

Pushed Out

Housing Displacement in an Unaffordable Region



Acknowledgments

This paper belongs in a series of reports that lay the groundwork for the policy recommendations of the fourth regional plan, *A Region Transformed*. The full plan will appear this fall.



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We are enormously thankful to the people who gave us their time and shared their stories of displacement throughout the region. Quotes from these interviews are displayed throughout the report, and you can learn more in the appendix.

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Executive Summary

Over the past decades, New York City and much of the surrounding region has experienced a remarkable turnaround. Our robust transit system, walkable neighborhoods, reduced crime and diverse and international character have positioned New York City, and some other places in the region, as leaders of the recent urban renaissance.

But this success has come at a price. Housing costs have skyrocketed even as wages have stagnated. Some outer borough neighborhoods that were once thought of as bastions of the working- and middle-class have seen a surge of wealthy residents. The idea that people can find a comfortable place to put down community roots for the long term is increasingly precarious. The pressure on poorer residents to leave for more distant areas and make way for people who can afford more has seemingly moved from neighborhood to neighborhood with little slowdown, overcoming recessions, natural disasters, and concerted efforts from government and community organizations alike. There is a common thread in the areas experiencing these pressures: They are walkable areas with good access to jobs and public transit. And they also are the areas where the people most vulnerable to displacement are likely to live.

The rising gap between housing costs and incomes can strain budgets and limit housing choices even for many middle-class individuals and families. This report focuses on the impact of rising rents and neighborhood change on low and moderate-income households. These residents not only have fewer choices when they are priced out of their homes, they are also more likely to live in the neighborhoods where the biggest changes are taking place. And the instability caused by displacement has a much bigger impact on the lives of people with few resources to adapt to the resulting financial, social and psychological disruption.

RPA conducted a detailed analysis of not just New York City, but the entire metropolitan region, in order to determine three things:

1. Where are residents vulnerable to displacement?
2. Where are the neighborhoods that are likely to experience gentrification and displacement pressures in the future, and how do they overlap with the vulnerable populations?
3. Where are the areas currently seeing the kind of housing market activity that can lead to price pressures and displacement?

Our findings were supplemented with interviews with low- and moderate-income residents of the region in order to understand their current living conditions, experiences with displacement, and future housing hopes. Interviewees were reached through RPA's fourth regional plan community engagement program.

Key Findings

Low and moderate-income residents are being replaced by wealthier populations in walkable neighborhoods with good access to jobs.

From 2000 - 2015, households making more than \$100,000 a year have grown by 160,000 in these accessible neighborhoods, while households making less than \$100,000 have declined by 61,000 in these same neighborhoods¹. Households making under \$25,000 in particular are seeing a marked shift, growing by almost 50,000 households in the less accessible neighborhoods, while declining by over 10,000 households in the more accessible ones. This shift isn't equal across the region, and is heavily driven by the increase of the wealthy population in walkable, job-accessible neighborhoods in Manhattan, Brooklyn, and to a lesser extent Queens and New Jersey's Hudson County.

Despite this shift, most low and moderate-income residents still live in these walkable, job-accessible neighborhoods.

Over 95% of neighborhoods with high proportions of vulnerable residents are also accessible areas. Out of the 2.1 million households in these neighborhoods at risk almost half of them, 990 thousand, are renters who earn less than \$50,000 per year and are not living in public housing or other income-contingent housing. While some of these renters have other, weaker forms of rent protections, many will have little recourse against being pushed out if housing costs rise.

¹ Neighborhoods are defined by census tracts in this analysis.

This is true not just in New York City, but throughout the region. In every part of the New York-New Jersey-Connecticut metropolitan area - southwestern Connecticut, northern New Jersey, Long Island and the Hudson Valley - at least two-thirds of the vulnerable neighborhoods are in these types of accessible areas.

These residents are mostly people of color.

Neighborhoods that are both home to significant vulnerable populations and are walkable, job-accessible neighborhoods are 69% black and Hispanic, compared with 26% black and Hispanic in the rest of the region. And while the amount of this discrepancy varies by county, in every county in the region these at-risk areas have a higher proportion of black and Hispanic residents than the rest of the county.

Many of these walkable, accessible neighborhoods are seeing a shift to more expensive housing.

46% of these neighborhoods have seen a recent shift toward an expensive housing market, with significant increases in the proportion of homes renting for more than \$2,000 or being valued at more than \$500,000. Again, this phenomenon is not limited to New York City, and occurs throughout the region, from 39% of the tracts in southwestern Connecticut to 52% of the neighborhoods on Long Island.

Displacement risk a problem throughout the region, not just in New York City.

While about two-thirds of the low-income population living in at-risk neighborhoods are in New York City, municipalities with walkable neighborhoods from New Brunswick, N.J., to Poughkeepsie, N.Y., to New Haven, Conn., also have significant populations at risk. And while New York City has the largest stock of subsidized and regulated housing in the United States, which act in varying levels as barriers to displacement of low- and moderate-income households, rent protections and subsidized housing stock outside of New York City are generally much less robust.

These findings highlight an imperative: As municipalities across the region succeed in attracting growth and development over the coming decades, they must take strong action to protect economically and socially vulnerable residents, both to address discriminatory policies of the past and to preserve the economic diversity critical to healthy local economies. The region's affordability crisis can only be solved if we build enough new homes that are affordable to households with a range of income levels. But new development doesn't have to come at the expense of existing residents. There are many approaches that can help protect vulnerable residents from displacement due to escalating price pressures. This report outlines five potential strategies:



“What did I do wrong to have my home taken away from me? — It was horrible, it really was, it felt like part of my life, a part of my heritage, had just been stripped away from me.”

Phyllis | displaced from Hempstead, New York

- 1. Limit evictions through access to legal counsel for low-income residents.** “Right to counsel” legislation and funding should be expanded across the region. Right to counsel was recently adopted in New York City but is absent elsewhere in the metropolitan area. While there are legal protections for households facing evictions, especially unjustified ones, many low-income residents simply don't have the funds to hire legal counsel and exercise these rights.
- 2. Prevent sudden, sharp rent increases and keep homes safe and healthy,** by strengthening municipal laws which can limit rent increases, as currently allowed in New York and New Jersey, and through enabling legislation that would extend this possibility to Connecticut municipalities as well.
- 3. Help more low-income people pay their rent,** through expanding funding for housing cost burdened low-income households, similar to the current federal Section 8 program, on the state and/or local level.
- 4. Use vacant government-owned land for permanently protected housing** for low-income households by keeping it public or transferring it to local nonprofit community control.
- 5. Consider displacement risk in local decision making,** including land use, grant funding, housing subsidies and tax benefits; and put in place proactive protections for at-risk residents while it is still affordable for local governments to do so.

A Crisis of Affordability

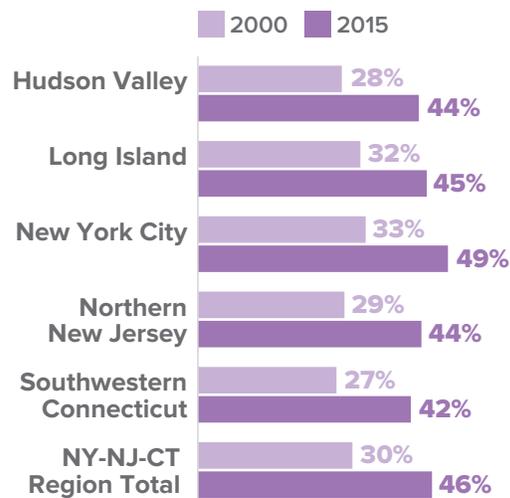
For the last two decades, the economies of cities around the country have experienced a remarkable turnaround. Attracted to urban amenities and opportunity, young adults have moved to cities in greater numbers, and older adults have stayed longer. As a result, the New York metropolitan region experienced robust job and population growth concentrated in the urban core. Yet this success was uneven and unequal. Vulnerable populations, especially low- to moderate-income households, the elderly, disabled and communities of color have lagged behind and not shared equally in the prosperity.

Top among their challenges has been an affordable housing crisis. Incomes for most people in the region have stagnated while housing costs have continued to rise. The supply of housing and especially affordable housing has fallen well behind demand, with cost burdens going up not just in New York City, but in Long Island, the Hudson Valley, Northern New Jersey and Southwestern Connecticut.

This had led to gentrification and displacement pressures on walkable, job-accessible neighborhoods, especially in areas close to the Manhattan core. Compounding this, much of the region's still-affordable housing stock has remained in a state of disinvestment, especially in cities with less robust economies further from the core, as well as in subsidized housing where federal support has decreased substantially.

In the face of these challenges, and because federal support for affordable housing is unlikely to return to previous levels, municipalities must play a larger role in preserving affordable housing and preventing displacement, and supporting diverse communities that are mixed-income and integrated, and allowing existing and future residents to share in the benefits of urban investment.

Figure 1: Households Spending More Than 30% of Their Income on Housing, 2000-2015



Source: 2000 US Census; 2011-2015 American Community Survey

Addressing Inequality and Segregation

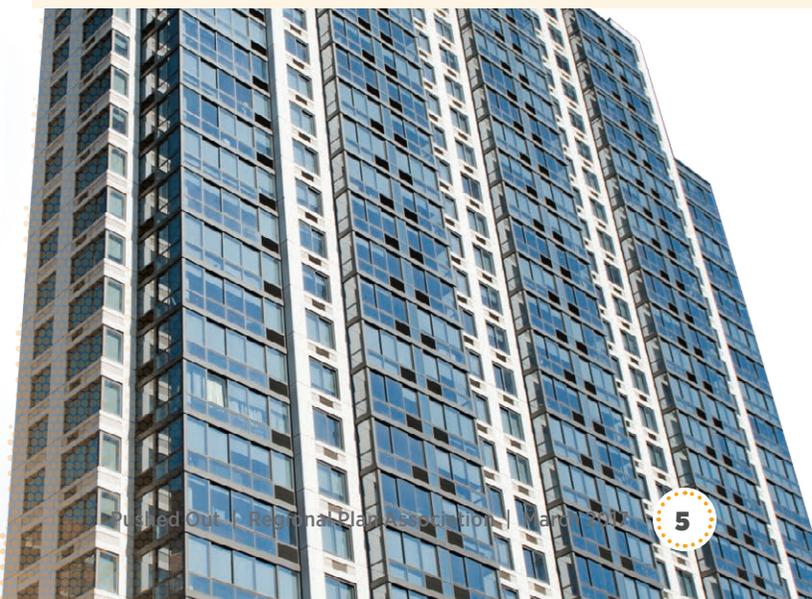
Governments should actively work to affirmatively further fair housing across many kinds of neighborhoods in order to promote housing choice for lower-income households and reduce segregation. Preserving quality affordable housing and preventing residential displacement are also key tools in the efforts to fight inequality and segregation throughout the region, if done correctly. While influxes of high-end housing in poorer neighborhoods can have the effect of producing a mixed-income neighborhood, this is only the case if the addition of the high-end housing does not increase housing or other costs for lower-income residents, or lead to unavoidable pressure to move through harassment or withheld services or maintenance. When the influx does cause these effects, lower-income residents generally have only two choices: double and triple up in more crowded and unhealthy living conditions, or be displaced to less expensive areas, exacerbating concentrations of poverty in the region. At the neighborhood level, large-scale physical displacement can be paralleled by secondary displacement, where rising costs are accompanied by changes to rules, power structures, institutions, voting power and losses of local businesses, social networks and services.

Preventing displacement has enormous social and public health benefits, such as preventing the disruption to children that occurs when they are uprooted from their schools and communities, and to parents who have to spend more time traveling to reach jobs and social networks, and less time on families, education, and health care. Thus as low- to moderate-income areas attract more affluent residents, governments should work to provide a countervailing force to preserve affordable housing and make sure the result are truly mixed-income neighborhoods, and not ones where existing low- and moderate-income residents are displaced.



“... my parents were there and they didn’t speak English so the landlord assumed so many things that weren’t true. At the end of the day, the landlord said ‘I want you out; I want you out as soon as possible’. He didn’t mind the contract; he didn’t give us a certain amount of time. He said you got to get out. He would harass us on the phone all the time, calling up 3-4 times a day telling us we had to find a place. He didn’t mind the agreement. Later on, he said ‘if you don’t get out, I’m going to call immigration’ so that was one of the worst [threats] I think. But eventually, we got to the point where we just wanted to move out because he was harassing us. I think my parents and everyone else was just scared.”

Maria | Bridgeport, Connecticut



Identifying Displacement Risk

Over the last decade, neighborhood change indices and studies have been produced throughout the country for both research and policy-making purposes. Common among these indices has been the desire to capture demographic and market dynamics that indicate gentrification—the form of neighborhood change characterized by the arrival of higher-income and often-time higher-educated residents, along with increasing rents, property values and cost-of-living, and decreasing non-white populations. Each of these indices has operationalized gentrification differently according to the particular research question. Researchers have been interested in the relationship between gentrification and residential displacement,^{2,3} gentrification and business displacement,⁴ gentrification and economic outcomes of lower-income households,⁵ gentrification and public investments,⁶ and have classified neighborhoods as gentrifying in different ways, including if property values in relatively inexpensive areas have increased, if the non-white population has decreased, or if incomes have gone up.

In sum, these studies have found the pace of gentrification in central neighborhoods across the country to be accelerating, often resulting in some displacement of low- and moderate-income households from neighborhoods previously accessible to them. And there is evidence that while the financial health of individuals who remain in gentrifying neighborhoods tends to improve, the financial health of individuals unable to remain declines. Incumbent small businesses, often locally owned, can also be affected by price pressures resulting from gentrification.

Displacement Index Risk Levels

	Tract Categorization	Calculation
1	Low Displacement Pressure	Combined Displacement Risk Score ≤ 15
2	At Risk for Displacement Pressure	Displacement Risk Score > 15 AND Neighborhood Access Score > 10
3	At Risk for Displacement Pressure + Shifting Market	Displacement Risk Score > 15 AND Neighborhood Access Score > 10 AND Significant increase in apartments with rents \$2,000+ or homes valued \$500k+

In order to predict future gentrification and displacement pressures in the New York region, this report looked at variables related to three concepts: the economic vulnerability of residents, the characteristics that make a neighborhood susceptible to gentrification, and the degree and type of recent market activity within those places. The report aims to identify specific geographies where residents are potentially vulnerable to displacement, and further attempts to examine recent market trends which can inform current conditions on the ground. The full methodology for constructing a displacement index from these factors is described in Appendix 1.

