighborhoods, likely due to the improved neighborhood conditions.

Greater Access to Services

Broader urban renewal is also likely to bring a greater number of services that were previously absent in the neighborhood. A number of studies have demonstrated that low-income and minority neighborhoods have fewer and smaller retail stores, such as supermarkets, banks, and drug stores, than higher-income neighborhoods. This limited choice and lack of competition may lead families to pay more for basic goods and services. Meltzer and Schuetz’s (2012) study on retail establishments in New York City found that lower-income and minority neighborhoods had lower densities of commercial businesses and employment, smaller businesses, and a higher proportion of unhealthy restaurants. Growth of retail establishments increased between 1998 and 2007 and was particularly strong in gentrifying neighborhoods.

An increase in the access of a greater number of services can be a potential benefit of neighborhood change, especially if the type of establishment can promote better outcomes for its residents, such as mainstream financial institutions or healthy food establishments. Meltzer and Schuetz’s (2012) research demonstrates that poor neighborhoods and predominantly Black and Hispanic neighborhoods had a greater proportion of unhealthy food chains compared with higher-income areas. Although their research is silent on the effect of a rise in healthy establishments, some anecdotal instances suggest that gentrification has been associated with bringing healthy food options in a previous “food desert,” such as Harlem. Prior to the early 2000s, Harlem lacked larger grocery stores, leaving little choice for low-income residents except to shop at local bodegas (mini markets) with few healthy options. With urban renewal from the Upper Manhattan Empowerment Zone spreading into underserved areas such as Harlem, the area has seen an increase in the number of chain grocery stores such as Whole Foods and, at the same time, increasing rents that have forced out older soul food restaurants.

To be sure, the research has demonstrated that potential benefits accrue from gentrification.
However, many of those benefits are available only to those who stay in changing neighborhoods. With rising housing costs often associated with neighborhood improvements, it is likely that a smaller proportion of lower-income residents have the means to stay. Federal housing policies such as public housing and HCVs have had a meaningful impact on protecting some renters from displacement but are not the only solution to a multifaceted issue.

**Policy Responses to Gentrification**

A common theme echoed throughout conversations with local policymakers during HUD’s Prosperity Playbook convenings is that a broad-based approach to housing affordability is necessary for its success—one that both encourages housing development and affordable housing preservation as well as community engagement from all residents. This section suggests four key strategies that could alleviate pressures on housing affordability and community resistance to change at all policy levels.

**Preserve Existing Affordable Housing**

The nation loses more than 400,000 affordable housing units every year due to disinvestment and disrepair, including 10,000 public housing units. Another 140,000 affordable units a year are no longer affordable because owners have renovated their units in order to realize the large gains in market rents, a reversal of “downward filtering.” Programs that preserve existing affordable housing, particularly in gentrifying neighborhoods, are important tools in ensuring that long-term, low-income residents who want to stay have the ability to do so.

**Rental Assistance Demonstration**

Public housing developments, in which subsidies are attached to the particular unit, may be an effective tool at keeping low-income families in place. However, the current structure and level of funding, which is through annual appropriations, has been inadequate to address the $26 billion backlog of deferred maintenance that can result in a permanent loss of public housing units.

In response, HUD proposed, and Congress authorized, RAD in 2013. RAD’s main goal is to give public housing agencies (PHAs) a tool to preserve and improve public housing properties by moving units from the public housing program to a more stable funding platform, such as long-term project-based Section 8 contracts like project-based vouchers or project-based rental assistance. Through the movement from a funding platform of annual appropriations to long-term contracts, RAD allows PHAs to leverage external resources in order to invest in the public housing stock. PHAs can obtain mortgages to finance capital improvements and are eligible for low-income housing tax credits (LIHTCs). As of October 2015, more than $2.5 billion of external funding has been raised for about 19,000 units. To date, 185,000 units have already been awarded RAD status, which is the current cap on RAD set by Congress. The funding for units that move to long-term project-based Section 8 contracts through RAD must be renewed by law, ensuring that these units remain permanently affordable to low-income households.

