Activists block Chicago’s The 606 Trail in 2016 to protest gentrification and displacement. Photo by Tyler Lariviere.

Affordable Housing & Gentrification

Spring 2022 • PAPA 599 • Community and Urban Planning
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1 This report builds on previous work carried out by students enrolled in ARC 550: Regional Architecture Studio, under the supervision of Prof. Craig Anz and Prof. Rolando Gonzalez in Summer 2021. See reports from Berogan et al. and Frankel et al. linked in the References.
SIUE Successful Communities Collaborative

In Partnership with

Village of Brooklyn, Illinois

City of Madison, Illinois

& Venice, Illinois

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**About SSCC**

SSCC is a cross-disciplinary program that supports yearlong partnerships between Illinois communities and SIUE to advance community-identified environmental, social, and economic issues and needs. Our mission is to connect communities with the students and faculty of SIUE.

SSCC works with administrative staff and stakeholders in partner communities to identify projects that will advance local resilience and sustainability. Each project is matched with one or more key courses at SIUE that can provide research or technical support and move the project forward.

For communities, SSCC provides innovative strategies to move community-identified, high-priority sustainability goals forward. Communities often face limited resources to explore sustainability and quality of life questions. SSCC seeks to reduce those obstacles by linking existing graduate and undergraduate courses at SIUE to explore innovative solutions to community-identified projects. Graduate, professional and advanced undergraduate students participate in SSCC by enrolling in a related course. A yearlong partnership can engage as many as 10-15 courses spanning up to 10 or more academic departments. Projects may include engineering, urban design, planning, cost-benefit analysis, economic development, legal and policy analysis, community engagement, marketing, or public relations campaigns.

SSCC staff work closely with faculty to incorporate community projects into their courses and connect students with community partners. Staff and stakeholders from the community work closely with SIUE faculty and students to provide local knowledge and a deeper understanding of the issues, guaranteeing projects are not only innovative but also suitable to the community.

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About the Partnership

The Village of Brooklyn and the Cities of Madison and Venice are located approximately 5 to 7 miles northeast of St. Louis, Missouri. The collective community is part of the Metro-East region of the Greater St. Louis metropolitan area.

Established in the 1820s, the Village of Brooklyn became the first incorporated Black town in the United States in 1873. Initiated by Mother Priscilla Baltimore, who bought her freedom from slavery, Brooklyn, Mother Baltimore, and Quinn Chapel AME Church in Brooklyn all played critical roles in the Underground Railroad. According to the 2020 Census, Brooklyn is home to approximately 680 residents.

The City of Madison was incorporated in 1891 and relocated twice before it settled in its current location on the east side of the Mississippi River. Founded by merchants from St. Louis, the final location was selected because of its convenient location for transporting coal from the east to the west side of the river. Madison is currently home to about 3,644 residents.

The City of Venice story began in 1815 when John Anthony built the first house in Venice. The land was platted for development in 1841, only to be washed away in the flood of 1851. By 1871, the city had relocated further inland. Two years later, it was incorporated. Venice is currently home to about 2,040 residents.
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Affordable Housing & Gentrification

Introduction
The Cities of Venice, IL, Madison, IL, and the Village of Brooklyn, IL, have recently begun undertaking community revitalization efforts, with affordable housing being a keystone issue. Located north of East St. Louis, the VMB communities comprise a population of approximately 5,737, based on estimates from the 2019 American Community Survey. Once thriving and bustling communities, VMB now faces a recent history of job loss, crumbling infrastructure, low incomes, and a lack of housing. The proximity of these cities to St. Louis and the Mississippi River waterfront positions them as ripe for urban renewal, community development, and investment. However, planning for housing must go hand in hand with infrastructure improvements to streets, sewers, road access, traffic planning, and utilities (Levy, 2017, p.222).