² Freeman, Lance and Frank Bracon. 2004. Gentrification and Displacement. <http://www.astudentoftherealestategame.com/wp-content/uploads/2010/09/Freeman%2520and%2520Braconi%25202004%2520Gentrification%2520in%2520NY.pdf>

³ Freeman, Lance. 2005. Displacement or Succession? <http://uar.sagepub.com/content/40/4/463.abstract>

⁴ Meltzer, Rachel. "Gentrification and Small Business: Threat or Opportunity?" The New School. <https://www.philadelphiafed.org/-/media/community-development/events/2016/research-symposium-on-gentrification/pdfs/meltzer.pdf?la=en>

⁵ Hwang, Jackelyn and Robert Sampson. 2014. Divergent Pathways of Gentrification. <http://asr.sagepub.com/content/early/2014/06/12/0003122414535774.abstract>

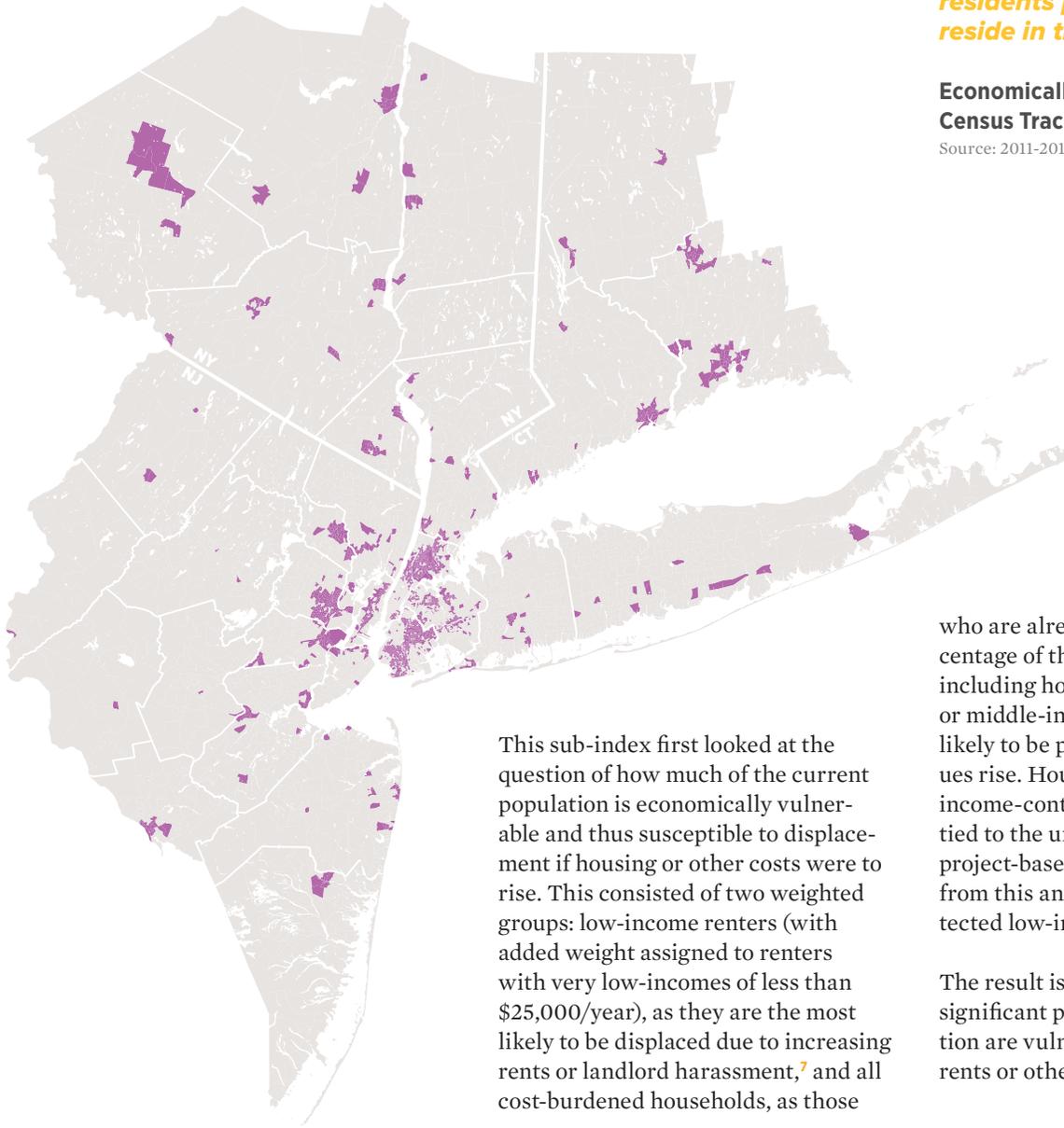
⁶ Zuk, Miriam, Bierbaum, Chapple, Gorska, Loukaitou-Sideris, Ong, and Trevor Thomas. et al. 2015. Gentrification, Displacement and the Role of Public Investment. <http://www.frbsf.org/community-development/publications/working-papers/2015/august/gentrification-displacement-role-of-public-investment/>

Economic Vulnerability

Economically vulnerable residents predominantly reside in the urban core.

Economically Vulnerable Census Tracts

Source: 2011-2015 American Community Survey



This sub-index first looked at the question of how much of the current population is economically vulnerable and thus susceptible to displacement if housing or other costs were to rise. This consisted of two weighted groups: low-income renters (with added weight assigned to renters with very low-incomes of less than \$25,000/year), as they are the most likely to be displaced due to increasing rents or landlord harassment,⁷ and all cost-burdened households, as those

who are already paying a high percentage of their paycheck on housing, including homeowners and moderate- or middle-income renters, are more likely to be priced out if property values rise. Households participating in income-contingent housing programs tied to the unit (public housing and project-based Section 8) were removed from this analysis, to focus on unprotected low-income households.

The result is 1,547 census tracts where significant proportions of the population are vulnerable to displacement if rents or other costs were to rise.

⁷ Zuk et al. 2015.

Characteristics of Households in Vulnerable Census Tracts, 2015

	Total Households in Vulnerable Tracts	Very Low Income (< \$25k) Renter Households, Unsubsidized*	% of total	Rent Burdened Households of All Incomes**	% of total
<i>For vulnerable tracts in:</i>		Households		Households	
Hudson Valley	94,380	37,060	39%	61,020	65%
Long Island	27,733	7,926	29%	16,579	60%
New York City	1,410,358	414,196	29%	692,577	49%
Northern New Jersey	466,504	125,948	27%	221,959	48%
Southwestern Connecticut	95,455	36,219	38%	59,341	62%
NY-NJ-CT Region Total	2,070,903	621,349	30%	1,051,476	51%

* For this analysis, all renters in Project-based Section 8 or Public Housing have been removed.

** "Rent Burdened" defined as households paying more than 30% of their income on rent.

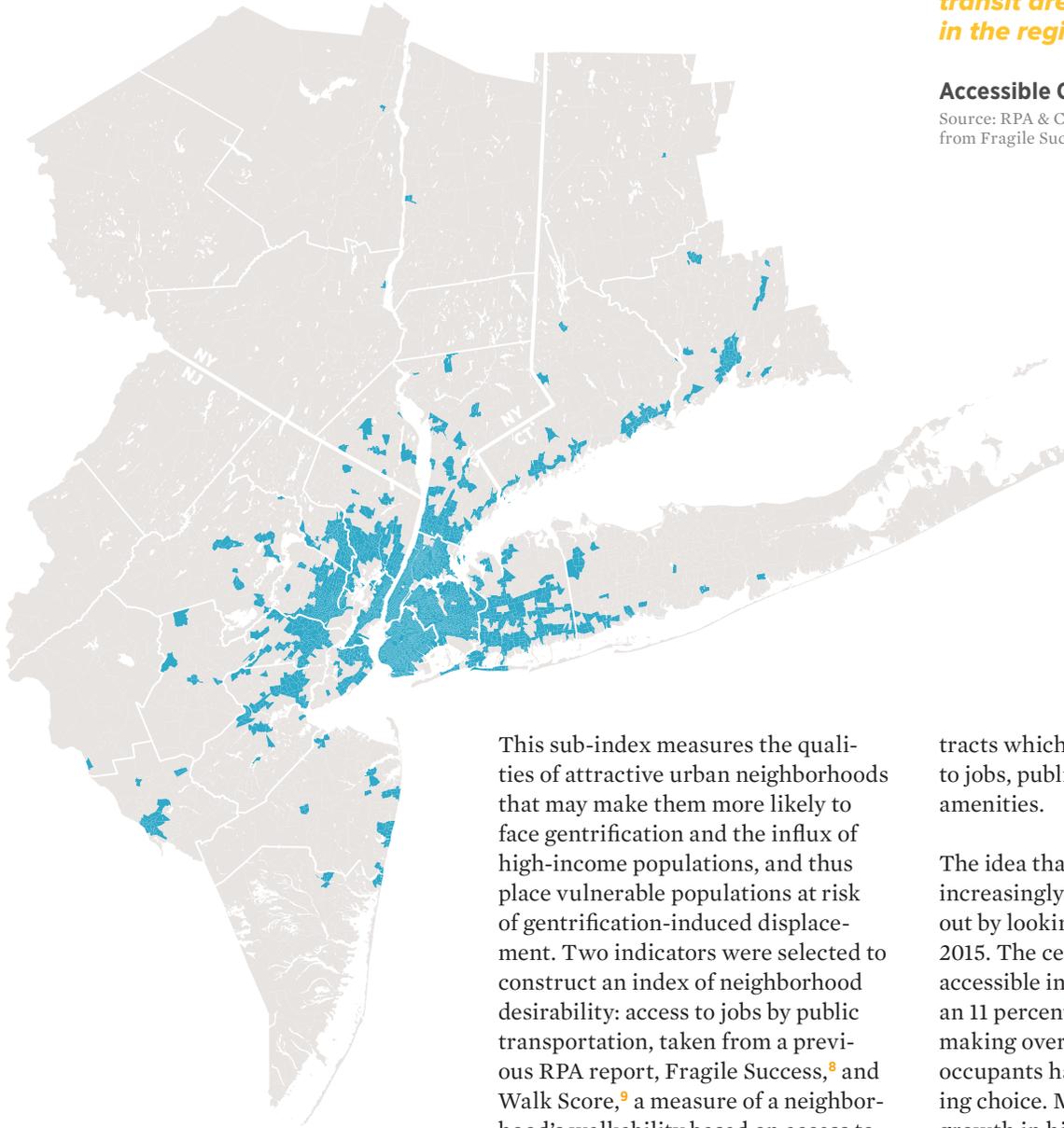
Source: 2011-2015 American Community Survey; RPA Analysis

Neighborhood Accessibility

Walkable neighborhoods with good access to transit are concentrated in the region's core.

Accessible Census Tracts

Source: RPA & Conveyal Access to Jobs Analysis from Fragile Success, 2014; Walk Score®, 2014



This sub-index measures the qualities of attractive urban neighborhoods that may make them more likely to face gentrification and the influx of high-income populations, and thus place vulnerable populations at risk of gentrification-induced displacement. Two indicators were selected to construct an index of neighborhood desirability: access to jobs by public transportation, taken from a previous RPA report, *Fragile Success*,⁸ and Walk Score,⁹ a measure of a neighborhood's walkability based on access to neighborhood amenities like stores, parks, restaurants and services. While other factors such as crime rates, the condition of the housing stock and school quality also have an impact, access and walkability were selected because they represent relatively fixed physical characteristics. Access to jobs by public transportation and Walk Score were weighted, and together make up a neighborhood access indicator. The result is 3,712 census

tracts which have high levels of access to jobs, public transportation, and amenities.

The idea that these types of areas are increasingly more attractive is born out by looking at trends from 2000 - 2015. The census tracts described as accessible in the index experienced an 11 percent increase in households making over \$100,000/year, whose occupants have a high level of housing choice. Much of this was driven by growth in high-income households in New York City, especially in parts of Manhattan and Brooklyn where both access to jobs and walkability had the highest scores. Census tracts with low access experienced a 7% increase in high-income households.

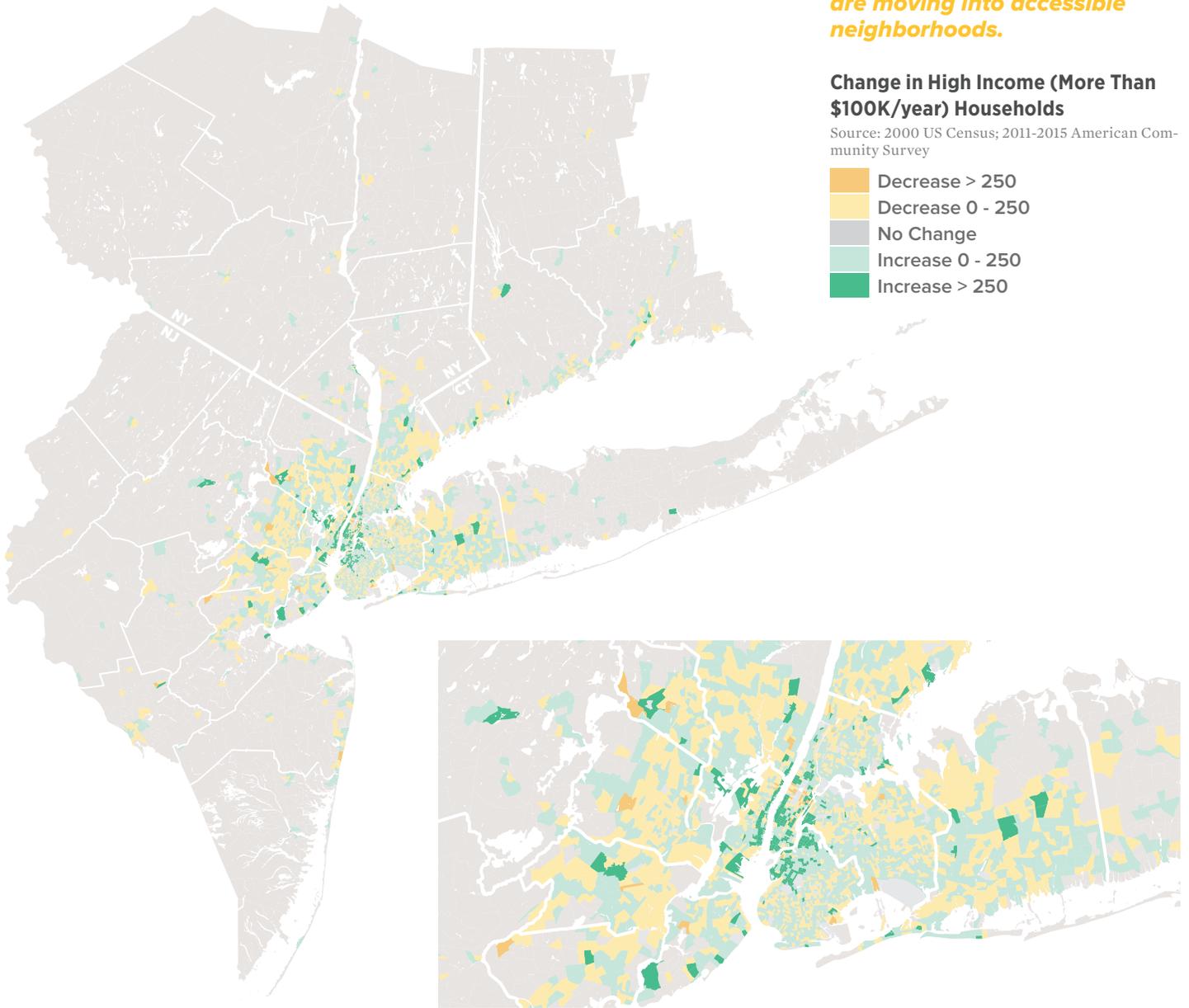
⁸ Fragile Success Access to Jobs Map, Conveyal and Regional Plan Association, <http://fragile-success.rpa.org/maps/jobs.html>

⁹ Walk Score, 2014. <https://www.walkscore.com/>

High income households are moving into accessible neighborhoods.