Under RAD, residents continue to pay 30 percent of their income toward rent and maintain the same basic rights while RAD maintains the public stewardship of the converted property through clear rules on ownership and use.

Given the central location of the oldest public housing stock in the country, the existing public housing stock may be an important tool in anchoring long-term affordable housing in and near gentrifying neighborhoods.

For example, in New York City, 58 percent of public housing units are in community districts that are classified as gentrifying, and nearly two-thirds of public housing block groups were surrounded by block groups that had average incomes above the city median in 2010. RAD can be a means for ensuring that the existing stock of public housing is maintained and remains permanently affordable for low-income families to stay in place or move to places of opportunity.

**Housing Choice Vouchers**

HUD’s HCV Program is the largest federal rental housing program, providing housing subsidies for over 2.2 million low-income households. Voucher holders pay 30 percent of their income toward rent, and the subsidy covers the difference between that and an allowable payment standard, determined largely by the Fair Market Rent (FMR). HCVs and other forms of tenant rental assistance may be useful in broadening neighborhood choice for low-income families and help to alleviate some of the exclusionary displacement that occurs in central neighborhoods. The Urban Institute notes that, without federal rental assistance programs, the affordability crisis would be even worse and the share of families who could have afforded adequate housing in 2013 would have fallen from 28 to 5 percent. Subsidies can be particularly helpful in keeping low-income families in place in gentrifying neighborhoods, where some evidence suggests positive outcomes for voucher holders who remain, including living in neighborhoods with lower poverty rates.
However, recent research suggests that, even for those with subsidies, this protection is far from complete. Torrats-Espinosa and Ellen (2016) found that, in metropolitan areas where rents are increasing more rapidly, voucher households tend to move more frequently to other neighborhoods, experience higher rent burdens, and become more spatially concentrated. It is particularly likely that a voucher holder will face a higher rent burden in a tight housing market, such as a gentrifying neighborhood, where housing units that meet program requirements become increasingly difficult to find. Similar results were found for families who were relocated after HOPE VI. Evidence from the HOPE VI Resident Tracking Study (Buron et al. 2002) suggested that former residents ended up in neighborhoods with lower poverty rates, lower crime rates, and better housing conditions than families living in public housing awaiting revitalization, but these benefits were tempered by some residents’ financial insecurity.

One limit to the ability of rental vouchers to keep residents in place as rents increase may be how the FMR, on which payment standards are largely based, is calculated. Currently, the FMRs provide a single rent standard for an entire metropolitan area, which may underestimate the rapid rent growth occurring in certain central-city neighborhoods. HUD’s final rule on Small Area Fair Market Rents (SAFMRs), published on November 16, 2016, may provide greater flexibility in this instance. Unlike metropolitan-level FMRs, SAFMRs and their associated payment standard amounts are calculated at the ZIP Code level. SAFMRs recognize that neighborhoods within a single metropolitan area can be drastically different in terms of opportunity, services, and, thereby, rents and give greater choice to voucher households in determining their housing locations. For residents of gentrifying neighborhoods, SAFMRs may help to stem displacement by granting higher payment standards than the overall metropolitan area.

**Preservation-Friendly Incentives**

On the local level, aligning incentives for existing affordable housing owners with the community’s preservation priorities can be effective in maintaining affordable units. Examples of preservation-friendly policies include tax abatements to lower property taxes for owners who agree to preserve their units as affordable, such as the Class 9 program in Chicago. The Class 9 program reduces the assessment rate on substantial-rehabilitation or new-construction rental projects to the same lower rate as single-family property assessments when a minimum of 35 percent of units are affordable.