Affordable housing and gentrification are two concepts. Furthermore, that must be addressed in a complex balancing act. When there is an imbalance between urban renewal and investment and prioritization of current residents, it is often those residents who are historically disadvantaged that pay the greatest price. According to the Department of Housing and Urban Development (HUD), affordable housing “is generally defined as housing in which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities” (U.S. Department of Housing and Urban Development, 2011). Setting this 30 percent
benchmark ensures citizens are not crushed by housing costs to the extent that it limits their ability to buy other goods, products, and services. HUD defines gentrification as “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” (U.S. Department of Housing and Urban Development, 2016). One of the gentrification issues is the economic pressure it puts on those currently living in a community. In some communities, residents can find gentrification rapidly increasing property values and taxes, potentially forcing those individuals to move elsewhere for more economic stability.

**Housing in the VMB Communities**

*Venice’s Affordable Housing Situation*

Like its surrounding communities, the population of Venice, IL, peaked in the 1960s. Since then, the population has shrunk to approximately 2,100 residents (Berogan et al., 2021). The population decline followed a larger disinvestment from the region that removed employment opportunities for locals. Consequently, the median household income in Venice today is around **$25,500**, and about 30% of the population lives below the poverty line. Housing in the area comprises primarily single-family housing (2021). While housing is abundant in Venice, some homes are abandoned, while too many occupied homes need significant repair. In this context, Berogan et al. (2021) examined the potential for dedicating 7.71 acres of land to residential zoning to allow for a concentrated living space to encourage new businesses to enter the town.

*Madison’s Affordable Housing Situation*

Madison, IL, is a city of 3,300 citizens (Brown et al., 2021), approximately 25% of whom live below the poverty line. Madison’s 2003 comprehensive plan includes goals for creating safe
and habitable living conditions in residential zones and redeveloping existing housing (2021). Like the challenges noted above in Venice, Madison also faces challenges when recruiting new businesses and industries to the area. Brown et al.’s (2021) recommendation is to refurbish abandoned or vacant homes and only build new ones when necessary.

**Brooklyn’s Affordable Housing Situation**

In 2019 Brooklyn, IL, had a population of 698 (Frankel et al., 2021), a median income of $19,282, and a poverty rate of 38.5%. In the same year, the average cost of a home or condominium in Brooklyn was $36,448, and median monthly housing costs were $499. Considering the percentage of individuals in Brooklyn who live below the poverty line, Frankel et al. (2021) developed a four-phase plan for housing that would provide more housing options with a focus on current residents. Phase one of the plan would extend housing into the northern area of the village. Phase two of the project would focus on encouraging current residents to move into new housing while the larger residential area of Brooklyn is redeveloped. Frankel et al. (2021) note that housing and moving assistance would need to be provided to individuals. Phase three looks to remodel apartments in the southeast part of town with larger complexes that can house more individuals. The final phase of housing solutions is for future land development to the south, which could be used for additional housing options (Frankel et al., 2021).

**Potential Impacts of Gentrification on the VMB Communities**

All three VMB approaches aim to improve the quality of life for current residents and attract new residents and businesses. They do so by intertwining new green spaces, business districts, and areas for community engagement throughout their recommendations.
Considering the desire to enhance the communities and promote new growth, gentrification is a risk. Thus, the issue of how to prevent gentrification from occurring in the VMB communities is a major problem addressed here. We begin by outlining previous approaches to developing affordable housing to prevent gentrification. We then summarize previous research on challenges to affordable housing, including the COVID-19 pandemic, racist practices, and gentrification. We end with four recommendations for the Brooklyn, Madison, and Venice, IL communities.

Review of Existing Research

Affordable Housing through Tax Incentives

Combating the issue of insufficient affordable housing in the United States presents several potential complications. Though not a holistic approach, New Jersey, Massachusetts, and California have focused on implementing inclusionary housing policies (Thaden and Wang, 2017). Inclusionary housing policies refer to “any programs or policies that require or incentivize the creation of affordable housing when new development occurs, including impact or linkage fees that generate revenue for affordable housing” (Thaden & Wang, 2017).