Change in High Income (More Than \$100K/year) Households

Source: 2000 US Census; 2011-2015 American Community Survey



Low-income households went disproportionately the other way, with households making less than \$25,000 decreasing by 1% in the high access tracts while increasing by 18% in more far-flung tracts with low access. Households with incomes between \$25,000 and \$50,000 grew twice as fast in census tracts with low access scores than in those with high access. Households with incomes between \$50,000 and \$100,000 declined everywhere, representing the general hol-

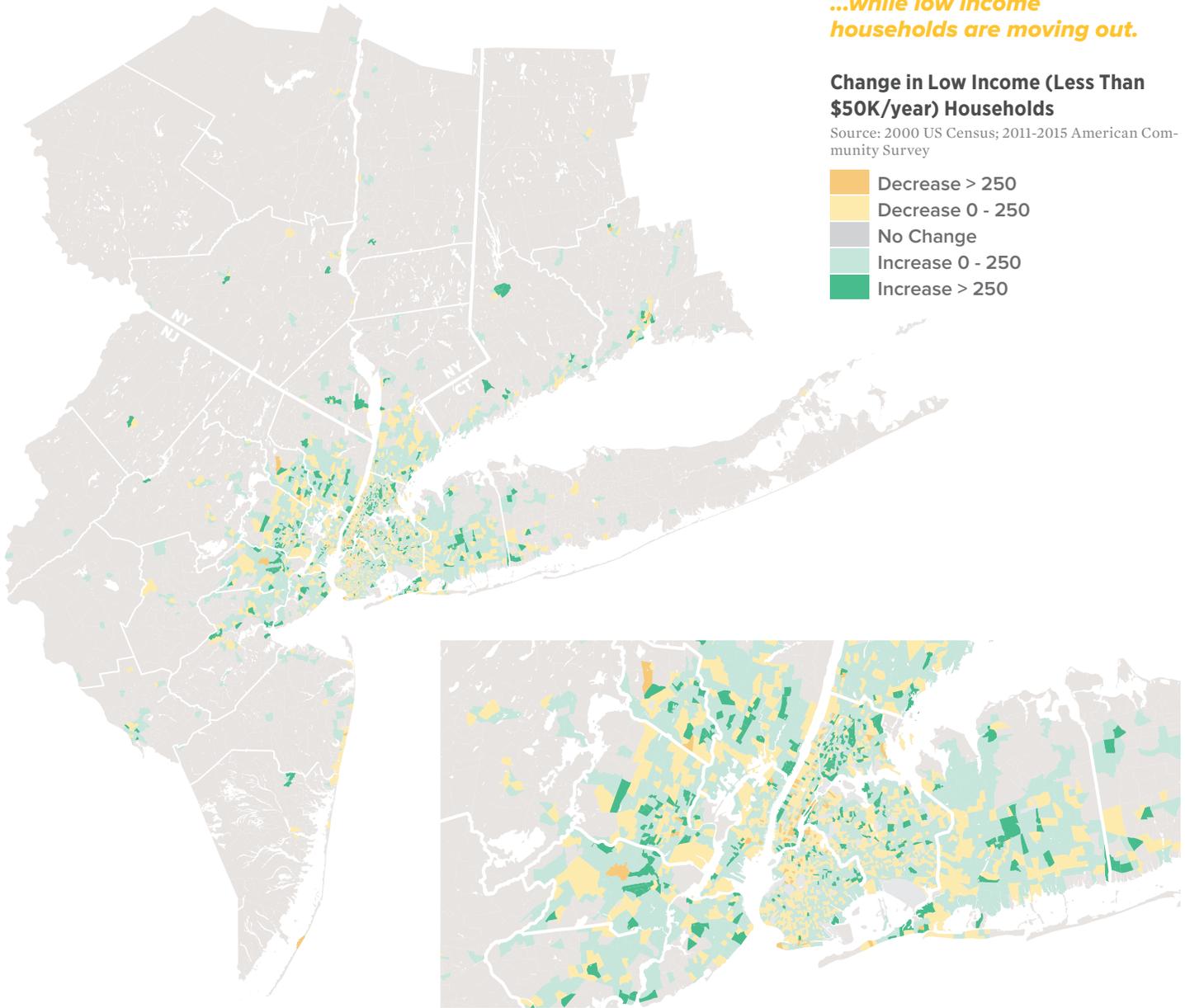
lowing out of the middle-class since 2000, but decreased faster in tracts with high access.

1,461 of these 3,712 accessible tracts overlap with 1,547 census tracts with high proportions of vulnerable populations. As such, while only about 40% of these accessible tracts contain high numbers of vulnerable residents, about 95% of areas with high proportions of vulnerable residents are in these accessible census tracts.

...while low income households are moving out.

Change in Low Income (Less Than \$50K/year) Households

Source: 2000 US Census; 2011-2015 American Community Survey



Change In Households by Income in Accessible Neighborhoods, 2000-2015

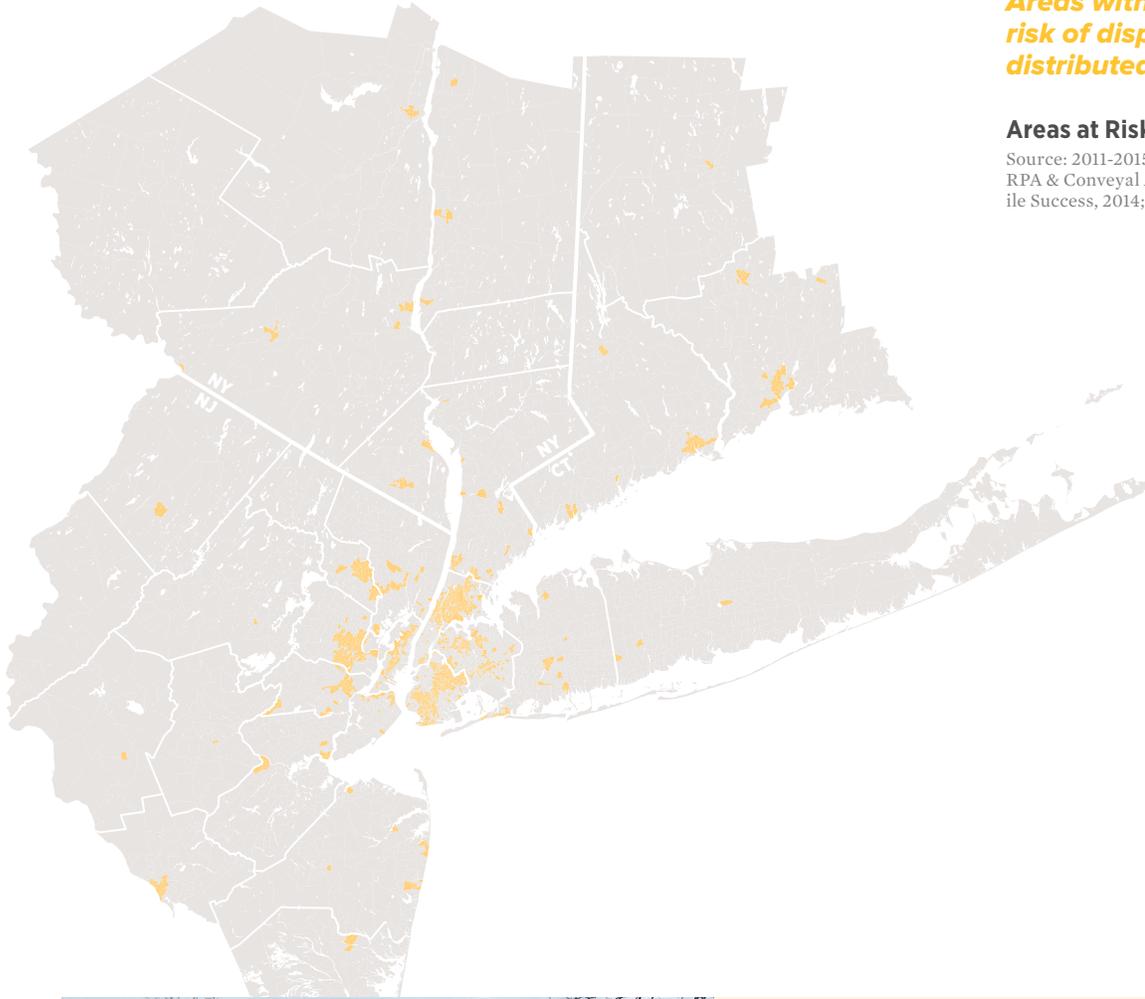
	Less than \$25K		\$25 - 50K		\$50 - 100K		\$100K or more	
	Change	% Change	Change	% Change	Change	% Change	Change	% Change
Hudson Valley	2,053	3%	12,690	26%	-14,712	-15%	2,548	2%
Long Island	43	0%	15,512	29%	-28,634	-19%	7,655	4%
New York City	19,164	7%	51,870	23%	-75,598	-16%	132,790	20%
Northern New Jersey	-35,108	-4%	104,804	20%	-114,020	-12%	16,302	4%
Southwestern Connecticut	3,356	6%	9,898	23%	-12,213	-16%	771	1%
NY-NJ-CT Region Total	-10,493	-1%	194,774	22%	-245,176	-14%	160,066	11%

Source: 2000 US Census; 2011-2015 American Community Survey; RPA Analysis

Areas with residents at risk of displacement are distributed across the region

Areas at Risk of Displacement

Source: 2011-2015 American Community Survey; RPA & Conveyal Access to Jobs Analysis from Fragile Success, 2014; Walk Score®, 2014



“Donde yo estaba, era un basement también pero tenia su cocina. Pero este dice que es peligroso que puede coger fuego y esas cosas, a buscar esas cosas me prometió que van a hacer unos arreglos en el basement. Las ventanas no esta acá. En caso de fuego tu no puedo, casi [acaba] por la ventana para salir de allí. El dijo que lo van a hacer y no lo ha hecho.”

“Where I used to live, it was a basement but I didn’t have a kitchen... The landlord said it would be dangerous and could catch fire. He promised me he would fix other things in the basement. If there was a fire, you could hardly get out throught the windows. He said he would fix it and he didn’t.”
[Translated from Spanish]

Frank | Bayshore, Long Island

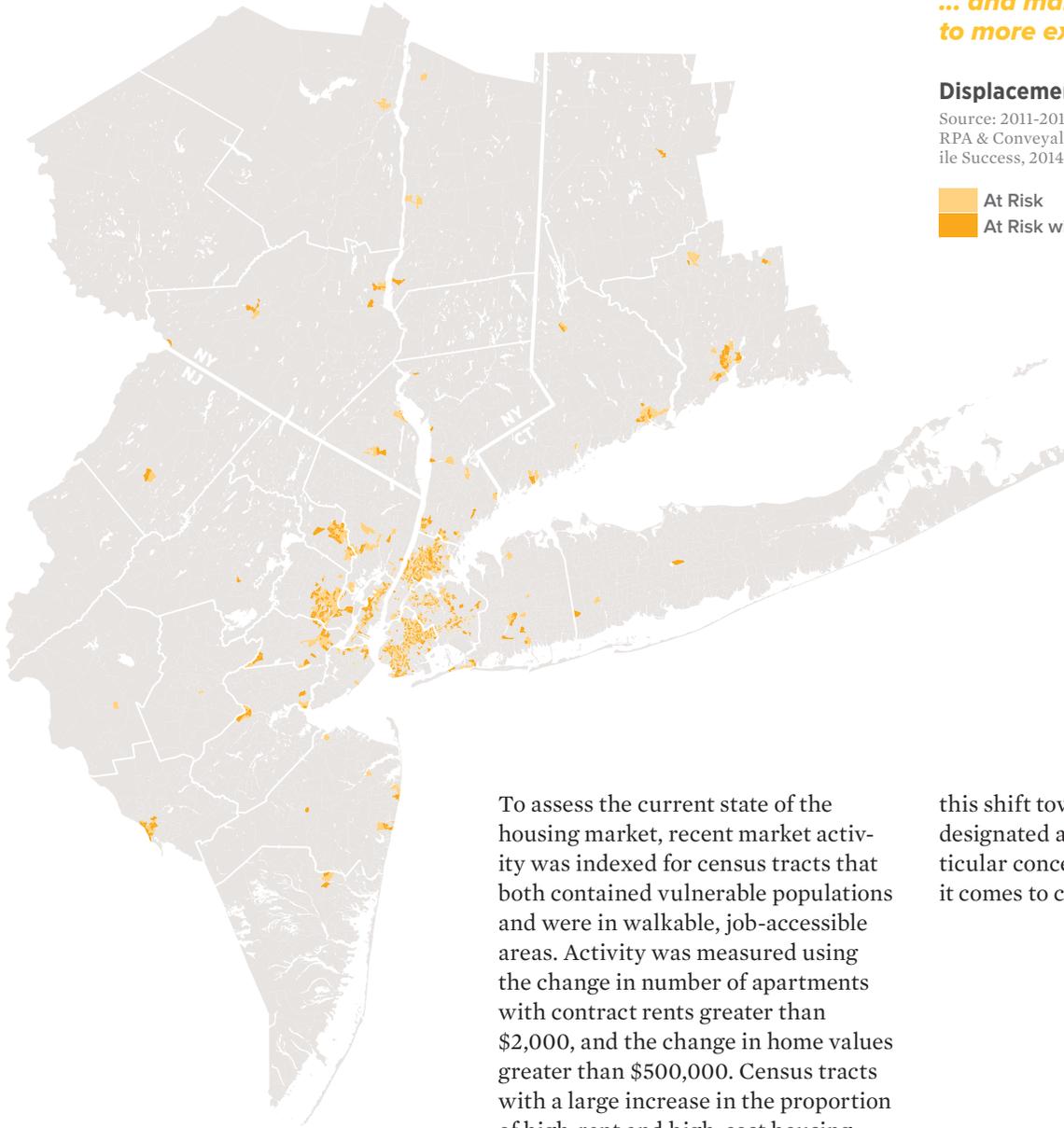
Recent Market Activity

... and many have seen a shift to more expensive housing

Displacement Index

Source: 2011-2015 American Community Survey; RPA & Conveyal Access to Jobs Analysis from Fragile Success, 2014; Walk Score®, 2014