In addition to Class 9, Chicago’s Class S property tax incentive program provides rate cuts to preserve over 3,000 Section 8 housing units at risk of conversion to market-rate rental or condominium units, which are particularly at risk in gentrifying neighborhoods. Since Housing Assistance Payment contracts began expiring in 1997, owners of more than 1,000 Section 8 units have chosen to opt out in Illinois, reducing the supply of subsidized housing in the state. The Chicago Rehab Network estimates that hundreds of rental homes have been preserved as a direct result of the incentive.

**Preservation Catalog**

Because of uncertain congressional appropriations, localities are asked to do more with less when it comes to affordable housing development and preservation. Using the resources that do exist in the most efficient way can help governments react in an uncertain budgetary environment.

Lubell (2016) suggested numerous policy responses that could improve the efficiency of resource utilization, including a preservation catalog that identifies when subsidies or rental assistance will expire. The national online preservationdatabase.org is currently doing this but focuses on federal subsidies and would greatly benefit from information on state and local subsidies. This database can assist communities in prioritizing preservation targets well ahead of subsidy expirations and help them react with the appropriate tools. Currently, the database shows that 2 million federal assisted rental units with affordable use restrictions will expire over the coming decade.

**Encourage Greater Development**

In addition to preserving existing affordable units, encouraging greater development of rental units at all levels can lower housing costs and expand housing choice for residents, particularly in areas with significant rent growth. A majority of the current affordable housing stock is not subsidized but rather consists of older units that no longer command the highest rents or have “filtered downward.” These are units that Lubell (2016) described as “market-rate affordable” or “naturally occurring affordable”: units that are affordable for low-income households without direct government subsidies. However, older housing stock that could be “market-rate affordable” is often housing higher-income households due to a shortage in rental housing at all levels. The Joint Center for Housing Studies estimated that downward-filtered units increased the supply of affordable units by 4.6 percent between 2003 through 2013, which was more than offset by the loss of 7.5 percent of similarly priced units due to unit upgrading that increased rents, or “upward filtering.” Given the tightening of rental markets nationwide, the number of low-income renters far exceeds the number of available and affordable...
units, such that both preservation and development of new units is necessary. Indeed, a National Low Income Housing Coalition study found that, in 2014, 31 rental units were affordable and available for every 100 extremely low-income renters.96

Federal Housing Administration Insurance Rate Cuts

At the federal level, HUD has been looking for ways to expand the affordable supply within its current funding constraints, including the Federal Housing Administration’s (FHA’s) cut in multifamily mortgage insurance rates to stimulate the production and rehabilitation of affordable, mixed-income, and energy-efficient housing, implemented April 1, 2016. FHA estimates that rate reductions will spur the rehabilitation of an additional 12,000 units of affordable housing annually, create new units, and improve energy efficiency to help reduce utility costs for residents.97

In brief, the FHA rate reduction applies to affordable housing where at least 90 percent of the units are under Section 8 contracts or covered by LIHTC affordability requirements and to mixed-income properties that have units set aside based on affordability through LIHTC, Section 8, inclusionary zoning, or other local requirements. An important component of the rate cut is that it applies to local efforts to increase affordable housing—inclusionary zoning or other local affordability requirements. By adding federal resources for local efforts and supporting state and local policies that align with federal priorities, the insurance rate cuts can help to increase the supply of affordable housing while garnering local support.

Property Acquisition

Beyond federal efforts, local governments have had some successes in developing affordable units in some neighborhoods where such units would be cost prohibitive through the use of property-acquisition funds. For example, the NYC Acquisition fund grants up to $190 million in loans to affordable housing developers through major financial institutions that are protected by a guarantee.98 Over 7,650 affordable units have been created or preserved as a result of the fund.99

A particularly promising approach to applying property acquisition funds in gentrifying neighborhoods is to target existing or upcoming transit development. The Urban Land Conservancy’s fund purchases and holds property in key sites in Denver for the construction and preservation of more than 1,000 affordable housing units in “current and future transit corridors.”100 Similarly, the Bay Area Transit-Oriented Affordable Housing (TOAH) Fund is a $50 million fund that is focused on the production and preservation of affordable housing in transit-oriented neighborhoods that also sets aside funds for neighborhood amenities such as community facilities, health clinics, and grocery stores.101 These types of funds can be particularly useful for renters in and around gentrifying neighborhoods. Low-income households are often forced to trade location for affordability to such a degree that they can spend almost three times more on transportation when living in neighborhoods with lower-cost housing.102 Creating and preserving affordable housing near transit options can alleviate some of the high cost burdens that low-income renters in these neighborhoods face.