The authors identified 886 jurisdictions with inclusionary housing programs spanning 25 states and the District of Columbia by the end of 2016. Of the 886 jurisdictions, 373 reported $1.7 billion in impact or in-lieu fees used to create affordable housing. Additionally, the authors found that the 886 jurisdictions reported the creation of 173,707 affordable housing units, 70% of which were created after 2000. The types of affordable housing created by these jurisdictions were not only rental units: 49,287 were affordable homeownership units, 122,320
were affordable rental units, and 2,100 were marked as affordable homes (Thaden & Wang, 2017). This diversification of housing allows some affordable housing policies to translate directly to citizens gaining their property. At the same time, most units create affordable rentals but allow private entities to garner a new stream of revenue, creating a potential win-win scenario. How these jurisdictions incentivized developers to create affordable housing varied as well. Approximately 78% of the jurisdictions used density bonuses to incentivize developers, 44% used some variation of zoning policy as an incentive, and 37% offered fee reductions or waivers to developers (2017). The authors do admit that there is missing data from some of these jurisdictions, so it is believed that the number of housing units created by these inclusionary housing policies may be higher. Utilizing inclusionary housing policies in the VMB, as outlined above, can aid the VMB communities in achieving their end goal of providing affordable housing without incurring maximum costs. Including these policies with the following research may yield a more equitable outcome.

**Affordable Housing through Zoning Policies**

One way local governments promote affordable housing is through inclusionary zoning or incentive zoning, which gives incentives to developers of market-rate housing to set aside units at below-market rents or prices (p. 221). Around 200 cities and towns across the United
States have adopted a form of inclusionary zoning. This method is preferred among governments as it shifts the cost burden for developing affordable housing onto private developers (p. 223). Another policy many states take part in is fair share laws in which all local jurisdictions are required to contribute to the state’s overall affordable housing supply (p. 221).

Currently, there needs to be more research on how much affordable housing has been produced by state and local governments (p. 224). However, after looking at select states with similar programs, Freeman and Schuetz (2017) found that most state and local programs produce small numbers of affordable units and usually do not meet the need for affordable housing (p. 228). This suggests that states and local governments could help prevent gentrification by giving preferences in new affordable housing developments to the current residents of the redeveloping neighborhoods, which would help allow low-income neighbors to remain in the neighborhoods (p. 229).

**Affordable Housing through Economic Development**

Some cities are linking affordable housing with economic development. Redistributive policies, where cities and states reallocate resources to more disadvantaged areas of a city, appear to be worthwhile on the surface and can be used to create affordable housing units, but have been shown to lead to less economic development, so they are often avoided by city leaders (Gonzalez-Gorman et al., 2018, p.183). Communities can tailor their affordable housing options with more flexible economic development policies that can make space for opportunities within their revitalization plans by including affordable housing planning in smart
growth development, fewer regulatory barriers to building, and flexible land use policies (Gonzalez-Gorman et al., 2018, p.184).

Affordable housing within cities can be linked with economic development by deterring losing population to different cities with more housing options, thereby keeping the spending and tax dollars of that population within the community and assisting with/maintaining economic growth. Each of the VMB communities is run by mayor-council forms of government. The advantage of mayor-council forms of government is that it pushes local representatives to listen to residents, allowing for better resident involvement and participation in policy decisions. Mayor-council systems of government tend to spend more on affordable housing than on economic development to serve the needs of the residents better (Gonzalez-Gorman et al., 2018, p.186). Unfortunately, smaller populations combined with not being a central metropolitan area means that a particular city’s government may be less likely to spend money on affordable housing and focus more on economic development. However, the location of some smaller cities, concerning the major metropolitan area of St. Louis, for example, the mayor-council forms of government, and lower economic growth position the cities as ripe for both economic development and affordable housing development (Gonzalez-Gorman et al., 2018, pp.190-191). Investments in affordable housing can be combined with targeted economic growth policies geared to bring the most “bang for the buck” business opportunities to the area, thereby reducing these two challenges without leaving either need unattended or spurring necessary development and growth in the area.
Affordable Housing and the COVID-19 Pandemic

It is important to consider the COVID pandemic when discussing safety and a sense of belonging, or lack thereof when people are sheltering in place. Siddiqi & Chitchian (2022) linked the COVID pandemic and housing issues in their research, stating that the unpredictability of the pandemic mixed with the instability of safe, affordable housing has many individuals “dreaming of a life beyond emergency” (p. 49). Keels (2022) attributes this experience to trauma linked to behavior issues and a range of social and mental problems passed onto future generations as housing inequalities multiply.