- At Risk
- At Risk with Shifting Market

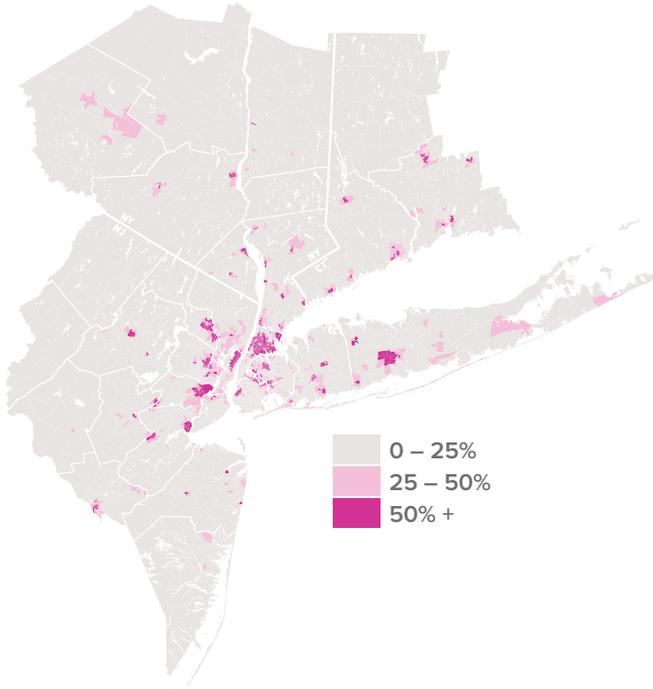


To assess the current state of the housing market, recent market activity was indexed for census tracts that both contained vulnerable populations and were in walkable, job-accessible areas. Activity was measured using the change in number of apartments with contract rents greater than \$2,000, and the change in home values greater than \$500,000. Census tracts with a large increase in the proportion of high-rent and high-cost housing from 2010 - 2015 indicate neighborhoods undergoing more rapid change. Using the change in the proportion of high-end housing, rather than the change in the total amount, lessens the effect of creating a new high-end home versus turning a cheaper home into a more expensive one. In this way, a neighborhood that adds high-end housing, but keeps the rest of its housing prices relatively steady, shows less of a market shift than one which added high-end housing comes at the expense of its affordable homes. The subset of the vulnerable, accessible census tracts currently seeing

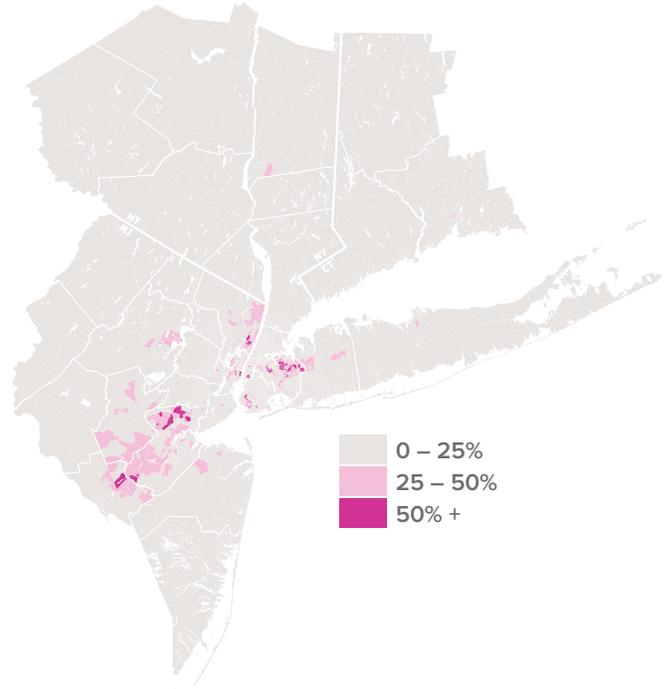
this shift toward high-end housing are designated as areas that may be of particular concern to municipalities when it comes to combating displacement.

Tracts at risk are highly correlated with populations of color.

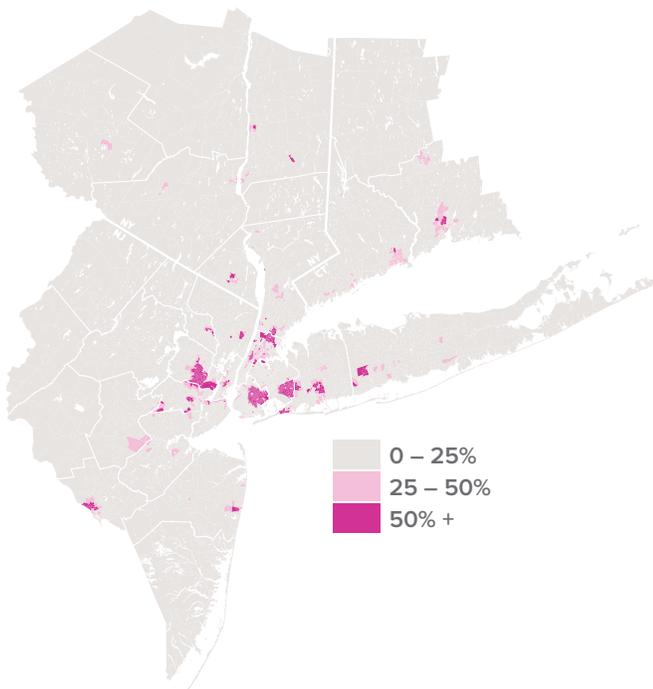
Percent Hispanic/Latino



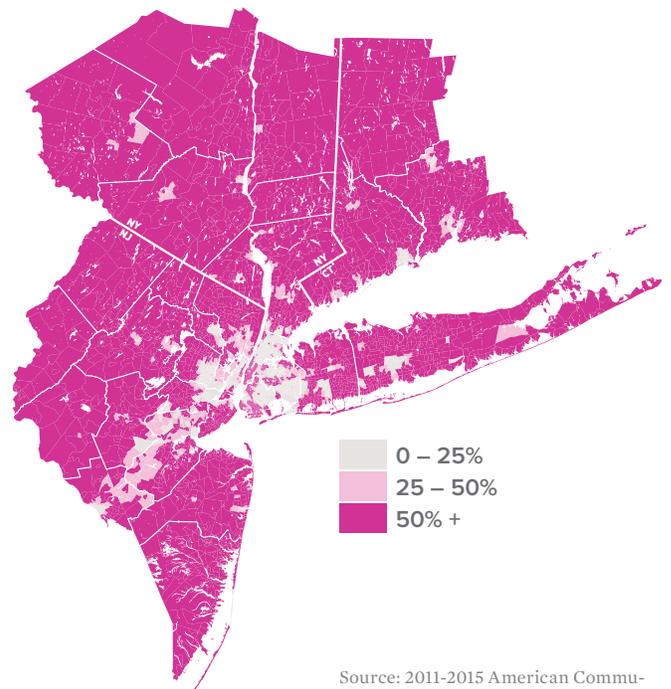
Percent Asian



Percent Black



Percent White



Source: 2011-2015 American Community Survey

Race and Ethnicity

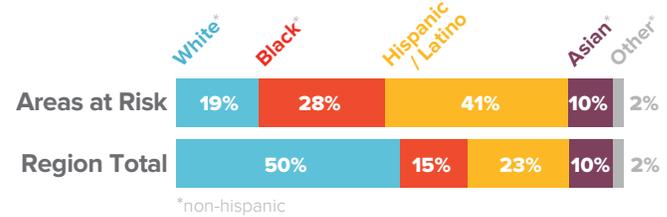
Taken together, the results indicate that non-white residents are significantly more likely to reside in the areas deemed at risk than white residents. This is unsurprising. Segregation by race and income is not an accident; racism and bias stemming from the country's long legacy of discrimination has persistent effects still felt across the United States. For instance, a typical white household has 16 times more wealth than a typical black one¹⁰, and a black young man is more likely to go to prison than attend college or serve in the military.¹¹

Segregation also persists spatially. When compared with other large metropolitan areas, New York ranks highest in income inequality and continues to rank as one of the most racially and ethnically segregated regions in the United States.¹²

The concentration of communities of color in the central, walkable areas is a direct result of the redlining and housing discrimination of the past, when suburban living was considered more desirable. Now that walkable areas closer to the urban core have become increasingly more valued, we have a unique chance to rectify these past injustices by ensuring that current residents can continue to call these areas home.

At risk areas are less white than the rest of the region.

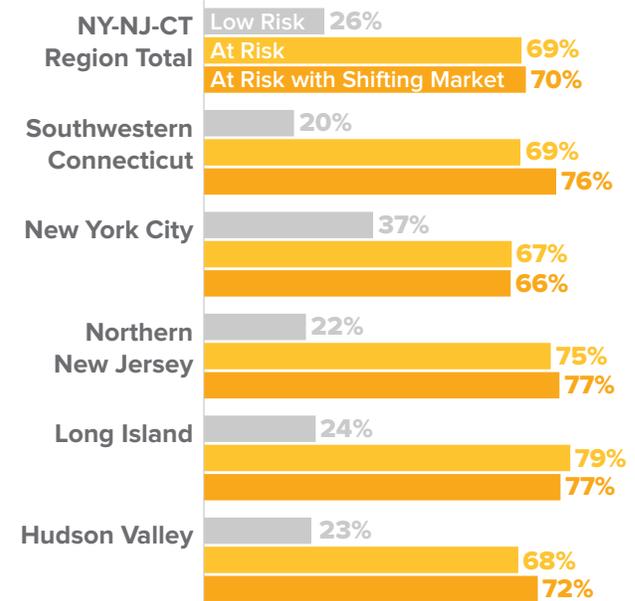
Population by Race and Ethnicity by Level of Risk, 2015



Source: 2011-2015 American Community Survey; RPA Analysis

At risk areas are much more black and hispanic than the rest of the region.

Share of black and Hispanic households by Subregion and Level of Risk, 2015



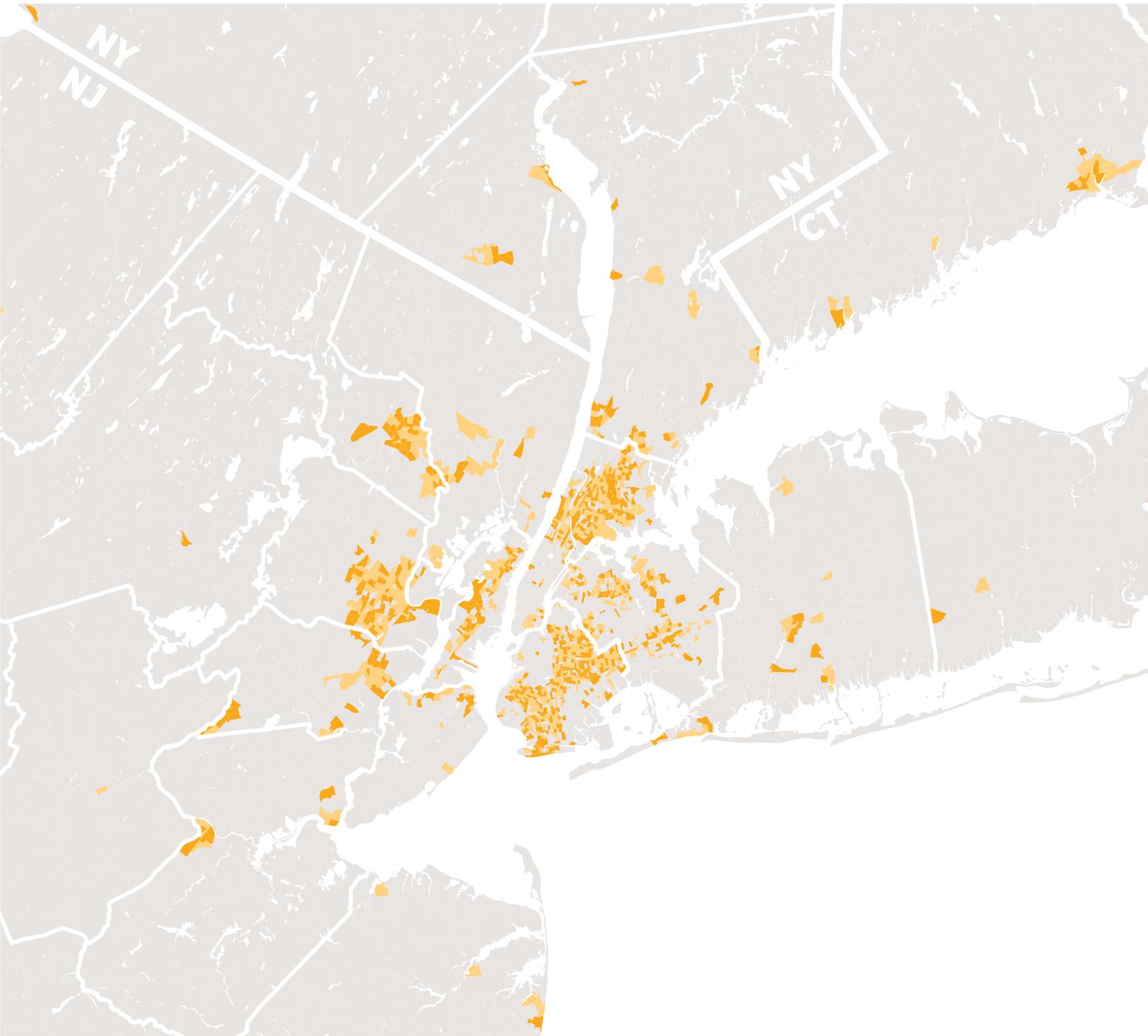
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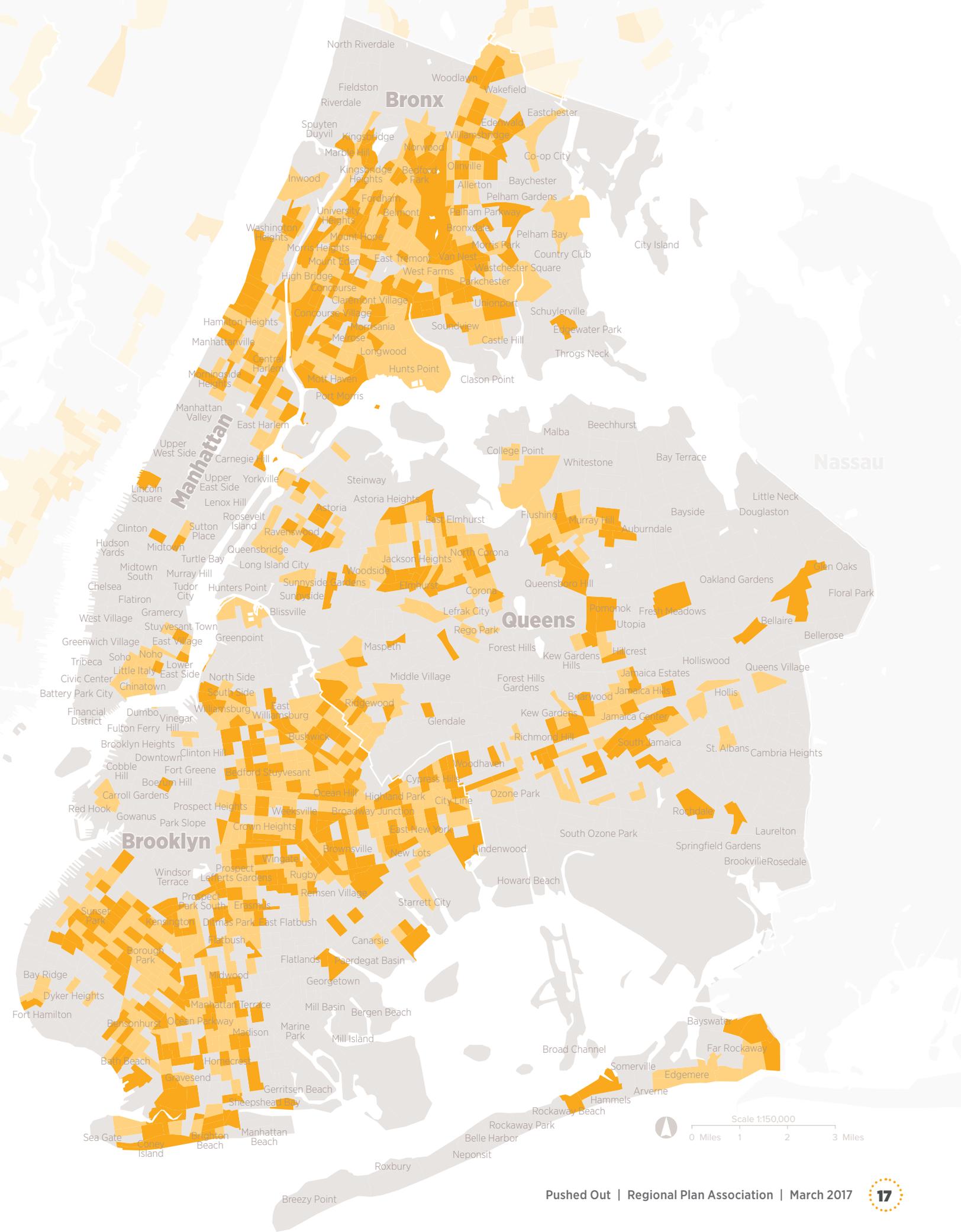
¹⁰ Institute for Assets & Social Policy, Brandeis University, 2015. "The Racial Wealth Gap." http://www.demos.org/sites/default/files/publications/Racial-WealthGap_1.pdf