Housing Supply and Local Regulations

Given rising rents, the question remains: Why has the supply of housing not caught up to demand? Researchers have increasingly focused on the role of restrictive land zoning regulations, which have risen since the late 1970s, in increasing construction costs. Glaeser, Gyourko, and Saks (2005) found that, until the 1970s, housing price increases were driven by rising quality of both housing and construction. The authors concluded, however, that price increases instead reflect the difficulty of obtaining regulatory approval for new home construction.103 Similarly, Gyourko et al. (2013) demonstrated that the widening of real home price distributions is correlated with variation in the adoption of land use restrictions by communities.104

A collection of work draws direct connections between local zoning restrictions and the cost of housing for specific cities. For example, Glaeser et al. (2006) found that a 1-acre increase in a Boston-area town’s minimum lot size was associated with about a 40-percent drop in housing permits.105 In areas with increased demand, such as Manhattan, land use regulations are credited with constraining the supply of housing and leading to an increase in prices.106

These patterns of increased housing costs and restrictions on supply since the 1970s suggest that this problem is not temporary and that we are not waiting for the market to catch up. In fact, these regulations can be particularly restrictive for multifamily housing and incentivize expensive housing development over moderately priced housing.107 At an average asking rent of about $1,381 per month, housing development currently under way is typically more expensive than the average renter can afford.108 Whereas a household income of $55,000 would be required to afford that level of rent without incurring a high housing cost burden, the average income for a renter is just $35,000.109 As housing construction and maintenance costs increase, units “rarely filter down to become affordable for low-income people.”110

A recent White House report, the Housing Development Toolkit,
Establishing by-right development, requiring vacant property, reducing minimum lot sizes and establishing density bonuses or allowing accessory dwelling units. This often results in pushing any neighborhood, the greater the ability to implement strict local barriers. The toolkit recognizes that the greater political capital of some neighborhoods, the greater the ability to address externalities, such as environmental harm or the connections between transit and housing. One particular regulation that the Toolkit highlighted is inclusionary zoning, policies that either require or encourage a number of units in new developments to be offered below market rate. Inclusionary Zoning Policies

Through the Housing Development Toolkit, the White House has noted that many local regulations have positive intentions and impacts, with the ability to address externalities such as environmental harm or the connections between transit and housing. One particular regulation that the Toolkit highlighted is inclusionary zoning, policies that either require or encourage a number of units in new developments to be offered below market rate. Inclusionary Zoning Policies

The Lincoln Institute of Land Policy estimates that more than 500 local jurisdictions adopted inclusionary housing programs from 1970 to 2010, and these policies produced approximately 129,000 to 150,000 affordable units nationwide. An empirical debate is ongoing about the magnitude of benefits and associated negative effects of these types of policies, however. Some detractors have noted that inclusionary zoning policies often fall short of their goals and, in hot housing markets, can raise construction costs significantly. They can potentially lead to a decrease in unit production and, ultimately, affordability.

On the other hand, other empirical studies have suggested that the number of affordable housing units produced from inclusionary zoning programs is underestimated and that these policies do not lead to significant declines in overall housing production or to increases in rents and prices. A recent report by the Center for Housing Policy notes that the success of inclusionary zoning policies depends on different factors; for example, offering additional incentives that offset the cost to developers, such as fee waivers or expedited permit and approval times. Therefore, aligning regulations that attempt to increase the supply of affordable housing with the correct incentives and in the correct markets may be instrumental to their success.