Every year the National Low Income Housing Coalition (NLIHC) releases data in a publication called, The Gap: A Shortage of Affordable Homes. The Gap examines the number of available, affordable rental homes for low-income households and other income groups. In the March 2021 issue, the NLIHC discusses how the COVID-19 pandemic has made finding affordable housing even more difficult. The NLIHC defines low income as households with incomes between 51% and 80% of the area median income (NLIHC, p. 2). According to the NLIHC, nearly 10.8 million renter households have extremely low incomes (NLIHC, p. 2). Currently, 7.4 million rental homes are affordable to extremely low-income renters nationally, assuming households spend no more than 30% of their incomes on housing (NLIHC, p. 3). However, of the 7.4 million homes that are affordable to extremely low-income households, only 4 million homes that rent at affordable prices are available to renters with extremely low-income (NLIHC, p. 5). Many higher-income households occupy homes affordable to lower-income households (NLIHC, p. 5). Thus, low-income households must compete with high-income households to find housing in the private market (NLIHC, p. 5). Due to the lack of
affordable housing, low-income renters are left with little choice but to rent homes that force them to spend more than half of their incomes on rent (NLIHC, p. 1).

The NLIHC notes that with the COVID-19 pandemic, many lost their jobs which could cause individuals to fall behind on rent which could lead to eviction (NLIHC, p. 1). Many experiencing homelessness, overcrowding, or housing instability are at greater risk of contracting the COVID-19 virus due to overcrowding (NLIHC, p. 1). In the fall of 2020, the Center for Disease Control (CDC) issued an eviction moratorium that temporarily halted evictions for nonpayment of rent for most renters who have lost income due to the pandemic (NLIHC, p. 17). However, the NLIHC states that more will need to be done after the expiration of eviction moratoriums to help prevent low-income households from being evicted or forced to pay back rent debt (NLIHC, p. 18).

**Affordable Housing and the Impact of Racism**

The National Civic League calls the act of separation by race or class “a form of opportunity hoarding,” referring to the selfishness behind keeping homeownership, high-value school systems, and power in politics in the hands of white people (National Civic Review, 2021). The average non-Hispanic white household holds 7.8 times more wealth than the median Black household, which we can attribute to inequalities in homeownership access and the racial pay gap, among other factors (Haberle and House, 2021). To solve this systematic issue, the National Civic League calls for the Healing Through Policy initiative, which includes zoning changes, eviction and displacement protections, and transportation transformations (2021). Haberle and House (2021) discuss a big government opportunity for change, explaining that the Biden administration has listed racial equity as a top priority. Haberle and House (2021)
content that if we do not experience real change in racial equity, we will not be able to calm
the housing disparities and gentrification anxieties we see in our backyards. A 1997 study
revealed that high rates of racial segregation and the lower supply of affordable housing led to
overcrowding of Black households (Carter, 2011, p. 33). This offset in supply and demand is
shifting more residents into homelessness due to a lack of options. In large cities, people who
are displaced or looking for a home may have an abundance of options; however, research
suggests that local decision-makers in small towns may be reluctant to advocate for an increase
in affordable housing due to their proximity to residents, local power dynamics, and racial
inequality (Osinubi, 2021). This lack of crucial infrastructure could lead to a growing poverty
rate in a struggling community.

**Affordable Housing and the Threat of Gentrification**

Gentrification can cause several challenges, including those specific to renters through
increasing rents that push them out of their current homes and neighborhoods (Freeman and
Schuetz, 2016, p. 218). Another issue is that residents may feel pushed out of their
neighborhoods when they do not receive the benefits of gentrification or feel like they no
longer ‘fit’ in the community.