¹¹ Western, Bruce. 2007. "Punishment and Inequality in America."

¹² Regional Plan Association. 2015. "Spatial Planning and Inequality." <http://library.rpa.org/pdf/RPA-4RP-Whitepaper-Spatial-Planning-and-Inequality.pdf>

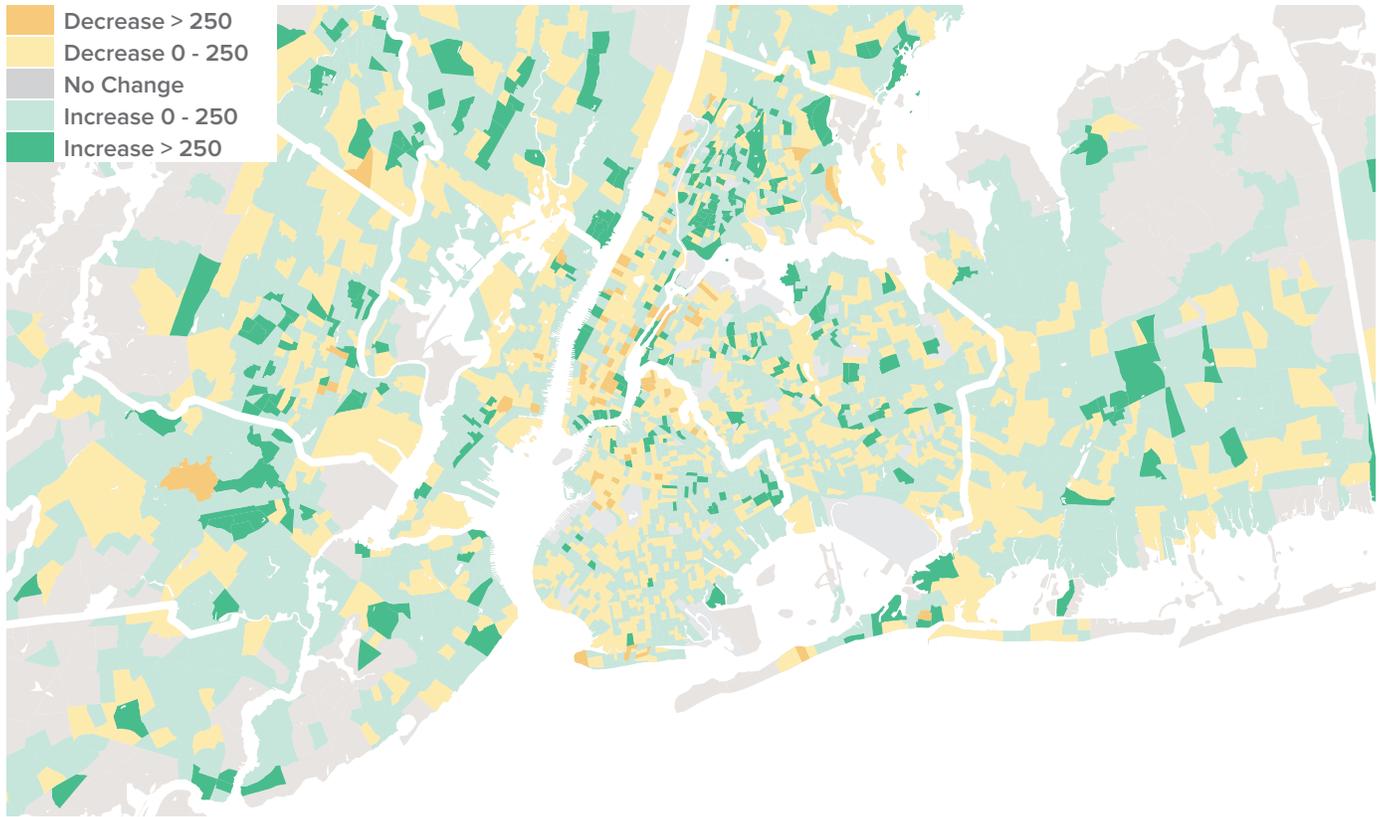
A Closer Look: Subregions and Displacement Risk





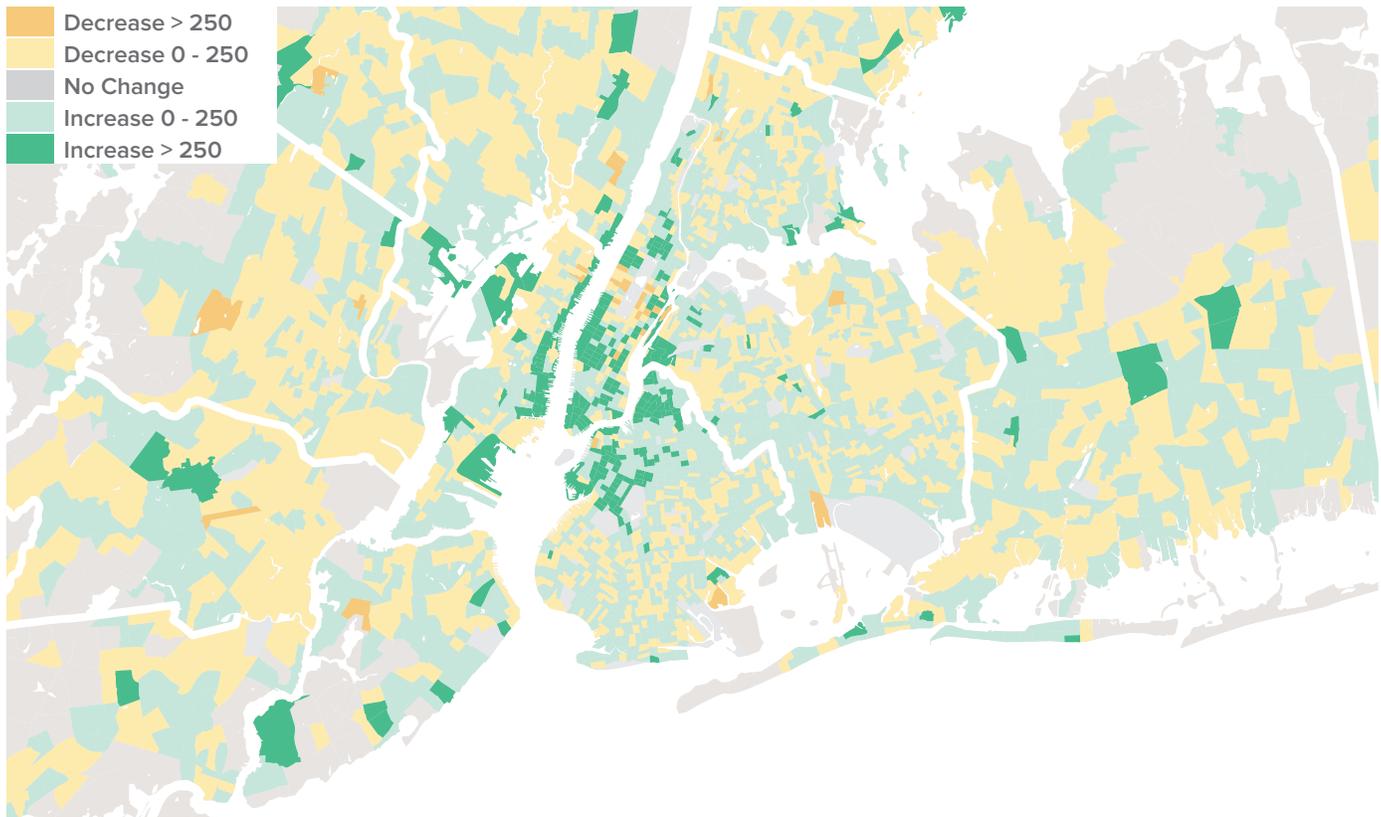
Change in Low Income (Less than \$50K/Year) Households in Accessible Tracts

Source: 2011-2015 American Community Survey; RPA Analysis



Change in High Income (More than \$100K/Year) Households in Accessible Tracts

Source: 2011-2015 American Community Survey; RPA Analysis



The shift was most prominent in Brooklyn, which saw a loss of 27,202 very low-income households, but Manhattan and Queens also saw declines. Brooklyn, Queens, and Manhattan all saw declines in households making under \$100,000/year, while also seeing increases in those making more. Staten Island also saw the majority of its growth from households making more than \$100,000/year, although it also saw some growth in those making less. In contrast, the Bronx saw growth almost exclusively from people making less than \$50,000, although its large amount of walkable, job-accessible neighborhoods means this could easily shift in the near future. The Bronx has, by far, the highest proportion of these vulnerable tracts of any county in the region, with 71% of the borough being composed of tracts which show up on our index, and 44% of these tracts currently shifting toward a higher housing market.

But while New York City has the most pressures, it also has the most most protections. Over 400,000 people live in public housing in the five boroughs, and several hundred thousand more live in some other form of government subsidized housing, much of which overlaps with the approximately one million apartment under rent regulation.

Looking closer at the index, we can see that many neighborhoods in Manhattan and northwest Brooklyn don't appear on the current displacement index simply because there are few low-income people left to displace. Others that do show up are likely due to the number of low-income households living in rent regulated or subsidized housing, which wasn't removed from our index, such as Low-Income Housing Tax Credit (LIHTC) apartments or HDFC cooperatives. But throughout the rest of Brooklyn, as well as most of the Bronx, much of Queens and some of the north shore of Staten Island, there remain vulnerable low-income communities in walkable, job-accessible neighborhoods.

New York also has a large amount of high-end housing activity in these vulnerable census tracts in all boroughs, as shown below. While this increase in expensive housing is taking place in parts of all five boroughs, it is most prevalent in neighborhoods in Brooklyn and upper Manhattan that are proximate to neighborhoods that are now largely high income.



“I’m the last one here. I’m dealing without gas. They’ve jerry-rigged some water up there where I can at least get hot water. The horrific thing and the bad thing is about this, right, is they’re knocking these buildings down next to mine. They’re demoing and gutting out the apartments [in my building] that are empty now. They petitioned for a permit so they can demo inside my building and said there was no one living here.”

“I am in a choice spot. I got the bus in front of me. I got the train right there on 110. I stay in my humble abode and still am good and still have my place. So why should I give that up?”