Engage Community Residents

Although greater development is needed to meet current demand and to compensate for decades of restricted supply, high-density and affordable housing development is often met with community resistance. Successful development plans will seek the buy-in of the community in a variety of ways that reach beyond just housing.

State and Local Measures on Affordable Housing Development

Complementing federal incentives for new affordable housing development, local governments have sought new means for affordable housing construction while garnering public support. In San Francisco, Proposition A, a $310 million bond measure for...
affordable housing, was passed with a majority of 74 percent of voters supporting the bond during the November 2015 referendum.\textsuperscript{118} The measure is expected to finance the construction or rehabilitation of 30,000 affordable units, and a significant portion of the bond will be used to target affordable housing development specifically in the gentrifying Mission District neighborhood. Although the city has been concerned with the displacement of minority and low-income households, on top of affordability pressures from the tech boom, placing the bond for a public vote has shifted which actors are prioritizing housing affordability. By doing so, San Francisco leaders have already garnered widespread public support before any affordable units are even constructed.

**Support for Community-Led Organizations**

Although residential displacement is a primary concern of many changing neighborhoods, communities should also act to ensure that residents are not left alienated from neighborhood changes. Stemming the social tensions that come with the potential for cultural and political displacement of long-term residents can encourage meaningful social interactions with newcomers and foster greater integration.\textsuperscript{119} Researchers such as Chaskin and Joseph (2015) recognize that meaningful integration will require more than policy responses geared toward housing. If communities are not intentionally “activating the mix,” as they call it, or working to ensure that increased mixing currently occurring in cities is “real,” then diversity, if achieved, is much less likely to remain.\textsuperscript{120} Indeed, Hyra (2016) argued that “we must look beyond residential and small business displacement… impacts to understand how to effectively facilitate community conditions in economically transitioning neighborhoods that better support social cohesion and interaction among traditionally segregated populations.”\textsuperscript{121} One way for all levels of government to support this kind of meaningful integration is through current funding that can be directed to support community-led organizations that encourage cross-race and cross-class connections.\textsuperscript{122}

South End Boston provides a good example of the need for these types of policy responses. Despite the area’s racial and economic diversity, with high-income and generally White homeowners living in close proximity to minority renters, micro-level segregation continues to occur.\textsuperscript{123} Higher-income residents often avoid areas immediately surrounding subsidized developments they consider unsafe, and lower-income residents are often priced out of establishments that high-income residents frequent.\textsuperscript{124} These patterns show up in neighborhood organizations that are designed to serve the needs of particular interest and social groups, as well. For example, block associations that attract higher-income residents promoted activities such as wine tastings and historic preservation, whereas associations based in affordable housing complexes focused on social services and ethnic cultural celebrations.\textsuperscript{125}

Clearly, meaningful integration involves more than just mixed-income neighborhoods. The most successful neighborhood organizations at promoting social cohesion in South End Boston were those that reflected broad-based interests and were not cost prohibitive.\textsuperscript{126} In order for low-income residents to garner the benefits of neighborhood change, communities should also pursue policy objectives further than affordable housing by supporting neighborhood organizations that foster greater connections between newcomers and long-time residents and that encourage civic engagement among all groups.

**Regional Cooperation and Strategies**

As the number of lower-income and poor households continues to grow faster in the suburbs than in the nation’s biggest cities, local suburban agencies struggle to keep up with demand for services because they lack the fiscal and nonprofit architecture.\textsuperscript{127} Historically, social service resources were more likely to be supported and funded in urban centers, where large concentrations of poor households resided. However, gentrification, along with the rental affordability crisis and housing bust in the mid-2000s, has resulted in an influx of lower-income and poor households into suburban communities.