State and local governments have started to adopt policies to address problems that
could occur with gentrification and rising housing costs. The federal government provides
resources to assist with affordable housing such as the Housing Choice Program (Freeman &
Schuetz, 2016, p. 220). However, many note that the budgets for the Housing Choice Program
and other federal housing programs have not expanded their budgets to keep up with the
growing population in need of these services. In response to the lack of federal aid many local and state policies have been designed to help produce and preserve affordable housing (Freeman & Schuetz, 2016, p. 221).

Recommendations
Based on the preceding review, we outline here four recommendations.

**Recommendation 1:**
One of the main problems that could be faced during the redevelopment of VMB is that current residents who need affordable housing are forced to compete against individuals with higher incomes. Freeman and Schuetz (2017) recommend that states and local governments prevent gentrification by giving preference in new affordable housing developments to current residents of the redeveloping neighborhoods (p. 229). VMB leaders should implement policies whereby current residents have priority in choosing their housing. Prioritizing current residents in new housing could help prevent gentrification and allow them to stay in an area they know and to which they are connected. It is important that the current residents feel they have a say in the redevelopment process, as these individuals could feel that they no longer belong in the redeveloped neighborhoods. It is also important that improvements do not increase the cost of living, as this could push out lower-income families due to affordability.

**Recommendation 2:**
The National Civic League discusses the positive correlation between access to affordable legal counsel and housing in its publication in National Civic Review (2021). This will even out the power struggle between tenant and property owner. New York City is implementing this change, and the city will provide all tenants with legal counsel by the end of
In 2018, the first year of implementation, over 87,000 New Yorkers benefited from this program (National Civic League, 2022). We recommend that the VMB communities adopt a similar program to ensure residents have access to free or reduced-cost legal counsel when housing concerns arise. Doing so will provide an opportunity for residents to engage with appropriate legal entities about issues that arise concerning their living situations. Such a policy will contribute to building legal equity as a study recently found that 81% of property owners appeared with legal counsel in Cook County’s eviction court, compared to just 12% of tenants (Housing Action Illinois, 2019). Safe and accessible housing should be a right of human beings, and access to legal counsel provided by the state guarantees a checks and balances system when it comes to property owners and their tendencies to sometimes take advantage of their renters. Legal information and resources are available in and around most courthouses within Madison and Saint Clair counties; however, quality legal advice usually comes at a price. Land of Lincoln Legal Aid is available to low-income individuals in Illinois, but they are only open from 9 am-6 pm during the week (Housing Law, 2021). This leaves a tiny window for working people to meet or call someone at this aid facility. Articles to read and forms to fill out only go so far without assistance and knowledgeable people to help the process. What is needed are later hours, weekend appointments, and better access to similar programs for working individuals to reach out for the help they deserve.

One legal protection that has taken hold in Oakland, California, is the “just cause” eviction, which tells property owners that they can only evict their renters due to specific, believable motivations, such as failure to pay rent, and not just because they are being
retaliatory or discriminatory and taking it out on their renter for an arbitrary reason (National Civic League, 2022). Ensuring “just cause” eviction protection for the VMB communities will show the people of VMB that their leaders care for them and are prepared to protect them through the enactment of fair housing practices. Chicago, Cook County’s biggest city, has yet to adopt this protection, so it is clear this protection measure needs to trickle down into the southern part of the state and help Venice, Madison, and Brooklyn become less helpless (Housing Action Illinois, 2019).

**Recommendation 3:**
Affordable housing in the VMB communities is at a critical junction where many approaches could vastly transform the current municipalities. One of the more feasible affordable housing goals is to create more than one type of affordable housing unit in a municipality, for instance, the creation of rental units along with affordable single-family housing. Rental units can be more attractive to developers, as they can provide a new source of income for those companies after investing in the VMB communities. This creates a more “business friendly” environment to entice economic development where communities would prefer. Additionally, creating single-family housing alongside rental units allows the VMB communities to employ an approach geared toward community planning equity. Affording some members of the VMB communities a chance to purchase their own affordable home and plot of land can go far in allowing low-income families to obtain intergenerational wealth through investments in those properties. Community members may also find themselves more inclined to participate in their community if they have more of a stake in the community than renting a unit.
Diversification of affordable housing stock should be backed with inclusionary housing policies. Such policies have seen modest success across the United States over the past 20 years. An inclusionary housing policy refers to “any programs or policies that require or incentivize the creation of affordable housing when new development occurs, including impact or linkage fees that generate revenue for affordable housing” (Thaden & Wang, 2017). Through these policies, researchers found that 886 jurisdictions reported creating 173,707 units of affordable housing, 70% of which were created after the year 2000 (Thaden & Wang, 2017).