Ray | East Harlem



Long Island

Displacement Index in Long Island

- At Risk
- At Risk with Shifting Market

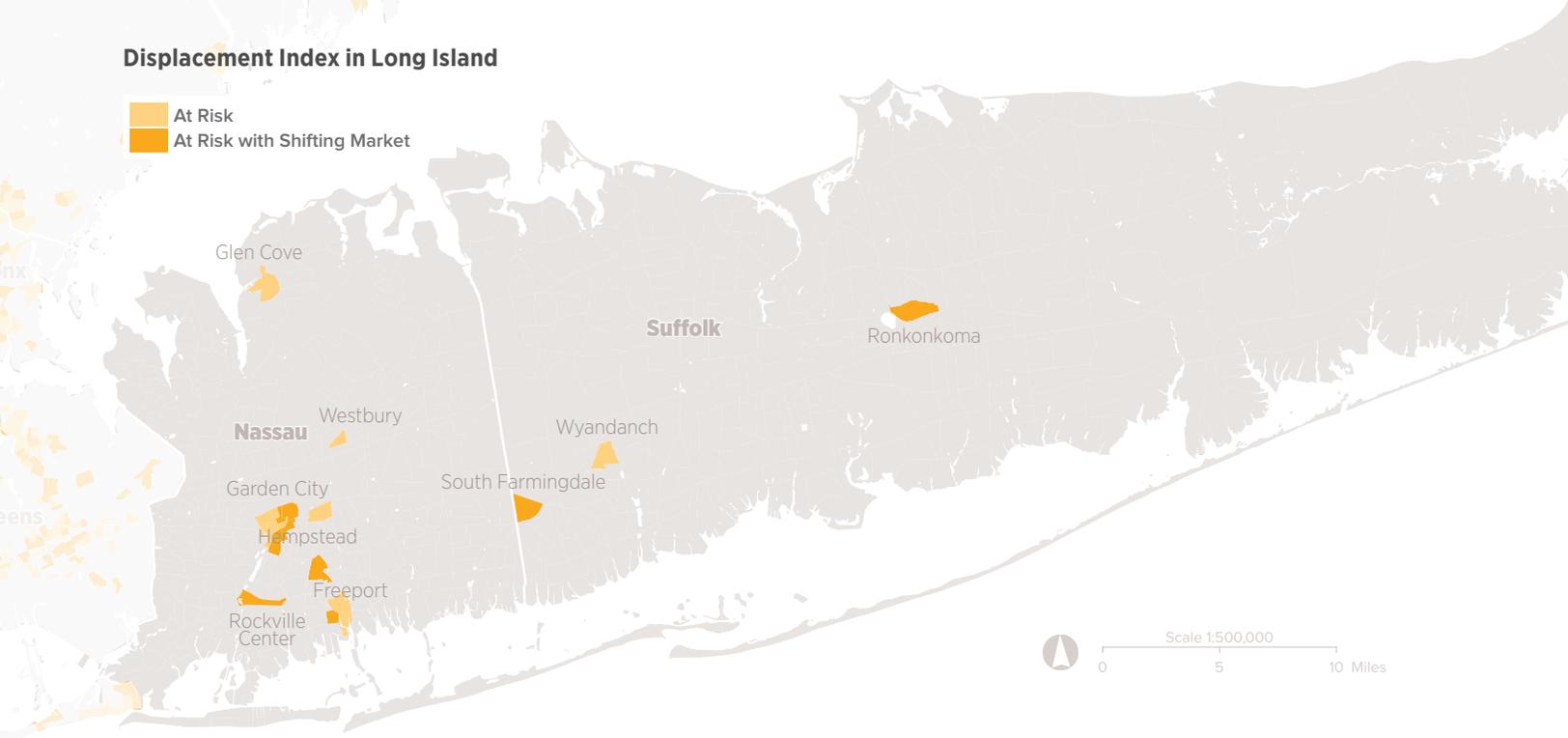


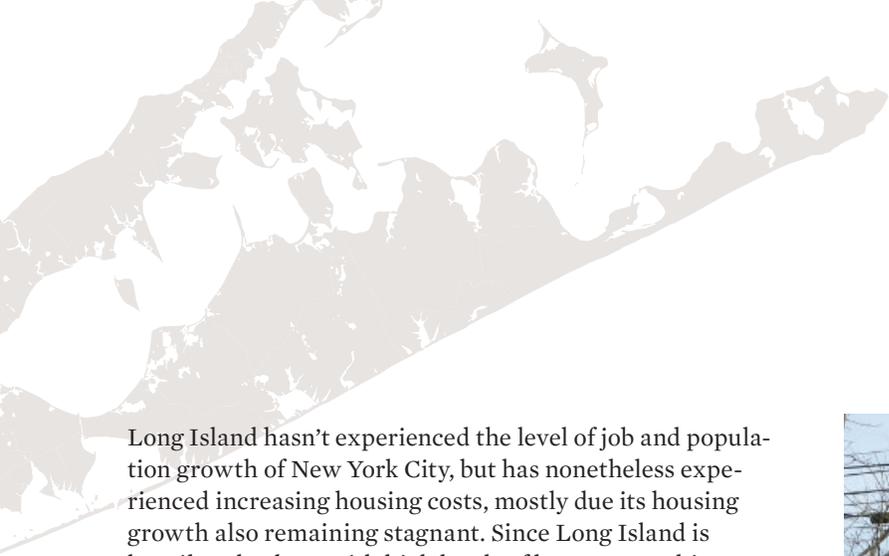
Table: Characteristics of Tracts at Risk in Long Island

	Total Tracts	Tracts At Risk		Total Households in Tracts at Risk	Very Low Income (< \$25k) Renter Households, Unsubsidized*		Rent Burdened Households of All Incomes**	
		#	%		Households	% of total	Households	% of total
Nassau	284	14	5%	24,190	4,305	18%	9,741	40%
Suffolk	323	3	1%	3,543	730	21%	1,415	40%
Total	607	17	3%	27,733	5,035	18%	11,156	40%

* For this analysis, all renters in Project-based Section 8 or Public Housing have been removed.

** "Rent Burdened" defined as households paying more than 30% of their income on rent.

Source: 2011-2015 American Community Survey; RPA Analysis



Long Island hasn't experienced the level of job and population growth of New York City, but has nonetheless experienced increasing housing costs, mostly due its housing growth also remaining stagnant. Since Long Island is heavily suburban, with high levels of homeownership, a relatively affluent population and a single-family character in most places, it is not surprising that it has the least number of these vulnerable, accessible census tracts of all of the subregions. There are only with 17 of these tracts, just 3% of the total number on Long Island, that show up on our index. These tracts are centered around village centers with easy access to the Manhattan via the Long Island Rail Road, particularly along the south shore. But while there are relatively few vulnerable census tracts, Long Island has the highest proportion of these tracts that are currently seeing a shift to a higher housing market: 9 out of 17, or 52%.

On Long Island, high housing cost burden is a major factor for places identified as vulnerable by the index, and in these areas with higher homeownership rates, high property tax bills are likely to be important contributors to the housing cost burden. Long Island has fewer rental homes than any other part of the region, which also means fewer choices for individuals and families unable to afford to buy a home, or those displaced from their current home.¹⁴

While there has been some multi-family housing developments in recent years, they are largely too expensive for low- and moderate-income households, and still fall well short of the demand for new multi-family housing.¹⁵ With coming improvements to the Long Island Rail Road, including East Side Access and a third track on the Main Line, better rail access to Manhattan is likely to drive more desirability for homes near Long Island Rail Road stations.¹⁶ Municipalities should proactively plan for this increase in demand by both adding new housing and putting in place policies to prevent the displacement of current vulnerable populations.

¹⁴ Regional Plan Association and Long Island Community Foundation, December 2014. "Long Island's Rental Housing Crisis." <http://www.licf.org/Portals/0/Uploads/Documents/Long-Islands-Rental-Housing-Crisis.pdf>

¹⁵ HR&A and Regional Plan Association, February 2016. "Long Island's Need for Multifamily Housing," Long Island Index. http://www.longislandindex.org/wp-content/uploads/2016/02/LI-Index-Multifamily-Housing-Study-Final-Deliverable_2.2.2016_9.50AM.pdf

¹⁶ Regional Plan Association, January 2013. "Rail Rewards: How LIRR's Grand Central Connection Will Boost Home Values." <http://www.rpa.org/library/pdf/RPA-Rail-Rewards.pdf>



“Muchísima gente se ha ido a Carolina de Norte, a Carolina de Sur. ¿Por qué? Porque dice que están buscando allá casas porque se van a ir de aquí. No puede vivir in Brentwood por todo lo que esta pasando – por las casas caras, por la falta de atención ... Entonces, la gente se ha ido.”

“People I know have left for North Carolina, for South Carolina... Why? Because they say that they are looking for housing there, because they want to leave from here. They can't live in Brentwood because of everything that is happening – because of the expensive housing, because of the lack of attention... The people have gone.” [Translated from Spanish]

Janet | Bayshore, New York

Hudson Valley

Displacement Index in Hudson Valley



Scale 1:500,000

0 5 10 Miles

Characteristics of Tracts at Risk in Hudson Valley

	Total Tracts	Tracts at Risk		Total Households Tracts at Risk	Very Low Income (< \$25k) Renter Households, Unsubsidized*		Rent Burdened Households of All Incomes**	
		#	%		Households	% of total	Households	% of total
Dutchess	79	6	8%	9,696	2,994	31%	4,106	42%
Orange	79	10	13%	14,347	4,408	31%	6,566	46%
Putnam	19	0	0%					
Rockland	65	8	12%	10,500	2,452	23%	4,267	41%
Sullivan	24	0	0%					
Ulster	47	4	9%	4,581	1,210	26%	1,847	40%
Westchester	223	37	17%	55,256	14,437	26%	27,478	50%
Total	536	65	12%	94,380	25,501	27%	44,264	47%

* For this analysis, all renters in Project-based Section 8 or Public Housing have been removed.

** "Rent Burdened" defined as households paying more than 30% of their income on rent.

Source: 2011-2015 American Community Survey; RPA Analysis

Westchester County is by far the most heavily represented in our index, accounting for half of all of the vulnerable census tracts in the Hudson Valley. In particular two cities bordering the Bronx, Mount Vernon and Yonkers, show up heavily. Market trends toward more high-end housing are also stronger in Westchester County, with over half of at-risk tracts showing this shift toward a higher market.

The Hudson Valley subregion also has the highest amount of population growth overall from 2000-2015, adding 4% to the number of households. While some municipalities, like New Rochelle, White Plains and Tarrytown, are adding significant amounts of multifamily housing to accommodate this growth, many others are not, exacerbating the housing squeeze and potentially driving displacement in the future.

The Upper Hudson Valley as a whole also doesn't show up heavily in the index, due to its sparse population, relatively high levels of homeownership, and distance from major job centers. In fact two counties, Sullivan and Putnam, don't show up in our index at all, although for different reasons: Putnam County because of its low proportion of walkable urban areas and low-income renters, and Sullivan County because of its lack of access to any of the major job centers of the region. There are some areas dispersed throughout Dutchess, Rockland, Orange, and Ulster counties that are highlighted in our index. These are in relatively larger cities and villages, often centered around Metro-North Railroad stations, and include Newburgh, Beacon, Ossining, Peekskill and Poughkeepsie. At-risk tracts currently seeing market shifts are few, with none in Ulster, only one in Dutchess, two in Rockland, and six in Orange. However, because of the dispersed nature of the upper Hudson Valley, price pressures resulting in displacement would likely mean needing to move significantly further than in other areas of the region.



“Even with a full time minimum wage job, it’s hardly enough to afford an apartment.”

Laura | Yonkers, New York

Next to New York City, Northern New Jersey has the largest number of walkable, job-accessible census tracts with vulnerable populations in our index, with 341. These are significantly concentrated in the large urban centers of Hudson, Essex, and to a lesser extent Passaic and Union counties, but also extend to several other smaller areas, representing every county other than Warren County on the border of Pennsylvania. While over half of the census tracts currently seeing a shift toward a high-end housing market are in Essex and Hudson counties, as demand for urban living continues to grow other municipalities, especially those with easy access to job centers in Manhattan, Jersey City, and Newark, may also start to see this shift toward more high-end housing.

When looking at the loss of low-income population between 2000 - 2015, we can see the same pattern in Hudson County as in New York City, just on a smaller level. During this time period the tracts closer to job centers, and especially closer to PATH train stops with their easy access to the Manhattan, have lost low-income residents and gained high-income residents, while the opposite is true in the tracts further out into New Jersey. Hudson County as a whole gained 20,469 households making more than \$100,000 in walkable, job-accessible tracts, while losing 1,644 households making under \$100,000.

In addition to the large urban centers in the counties with access to New York City, a handful of older, smaller municipalities in central New Jersey also scored high on displacement risk, as did two Jersey Shore towns, Long Branch and Asbury Park.

Northern New Jersey also has the largest discrepancy between these vulnerable and non-vulnerable areas in terms of race and ethnicity, with these at-risk census tracts being 76% black and Hispanic, 54% higher than the rest of the sub-region.



“Apartments that you find that you want are overpriced or too high... or I dealt with a lot landlords that don’t think I can handle it by myself because I don’t make enough money... They don’t even give you a chance; you got to be making more than enough. If you’re a landlord I guess you have to look out for yourself too but it’s not fair to us. ”

Tyesha | Elizabeth, New Jersey

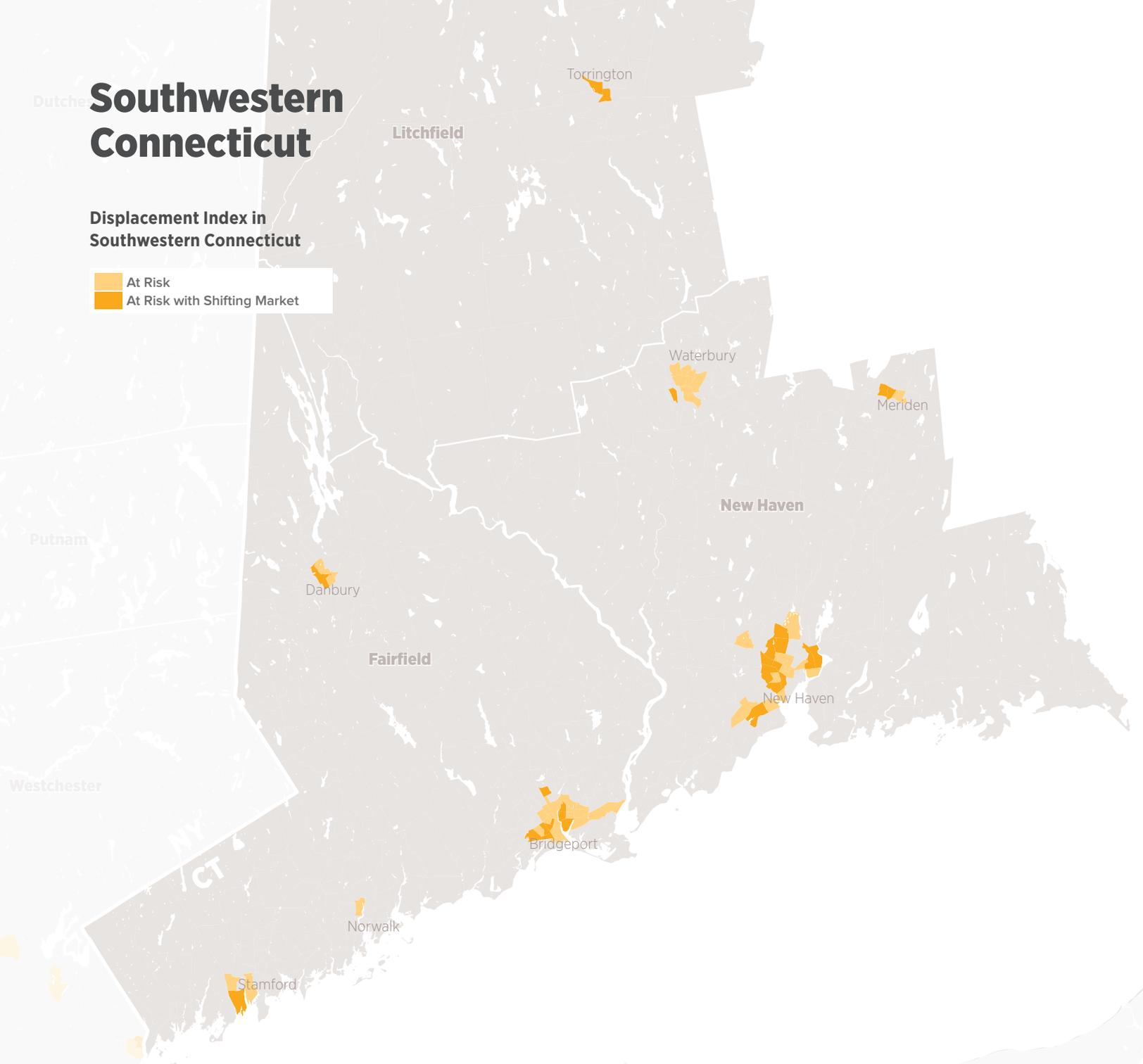
Characteristics of Tracts at Risk in Northern New Jersey