Murphy and Wallace (2010) found that, at the start of the 2000s, the suburban poor were more isolated than their city counterparts from organizations that could help them with their daily needs and “even more so from those offering opportunities for mobility.”\textsuperscript{128} This illustrates the interconnectedness between neighborhoods and communities. A shortage of housing in one city, and any policies that contribute to it, spill over to surrounding communities. There is an ecosystem of neighborhoods and communities; the impact of gentrification is not isolated to the changing neighborhood, and addressing the forces behind it requires regional strategies.

**Affirmatively Furthering Fair Housing**

One way for the federal government to be instrumental in encouraging regional cooperation and coordination is through HUD’s Affirmatively Furthering Fair Housing rule (AFFH). Beyond stemming discrimination, the 1968 Fair Housing Act requires that HUD and other federal agencies “affirmatively further” fair housing in the administration of housing programs. This obligation applies to
jurisdictions and grantees receiving HUD funds, and the final rule sets forth the requirements and process for those program participants.

Key parts of the rule relevant to this discussion are—

- Program participants receiving HUD funding are required to complete an Assessment of Fair Housing (AFH), identifying fair housing issues.

- The AFH is done with a standardized assessment tool and associated data and maps to help in assessing patterns of segregation and what those patterns may mean for access to important neighborhood services, for example.

- Grantees then set forth their priority goals for addressing those issues and incorporate this analysis into their follow-on planning processes—such as the Con Plan for Community Development Block Grant (CDBG) grantees and the PHA plans for public housing agencies—which include strategies and steps to be taken.

On the process side, grantees are required to have meaningful community participation as part of identifying issues and setting goals. HUD also strongly encourages joint or regional submissions, so that multiple jurisdictions and entities work together on the assessments and goals. The coordination and planning for these assessments can act to serve as a backdrop for broader conversations on how to support efforts to maximize the upside potential of increased investment into gentrifying neighborhoods while minimizing some of the downsides, including displacement.

Neighborhoods that are currently undergoing gentrification, or are likely to in the near future, could pose an opportunity for a particularly impactful strategy within AFH. These areas frequently already contain minority households and are already experiencing increased investments such that neighborhood services and conditions are improving. Employing strategies here to minimize displacement and secure affordable housing has the potential for securing longer-term diversity.

AFFH might provide an enabling environment for localities and regions to address the housing affordability and displacement pressures from a more holistic perspective and to garner the political will to make some of the hard policy and investment choices.

Prosperity Playbook

As part of HUD Secretary Julián Castro’s Prosperity Playbook initiative, discussed previously, HUD has joined local communities in five regions around the country to talk about the most challenging issues of class, race, and housing’s role in accessing opportunity. San Francisco held one of the initial five convenings, where significant change in the Mission District neighborhood was at the forefront of the conversation. The Mission District has been historically populated by Mexican and Central American immigrants but is currently seeing an influx of younger, White tech professionals.

The Prosperity Playbook is not a federal mandate but will document and elevate a collection of policies from a cross-section of local leaders working to expand access to affordable housing and opportunity. Each contributing community has focused on a set of strategies for its region to tackle the specific challenges of their communities. HUD will use the lessons from these regions to inform the “Prosperity Playbook Toolkit,” an online resource made available in November of 2016 that state and local leaders can use in ensuring inclusive community development. The Prosperity Playbook is an example of how the federal government can support local efforts to respond to community change and can encourage the coordination and cooperation of multiple localities and agencies.

Data Sharing

In support of regional coordination, data sharing among agencies and municipalities can help communities respond appropriately to the shifting makeup of their neighborhoods and needs. Utilizing existing networks such as the National League of Cities and the National Association of Counties can assist in this effort by providing data and technical assistance to inform local leaders of trends and best practices across cities and counties. Like the Prosperity Playbook, local organizations can take a leadership role in creating and supporting scale and integrated solutions across jurisdictions and agencies.