The most popular inclusionary housing policy used by 78% of those jurisdictions was “density bonuses” (Thaden & Wang, 2017). Density bonuses are “a zoning exception granted by a municipality to allow for more housing units to be built on a given site, such as increase in dwelling units per acre, floor area ratio, or height.” (Local Housing Solutions, 2022). These bonuses can allow a developer to recoup some of their expenditures and reinvest them in creating high-density affordable housing and limit the amount of land use compared to single-family homes. Another aspect of density bonuses is that they are the most likely inclusionary housing policy to yield affordable housing in neighborhoods with a robust level of market-rate construction or redevelopment activity, where the bonus is carefully calibrated to make it financially advantageous to developers (Local Housing Solutions, 2022). Municipalities can implement these bonuses by allowing larger units in a development site or exempting height restrictions for other stories to be built. This approach would allow municipalities to set the terms of these bonuses as either a “flat rate” across their jurisdiction or on a case-by-case basis, allowing for greater control as the housing situation unfolds. Communities will need to set
density bonus guidelines, and they “should specify the criteria for eligibility, including the income level(s) that must be served to qualify for this incentive, the share of units in the development that must meet these affordability requirements, and how long the units must remain available at affordable prices.” (Local Housing Solutions, 2022).

Implementing a public-private approach can benefit communities with limited budgets and developers looking to increase profits without relinquishing too much control to local governments. Pairing the density bonuses with policies prioritizing current residents’ applications over outside interests could go a long way in combating the potential onset of future gentrification, which has a history of showing up in redeveloped low-income areas. Density bonuses are not recommended as an alternative to creating single-family housing but rather as a compliment as they can house larger populations while keeping land use down. Communities can use the land they “saved” in the process toward the development of green spaces, which are increasing in demand across the United States due to the pandemic and climate change and can potentially increase existing property values.

**Recommendation 4:**

One option for ensuring that long-term, low-income residents can stay in their homes and neighborhoods is rent control. Rent control does not mean that rent never changes but that tenants are protected from rapid rent increases in a rental property where they already reside and that standards of maintenance are set so that property owners cannot decide to maintain a property in an attempt to force out renters and then re-rent at a higher price. Security deposits are limited, so high deposits cannot be used to keep out residents of certain incomes (National Low Income Housing Coalition, 2019).
Another option for preventing gentrification in the VMB communities is the development of a Community Land Trust (CLT). CLTs (Community Land Trust) are community-based, nonprofit organizations that buy land to preserve it for the development of low or mixed-income housing or other uses that will benefit the existing community, ensuring that it is not bought by developers who will not reinvest in the neighborhood. (National Low Income Housing Coalition, 2019). Under this model, when individually owned properties are sold, they are sold to another low-income family, keeping the property at a below-market price, and allowing another low-income family the chance of home ownership.

**Conclusion**

Affordable housing has been a constant and pervasive issue impacting U.S. society and while we do not claim to have the “cure all” for this issue, the intention of this project is to provide a potential road map to making that goal more obtainable. The various policy options provided in this paper are recommended to aid in affordable housing, while keeping the specter of gentrification in mind. Mixing and matching these policies while making adaptations to the VMB communities’ most pressing concerns may result in better land use outcomes and more equitable divisions of local housing. With a growing volume of literature that attempts to solve affordable housing dilemmas, the VMB communities can stand to benefit from the successes and failures experienced across the United States by carving out their own best practices with the information gathered.
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