	Total Tracts	Tracts at Risk		Total Households in Tracts at Risk	Very Low Income (< \$25k) Renter Households, Unsubsidized*		Rent Burdened Households of All Incomes**	
		#	%		Households	% of total	Households	% of total
Bergen	179	18	10%	34,114	7,328	21%	12,410	36%
Essex	210	113	54%	136,707	35,396	26%	63,274	46%
Hudson	166	74	45%	104,825	25,479	24%	45,698	44%
Hunterdon	26	1	4%	1,928	507	26%	709	37%
Mercer	77	17	22%	18,661	5,157	28%	8,081	43%
Middlesex	175	14	8%	20,791	6,105	29%	11,401	55%
Monmouth	144	13	9%	17,887	4,316	24%	7,519	42%
Morris	100	1	1%	1,149	159	14%	449	39%
Ocean	126	5	4%	8,203	2,341	29%	4,335	53%
Passaic	100	48	48%	65,647	20,297	31%	32,925	50%
Somerset	68	1	1%	1,150	246	21%	464	40%
Sussex	41	2	5%	3,258	803	25%	1,167	36%
Union	108	34	31%	52,184	11,579	22%	22,399	43%
Warren	23	0	0%					
Total	1,543	341	22%	466,504	119,713	26%	210,831	45%

* For this analysis, all renters in Project-based Section 8 or Public Housing have been removed.
 ** “Rent Burdened” defined as households paying more than 30% of their income on rent.
 Source: 2011-2015 American Community Survey; RPA Analysis

Southwestern Connecticut

Displacement Index in Southwestern Connecticut



Characteristics of Tracts at Risk in Southwestern Connecticut

	Total Tracts	Tracts at Risk		Total Households in Tracts at Risk	Very Low Income (< \$25k) Renter Households, Unsubsidized*		Rent Burdened Households of All Incomes**	
		#	%		Households	% of total	Households	% of total
Fairfield	211	31	15%	40,841	10,632	26%	18,242	45%
Litchfield	51	2	4%	1,838	575	31%	786	43%
New Haven	190	36	19%	52,776	16,122	31%	25,332	48%
Total	452	69	15%	95,455	27,329	29%	44,360	46%

* For this analysis, all renters in Project-based Section 8 or Public Housing have been removed.

** "Rent Burdened" defined as households paying more than 30% of their income on rent.

Source: 2011-2015 American Community Survey; RPA Analysis



Almost all of the places that show up on our index are along Metro-North's New Haven rail line, running along Connecticut's southern shore from the border with New York state until New Haven. Of the 69 vulnerable, accessible census tracts in southwestern Connecticut, 51 are concentrated in or around the cities of Stamford, Bridgeport, and New Haven, the largest cities in the state.

This concentration of at-risk areas along the New Haven line is due mostly to southwestern Connecticut's heavily suburban nature outside of these southern shore cities, with less walkable neighborhoods and a heavily single-family character. There is also a lack of public transit to jobs centers, although Metro-North rail lines extend north to New Canaan, Danbury, and Waterbury. At 34% of all census tracts, southwestern Connecticut has the smallest percentage of census tracts being walkable, job-accessible tracts than any other subregion. This is despite having a relatively high percentage of census tracts with large amounts of vulnerable residents, at 21%. While this is lower than the more urban areas of New York City and northern New Jersey, it's higher than the Hudson Valley and significantly higher than Long Island.

Out of all of the sub-regions Connecticut is seeing the least amount of these at-risk census tracts currently shifting to a high-end market, however, with only 39% of the tracts seeing this shift. It has also seen slower population growth than the region as a whole, adding only 2.7% more households from 2000 - 2015, the second fewest next to Long Island. This growth is concentrated mostly in Fairfield County, with was responsible for over half the additional population.



“It’s time for me to go to anywhere that’s a little cheaper and reasonable because I’m halfway retired and I get social security, and I don’t want to have a place that takes all of my social security. I have to put money from my other job with my social security to pay my rent. It’s like 95 percent of my check.”

“People are turning garages into rooms, which is not good because when the rain falls, the walls get green and it creates a lot of water and people get sick. I saw it when I was in Stamford. I used to visit a lady with a little daughter. The girl used to be sick all the time. So I took her to the doctor and the doctor said – you all better move out because she’s getting sick from the water.”

Steve | Bridgeport, Connecticut

The Path Forward

In order to emphasize the importance of creating healthy, mixed-income communities, RPA's fourth regional plan, *A Region Transformed*, will propose several strategies to promote fair housing, affordable mixed-income communities and greater housing choices for all of the region's residents. These include substantially increasing housing production overall, requiring mixed-income housing throughout the region, reducing land use and policy barriers to multi-family housing production and encouraging more density in walkable and transit-accessible communities, and allowing for invisible intensification through using our existing buildings more efficiently to house more people.

Protecting residents from displacement in their current communities is one of these. And while there is no single policy that can prevent residential displacement, there are mechanisms for states and municipalities to try and address the problem proactively. These mechanisms exist to varying degrees throughout the region, though no single place has incorporated all of them. If the region as a whole continues on the positive trajectory toward walkable, job-accessible communities experiencing increasing demand, housing prices will be continue to be upwardly pressured and these mechanisms will need to be strengthened in order to retain existing low- and moderate-income populations and keep housing affordable to a range of people. In this way, we can revitalize communities while also reducing segregation and inequality, and achieve the mixed-income and racially diverse communities that lead to improved social equity. And importantly, while programs to prevent displacement can have financial costs, they also have many financial benefits, saving significant amounts of public money through prevention of future homelessness, lowered social service and emergency service needs, health savings through fewer unfunded emergency room visits and fewer law enforcement, housing court, and other governmental costs.¹⁷

Strategy 1: Limit evictions through access to legal counsel for low income residents

Free legal counsel for low-income tenants facing eviction is one of the most potent strategies to protect economically vulnerable residents from displacement. Evictions are a

leading cause of homelessness and are an immensely stressful and disruptive force in people's lives. Even when tenants are ultimately victorious in court, legal fees combined with lost wages from the need to go to court often create a downward financial spiral for low-income residents in the region, leading to more struggle making rent and as such, more eviction actions. Until the recent decision by the administration of New York City Mayor Bill de Blasio administration to expand housing counsel to renters making under \$50,000 facing eviction, 80% of tenants in New York City facing eviction went without counsel, compared with 90% of landlords who were represented by counsel. Access to housing counsel both helps prevent unjustified evictions and discourages landlords from bringing frivolous cases designed solely to displace existing tenants.

The number of eviction actions vary dramatically across the region, and are heavily concentrated in a few counties. While figures are unavailable for the three Connecticut counties, RPA research shows that of the approximately 400,000 yearly eviction actions that take place in the 28 New York and New Jersey counties of the region, just one-quarter of them - Brooklyn, the Bronx, Manhattan, Queens, and New Jersey's Essex, Hudson and Middlesex Counties - account for over three-quarters of the filed eviction actions.

The potential costs of such a program are still largely unknown. Estimates vary on the net costs of providing this legal counsel in New York City: while the estimated cost of funding lawyers for eviction cases is relatively consistent, savings from preventing homelessness and associated shelter costs, not needing to replace affordable housing that may be lost when a tenant is evicted, and other offsets vary significantly. As a result, costs from a \$320 million surplus¹⁸ to a \$203 million deficit¹⁹ have been projected.

Even with these costs, the social and public health benefits of preventing displacement makes this a worthwhile endeavor. New York City announced in early 2017 that it would fully implement the program, and other municipalities could follow suit. The program could be implemented

¹⁷ Home Stability Support. <http://www.homestabilitysupport.com/about-the-plan/>

¹⁸ Stout Risius Ross, Inc. report to NYC Bar Association http://www2.nycbar.org/pdf/report/uploads/SRR_Report_Financial_Cost_and_Benefits_of_Establishing_a_Right_to_Counsel_in_Eviction_Proceedings.pdf

¹⁹ New York City Independent Budget Office, 2014 <http://www.ibo.nyc.ny.us/iboreports/2014housingcourtleter.pdf>

by states or individual municipalities, and funding could come from a mix of federal, state, and possibly municipal sources.

Strategy 2: Prevent sudden, sharp rent increases and keep homes safe and healthy

A large and unexpected increase in asking rent is often the impetus for displacement for many low- and moderate-income families. These unexpected additional housing costs are often the difference between being able to remain in a community or having to leave.

New Jersey and New York are two of only four states in the U.S. where localities are able to regulate and limit these rent increases. While some jurisdictions - most notably New York City through its Rent Stabilization system - take advantage of this, many do not. Municipalities in New York and New Jersey could make greater use of this authority to help prevent displacement directly, although rent regulations need to be coupled with proper enforcement and oversight to be most effective. This is not just about rent increases: Strict enforcement of the housing maintenance code needs to be part of this strategy as well, in order to prevent landlords from displacing low-income tenants through lack of upkeep and proper maintenance as well.

While rent regulations can make it harder for someone looking for an apartment because it reduces turnover, well-designed regulations can go a long way in preventing housing instability. Even if tenants sign a lease at a market rate rent, the ability to limit future sharp rent increases is still a source of housing stability for the long term by giving renters a clear picture of what their housing costs will be for the duration of their stay in a unit. These policies are especially helpful for people with limited ability to adjust to sudden rent increases, such as older adults on fixed incomes or very low-income renters.

Outside of New York City, currently there are 38 municipalities in New York and 90 municipalities in New Jersey with some form of regulations limiting sharp rent increases on at least some existing renters. These jurisdictions have about 59% of the rental housing in the region outside of New York City, although only some renters within these jurisdictions have these protections, and many of these municipalities have weakened or largely phased out rent regulation in recent decades.

While the specifics of rent regulations will and do vary by municipality, it is important that states move to strengthen—or in the case of Connecticut, enable—rent regulations at the municipal level where displacement is a concern. (Rent regulation is preempted in Connecticut, tenant-protection ordinances do exist and vary by municipality.) These could include some limit on the amount, frequency and timing of rent increases and allowing for the right to a renewal lease, requiring minimum services for

tenants, and limiting the grounds under which tenants can be evicted to nonpayment of rent or violation of an existing lease. Furthermore, municipalities can require new housing that receives government subsidies or tax incentives to enter any rent regulation system, as is currently done in New York City.

Strategy 3: Low-Income Housing Subsidy

Housing production isn't keeping pace with demand across the nation and only 28 adequate and affordable units of housing are available for every 100 renter households with the lowest incomes.²⁰ This is why increasing housing production of both regulated affordable and market-rate housing is a critical priority. And because there is seldom enough quality market-rate housing affordable to the lowest-income families, voucher programs allowing low-income households to pay a set percentage of their income - usually 30% - toward rent are generally the most effective means of allowing low-income households to access and remain in quality housing.

The largest of these programs is the existing federal Section 8 voucher program. But demand for this subsidy far outstrips supply, and additional funding for this program from the federal government is unlikely to materialize. State and local programs are needed to make up the difference. These have a proven effect in preventing evictions and homelessness, and increasing stability for families. In the most notable example in the region, since the cancellation of New York City's Advantage voucher program in 2011 homelessness in New York City has risen by more than 50%.

The subsidy would take the form of a rent supplement for low-income families to help pay rent at a level that can be competitive in the regional market. For instance, New York State introduced legislation that would restructure the state shelter allowance supplement program and local rental supplement programs to subsidize families at the level of the HUD fair market rent.²¹

Strategy 4: Use vacant government-owned land to create permanently affordable housing.

It's important to prevent displacement not just in our current housing, but in our future housing as well. The best way to do this is by creating homes that are legally structured to be affordable in perpetuity, so that there is no economic incentive for displacing low-income residents. Government-owned property, especially vacant land, is one of the greatest assets local governments have for providing this type of affordable housing. Disposing of government

²⁰ Urban Institute, 2015. "The Housing Affordability Gap for Extremely Low Income Renters" <http://www.urban.org/sites/default/files/publication/54106/2000260-The-Housing-Affordability-Gap-for-Extremely-Low-Income-Renters-2013.pdf>

²¹ Home Stability Support. <http://www.homestabilitysupport.com/about-the-plan/>

owned land for economic development purposes is a common tool employed by municipalities across the country, and disposing of government-owned land is a mainstay of affordable housing development, especially in New York City.

Municipalities can better address long-term planning and affordable housing preservation by ensuring a public purpose use in perpetuity for this land, either by retaining it as public land and leasing it for affordable housing development, or disposing it to a community owner or controlled entity such as a Community Development Corporation, Community Land Trust, or Mutual Housing Association. In this way, a stock of affordable housing operated in the community interest can be maintained without being subject to the pressures of rising markets.

Housing development by these public or community-owned or -controlled entities can also serve to build wealth among low-income residents if local residents become shareholders rather than renters.

This type of development should be accompanied by technical assistance to the community-owned or -controlled entity. For instance, the Center for Community Progress provided Newburgh, N.Y., technical assistance in the form of legislative review and drafting in the creation of a land bank that acquires, manages and disposes of vacant, abandoned and underutilized properties responsibly.²² Importantly, such a disposition strategy should carefully consider the role of anchor institutions—large community employers such as hospitals, universities, or major corporations—in redevelopment.

Strategy 5: Incorporate Displacement Risk into Decision Making

Finally, communities and local governments should simply incorporate displacement pressures into local decision making. The methodology presented in this report and methodologies that will be published as part of the fourth regional plan will include new, place-based ways of thinking about planning. Displacement risk methodology can be regularly updated to keep service organizations, advocacy groups, and local governments apprised of the challenges facing their communities. Furthermore, future RPA fourth plan data products, including an adaptation index that will highlight how the region's residents can better live with their environment, and a transportation demand model that will highlight how the region's residents will move around in the future, could be combined to inform local governments on how to plan for vibrant, mixed-income, mixed-use, resilient communities with great access to jobs by public transit.

Not just displacement risk, but also environmental adaptation, transportation-demand, and other data-driven sources should inform the allocation of grants and tax benefits, future land use, housing subsidies, and protection of natural systems.

²² Newburgh Community Land Bank, 2017. <http://newburghcommunitylandbank.org/mission-vision/>

Community Engagement

To include the perspectives of underrepresented communities in the Fourth Regional Plan, RPA collaborated with organizations that serve low-income individuals and communities of color. These community partners include: Community Voices Heard, Partnership for Strong Communities, Housing and Community Development Network of New Jersey, Make the Road in New York and Connecticut, New York Communities for Change, Right to the City Alliance, Hester Street Collaborative and the Alliance for a Greater New York. Over the course of three years, these partners

engaged thousands of low-income residents on the Fourth Plan through surveys, focus groups, forums and trainings. These community partners are further described below.