Within the federal government, interagency efforts to promote region-level planning decisions have also proven successful thanks to cooperation between departments on a similar goal. In the Sustainable Communities Initiative, HUD worked closely with the U.S. Department of Transportation and the Environmental Protection Agency to provide grants that sought to improve regional and local planning efforts to integrate housing, transportation, economic and workforce development, and infrastructure investments. Programs that encourage a broader look at neighborhood change beyond housing and that integrate agency resources and tools can be especially helpful in assisting gentrifying areas.

Award Coordinated Efforts

AFFH and the Prosperity Playbook, along with work across jurisdictions and agencies, are good examples of coordinated efforts that can respond more effectively to the pressures of
broad community change. However, both federal and local governments can go further by acknowledging these interjurisdictional groups as qualified grantees and/or by explicitly rewarding collaborative and integrative approaches within existing funding streams, such as awarding more points to grant applications. For example, HUD’s HOME Investment Partnerships Program recognizes the importance of flexibility in empowering communities to create affordable housing and awards grants to collaborative entities that contain both entitlement and nonentitlement communities. However, only entitled cities and counties are eligible for CDBGs for viable urban community development and expanding economic opportunity.

In addition to providing direct incentives for coordination, the federal government can also assist in the data-sharing efforts of local collaboratives by aligning data requirements and reporting systems across agencies and programs, when possible. Standardizing data systems could help municipalities see an immediate effect on administrative costs but encourage greater cooperation and communication.

New Innovations in Responding to Gentrification

Local governments and organizations are also looking at innovative and comprehensive ways to ensure equity in neighborhood development and change. This section highlights the innovative work of several local agencies in incorporating the four strategies discussed previously.

Local Policy Platforms That Address Equitable Development

In Philadelphia, the development boom in center city has resulted in rapid price appreciation for housing and gentrification of neighborhoods in the downtown core. The Philadelphia Association of Community Development Corporations (PACDC) has been attempting to address these issues with its equitable development policy platform, entitled “Beyond Gentrification, Toward Equitable Neighborhoods.” Among a multitude of policy recommendations, the platform highlights the need to—

- Strengthen inclusive communities with resident engagement and education.
- Preserve quality affordable housing through the repair of existing mixed-income properties.
- Expand economic opportunities on neighborhood corridors with programs like storefront improvements for small business.
- Attack blight through consolidated public ownership of land and acquiring delinquent properties.

PACDC has been endorsed by 42 member organizations and calls on the city to develop a coordinated effort with partners such as housing counselors to track data on displacement and rent increases in order to inform appropriate policy actions. Similar to the Prosperity Playbook, local policy platforms such as PACDC’s may be helpful in garnering support for comprehensive responses that go beyond affordable housing and beyond neighborhoods.

Meanwhile, in Washington, D.C., the Local Initiatives Support Corporation, DC (LISC DC) has contributed $50 million to the Elevating Equity Initiative to ensure equality in development around the 11th Street Bridge Park. Recognizing the potential for displacement once the park is complete, LISC DC’s initiative is aiming at early action in five different areas within a 1-mile radius of the future park. Like PACDC’s policy platform, the Equitable Development Plan was developed by LISC DC in coordination with government officials, business owners, policy experts, and community members and stakeholders with the goals of—

- Expanding affordable housing.
- Supporting healthy environments through services by providing medical care.
- Increasing family income and wealth.
- Improving access to quality education through early learning centers and stimulating economic development.

In addition to the policy plan, LISC DC will provide grants, loans, and technical assistance in achieving these four goals around the 11th Street Bridge area.

Some cities, such as Chicago, grappling with changing urban downtowns alongside growing suburban poverty are already cooperating on a regional and interagency level. The Chicago Southland Housing and Community Development Cooperative and the West Cook County Housing Collaborative consist of 29 Chicago municipalities that have collectively secured $44 million for housing and community development initiatives. With funds from various government grants from programs such as the
A recent study by Governing suggests that gentrification is still rare nationwide, with only 8 percent of neighborhoods reviewed experiencing gentrification since 2000. Many researchers agree that the larger issue is concentrated poverty, with 75 percent of high-poverty neighborhoods staying poor from 1970 to 2010. By introducing high-income households into previously predominately low-income neighborhoods, gentrification may be a part of the solution to concentrated poverty. Indeed, Torrats-Espinosa and Ellen (2016) described the observed decline in poverty levels for voucher neighborhoods as the “gentrification effect.”

Communities undergoing gentrification have a particularly ripe opportunity to harness the upsides of neighborhood change and to address concentrated poverty, which some observers describe as the “biggest urban challenge” the nation currently faces. However, in order to create stably diverse neighborhoods and communities, policy responses are needed beyond the neighborhood and beyond housing. The policy responses this report suggests attempt to amplify the benefits of gentrification, and the increased investments it brings, while minimizing the costs, such as potential displacement of low-income families and long-term resegregation of cities. Although greater housing production is necessary in communities struggling to keep up with the increased demand for affordable housing, in order for the outcome of community change to be shared opportunity, efforts at meaningful integration across socioeconomic and racial lines are just as important.

Concluding Remarks

A recent study by Governing suggests that gentrification is still rare nationwide, with only 8 percent of neighborhoods reviewed experiencing gentrification since 2000. Many researchers agree that the larger issue is concentrated poverty, with 75 percent of high-poverty neighborhoods staying poor from 1970 to 2010. By introducing high-income households into previously predominately low-income neighborhoods, gentrification may be a part of the solution to concentrated poverty. Indeed, Torrats-Espinosa and Ellen (2016) described the observed decline in poverty levels for voucher neighborhoods as the “gentrification effect.”

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Insights into Housing and Community Development Policy

1 Nevius, C.W. 2014. “Gentrification no longer a dirty word,” SF Gate.
4 Ibid.
6 Ibid.
7 Couture and Handbury (2016).
8 Ibid.
9 Defined as neighborhoods where the poverty rate is 40 percent or higher.
11 Baum-Snow and Hartley (2016).
12 Popkin et al. (2004).
14 Ibid.
15 Ibid.
19 Popkin et al. (2004).
20 Couture and Handbury (2015).
21 Ibid.
22 Ibid.
23 Ibid.
27 Popkin et al. (2004).
29 Ibid.
33 Ibid.
38 Ellen and O’Regan (2011).
39 Ibid.
43 Ibid.
44 Ibid.
46 Ibid.
47 Ellen and O’Regan (2011).
48 Freeman and Braconi (2004)
49 Ibid.
Note, however, that SAFMRs are mandated only for 24 metropolitan areas in which voucher households are particularly concentrated in high poverty neighborhoods. PHAs in other metropolitan areas are permitted to voluntarily adopt SAFMRs.


Ellen and O’Regan (2011).

Ellen and Torrats-Espinosa (2016).


Ibid.

O’Regan (2011).


Ibid.


Ibid.


Schwartz et al. (2016).

Ibid.


A caveat to the potential of keeping affordable housing developments in gentrifying neighborhoods is the ability of the PHA to move a RAD project to a different location.

Schwartz et al. (2016).


9 Ibíd.
10 JCHS (2016).
11 Ibíd.
12 JCHS (2016).
13 Ibíd.
16 Lubell (2016).
18 Lubell (2016).
19 Ibíd.
20 JCHS (2016).
27 Ibíd.
28 Ibíd.
29 Ibíd.
31 Ibíd.
34 Quigley and Raphael (2005).
40 Ibíd.
41 Tach (2014).
42 Ibíd.
43 Ibíd.
44 Ibíd.
45 Ibíd.
46 Kneebone and Berube (2013).
49 HUD has partnered with, in addition to local partners such as mayors and other regional stakeholders, the American Planning Association and the National League of Cities in shaping the content for the Prosperity Playbook toolkit.
52 Ibíd.
53 Kneebone and Berube (2013).
57 Ibíd.
139 Kneebone and Berube (2013).
144 Cortright and Mahmoudi (2014).