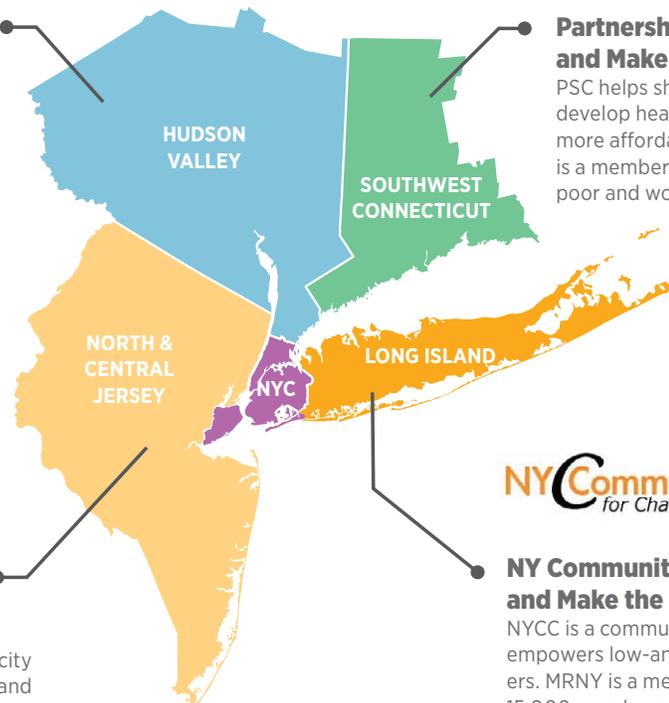
In producing this report, community partners connected RPA with low- to moderate- income residents around the region struggling with housing displacement. Summary of interviews with these residents are included below. More information is available upon request.



Community Voices Heard (CVH)
CVH is a member-led organization that serves low-income families of color in NY State and builds power to secure social, economic and racial justice.



Partnership for Strong Communities and Make the Road (MRCT)
PSC helps shape solutions to end homelessness, develop healthy neighborhoods and to create more affordable housing in Connecticut. MRCT is a member-led organization that engages poor and working class communities.



Housing and Community Development Network of New Jersey Network (HCDN)
HCDN supports and strengthens the capacity of community development corporations and supports housing and revitalization efforts in distressed NJ neighborhoods.



NY Communities For Change (NYCC) and Make the Road (MRNY)
NYCC is a community-based organization that empowers low-and moderate-income New Yorkers. MRNY is a member-led organization with over 15,000 members that engages poor and working class communities.



Interviews

Hudson Valley

Laura | Yonkers, New York
Homeless Advocate / Writer

Laura is a homeless advocate and writer living in Yonkers, New York. Laura has struggled with housing stability for several years, and her own situation inspired her activism. Laura explains that the high cost of living, rising rents, and the construction of too few low income housing units in Westchester are the barriers that prevent her from securing permanent housing, despite having a full time minimum wage job. Laura explains this is a problem for homeless individuals throughout the region. (Interviewed Feb 22, 2017)



“Even with a full time minimum wage job, it’s hardly enough to afford an apartment.”

William | Yonkers, New York
Former home health aide; currently a community organizer

William is a former resident of Crown Heights, Brooklyn, New York, and Bloomington, New Jersey. William talked about struggling with displacement throughout his life, having to move around because of economic instability and increasing housing costs. He gave an example of moving to Yonkers from Bloomington, NJ after the nursing home where he worked shut down during the recession. He sees rising rent costs, lack of jobs, and too few units of affordable housing as causes of instability in Westchester. (Interviewed Feb 21, 2017)



“It’s very expensive out here. The rent is ridiculous. It’s like \$1,100 – \$1,200 for a one bedroom... It’s very sad. It’s hard for students, hard for seniors. It’s hard for people to work. There aren’t really jobs in Yonkers. They have to go to Ridgehill or White Plains even to do a retail job.”

“We were living in Brooklyn at the time... her friend was telling us ‘Why don’t you all just come out to Jersey. It’s cheaper.’ And it was at the time.”

Connecticut

Steve | Norwalk, Connecticut
Former home health aide; currently a community organizer

Steve worked as a home health aide for over 20 years. He lived in Stamford when he started, but each time he has looked to improve his housing condition, he’s been forced further and further away from his original neighborhood. Today, Steve lives in Norwalk, but a bad relationship with his landlord and increasing prices is pushing him to look elsewhere, in Bridgeport. Steve talks about his job, the housing conditions in his neighborhood – where many residents are doubling up to lower housing costs and rent individual rooms instead of entire homes. Steve also talks about his hopes for housing in the future. (Interviewed Feb 15, 2017)



“Anywhere that’s a little cheaper and reasonable because I’m halfway retired and I get social security, and I don’t want to have a place that takes all of my social security. Right now I’m looking at somewhere, and it’s taking like \$1,200 of my social security a month, that’s like 95% of my check!”

Maria | Bridgeport, Connecticut
Restaurant Worker

Maria is a young worker, born and raised in Bridgeport, who talks about moving from place to place in the city throughout her childhood and adulthood. Several issues caused her moves, primarily code enforcement and tenant harassment. Through her childhood, she witnessed her parents being taken advantage of because they did not speak English. She wants to change that and has begun volunteering in her community. Maria is an expectant mother, and what she wants for the future is simply a decent place to live with her husband and her child, where the baby will have opportunities to succeed. (Interviewed Feb 15, 2017)



“... my parents were there and they didn’t speak English so the landlord assumed so many things that weren’t true. At the end of the day, the landlord said ‘I want you out; I want you out as soon as possible. He didn’t mind the contract. He didn’t give us a certain amount of time. He said you got to get out. He would harass us on the phone all the time, calling up 3-4 times a day telling us we had to find a place. He didn’t mind the agreement. Later on, he said ‘if you don’t get out, I’m going to call immigration’ so that was one of the worst [threats] I think. But eventually, we got to the point where we just wanted to move out because he was harassing us. I think my parents and everyone else was just scared.”

New Jersey

Tyesha | Elizabeth, New Jersey
Medical Assistant

Tyesha is a homeless mother of two school-aged children. She lives in transitional housing in Elizabeth, NJ. Tyesha works as a medical assistant and is currently in nursing school at Erie Community College. She talks about the challenges of dealing with income expectations and being discriminated against in her housing search. (Interviewed Feb 17, 2017)



“Apartments that you find that you want are overpriced or too high... or I dealt with a lot landlords that don’t think I can handle it by myself because I don’t make enough money... They don’t even give you a chance. You got to be making more than enough. If you’re a landlord I guess you have to look out for yourself too but it’s not fair to us. ”

Long Island

Janet | Bayshore, New York

Janet has lived in Bayshore for 25 years, works as an executive assistant and health coach, and is also a volunteer community organizer. Janet talks about her work with residents of Bayshore, Brentwood and other nearby communities, who live in unsafe, crowded conditions or who have left the area because of housing costs. (Interviewed Feb 16, 2017)



“Muchísima gente se ha ido a Carolina de Norte, a Carolina de Sur. ¿Por qué? Porque dicen que están buscando allá casas porque se van a ir de aquí. No pueden vivir in Brentwood por todo lo que esta pasando – por las casas caras, por la falta de atención ... Entonces, la gente se ha ido.”

English: “Many people have left for North Carolina, for South Carolina... Why? Because they say that they are looking for housing there, because they want to leave from here. They can’t live in Brentwood because of everything that is happening – because of the expensive housing, because of the lack of attention... The people have gone.” {translated from spanish]

Frank | Bayshore, New York
Real Estate Agent

Frank shares his experiences living in basement units in Bayshore, Long Island. He talks about being pushed out of a previous unit after asking for repairs and having a hard time finding another affordable place to live with his children. As a real estate agent, Frank has seen prices increase in Brentwood, forcing many lower-income residents to move out of the area and notes coming condominium developments that most current residents will not be able to afford. (Interviewed Feb 16, 2017)



“Me recuerdo yo cuando estaba la situación de \$900, \$800 dólares. Ahora esta \$1,200, \$1,500 para una sola habitación. Esas son situaciones de que eventualmente si siguen así, eventualmente la gente va a salir...”

English: “I remember when the situation was \$900, \$800 dollars. Now it’s \$1,200, \$1,500 for only one bedroom. These are situations that eventually, if it continues like this, eventually people are going to leave.”

Phyllis | Glen Cove, New York
Retired

Born and raised in Hempstead, Phyllis talks about a predatory reverse mortgage that stripped her from her childhood home. After graduating from college and getting married, Phyllis describes coming back to a Hempstead she didn’t recognize. The schools were underperforming and other municipal services were weakening, even as property taxes were skyrocketing. In 2012, Phyllis paid \$19,000 in property taxes. When time came for needed upgrades, Phyllis turned to the banks for financing. She signed a reverse mortgage but never expected she would be removed from the home that had been in her family for three generations, in less than a decade. Today, Phyllis resides in Glen Cove, in a community where she has few ties. (Interviewed Feb 16, 2017)



“What did I do wrong to have my home taken away from me? — It was horrible, it really was, it felt like part of my life, a part of my heritage, had just been stripped away from me.”

“I worked hard to give to my community and then the other people decided that it shouldn’t be my community anymore so I had to leave.”

Ron | Hempstead, NY
Retired Veteran

Ron is a disabled senior citizen and a veteran living on fixed income. He lives in a housing complex for low-income seniors and talks about struggling with inadequate heat and other repair issues. In the winter, Ron and many of his neighbors heat their homes in dangerous ways, with their oven and numerous electric heaters. He suggests that this is because in his affordable housing complex, the landlord is supposed to be responsible for the heat, but tenants are made to heat their own homes.



“We were told the utilities were included, but they’re not included... If it’s 20 [degrees] outside, it’s 20 inside with the wind blowing. We use our ovens and we buy extra [electric] heaters. I have 3 heaters and I use my ovens. It’s been going on like this for at least since 06 or 07.”

Mike | Hempstead, New York
Car Salesman, Retired

A Hempstead resident since 1964, Michael is a retired car salesman and the president of the tenant association in his building. After a 2013 change in building ownership, Michael and his neighbors have lived in worsening conditions. Several tenants have even won rent freezes in court due to the lack of repairs. Since Mike is the tenant association president, neighbors often knock on his door for advice. He reflects on the landlord, who seems to target Latino residents, many of whom do not speak English, for unconscionable cost increases shortly after moving into the building. (Interviewed Feb 16, 2017)

“Hispanics, [the landlord] raise their rent to whatever he want... After he get them in there for a year, he raise their rent \$200 or \$300. People don’t know what their rents are supposed to be... People working 2-3 jobs trying to pay the rent, and once he gets them in there, he just takes advantage of them... Taking advantage of poor people like that... that really eats me alive.”

New York City

Ray | East Harlem, New York
Laborer



Ray from East Harlem is known as the “Last Tenant Standing.” For the last two years, Ray has been fighting to stay in his childhood apartment while the building owner has begun to demolish units around him for redevelopment. With the exception of military service, Ray has lived in East Harlem his entire life. He talks about playing stickball on the street as a kid, and today, he watches as old buildings are demolished to make room for luxury housing. (Interviewed Feb 22, 2017)

“I am in a choice spot. I got the bus in front of me. I got the train right there on 110. I [will] stay in my humble abode and still am good and still have my place. So why should I give that up? Right now I am just trying to do the right thing.”

Phil | Williamsburg, Brooklyn
Photographer



Phil lives in a rent stabilized apartment in Williamsburg, where he has lived since the 1980s. Various landlords have tried to push him out of his apartment, either through buyouts or harassment. In one example, Phil talks about how his landlord removed the roof while he and other tenants were still living in the building. Phil still struggles to stay in the neighborhood in the midst of rapid changes around him. (Interviewed Feb 23, 2017)

“One of the things that’s very disheartening is that even if you’re lucky enough to hang on, you’re displaced anyway because everything around you is gone. Your friends are gone. The retail stores don’t even have any protections...”

Methodology

Through an iterative process, RPA has created a predictive measure for areas that could potentially face displacement pressures. The index highlights urban places with attractive qualities that are home to residents who are especially vulnerable to physical displacement from their homes and community.

Calculations were conducted at the census tract level, and then aggregated to a larger geography (Public Use Microdata Areas - or PUMAs) for statistical analysis. The displacement index was generated for two time frames. First, we calculated the index for the year 2000 based on our research of possible predictive measures for displacement. To test our index, the areas highlighted in 2000 were then correlated with the loss of very low income households in those areas between 2000 and 2015. The index input weights were iteratively adjusted to maximize this correlation. Next, these same weights and methodology were applied to 2015 data to forecast areas that will be at future displacement risk.

To generate the index, three sub-indices were created and eventually combined. The first two sub-indices, Economic Vulnerability and Neighborhood Access/Desirability, combine to generate all areas with potential displacement pressures. The third index, Recent Market Activity, highlights areas that are likely facing current displacement pressures within those identified by the first two indices to have potential displacement pressure. While the results are not intended to highlight realities at the census tract level, this index does indicate broad areas within municipalities that require different housing preservation strategies.

Economic Vulnerability

This sub-index looked at the essential question of how much of the current population is economically vulnerable and thus susceptible to displacement due to rising rents and housing prices in their neighborhood. Income by tenure was analyzed, because low income renters who are economically vulnerable are more likely to be displaced due to increasing rents or landlord harassment.¹ Households participating in income contingent housing programs (Public Housing and project-based Section 8) were removed from this data, to focus on unprotected low-income households. Housing cost burden by tenure is also included in this analysis since those who are already paying a high percentage of their paycheck on housing, including homeowners, are more likely to be priced out if property values rise.

Race was not included in the input factors for this sub-index, not because residents of color are less likely to face displacement due to gentrification, rather because economic vulnerability and race are so closely tied that RPA sought instead to analyze the risk of displacement on residents of color as an outcome. Thus, in addition to predicting places with populations at risk of displacement, the displacement index aims to highlight the importance of race, provide evidence of the effects of discriminatory decisions of the past, and actively promote racial equity.

Neighborhood Access

This sub-index measures the attractive urban qualities of a neighborhood that may make it more likely to face gentrification, and thus place vulnerable populations at risk of gentrification-induced displacement. Specifically, this indicator measures access to jobs and amenities. RPA used a previous analysis from our report, *Fragile Success*, to determine the number of jobs accessible to an area.² Walk Score, a measure of a neighborhood's walkability based on access to neighborhood amenities like grocery stores, was used to determine the second aspect of quality urbanism.

Recent Market Shifts

This sub-index measured the degree of market activity to assess the market "stage" in an area, thus, this indicator looks at trends. In attempting to develop this metric, RPA considered various data such as changes in households by income or the education level of residents. Ultimately, RPA decided to assess market activity using property and rental values: the change in number of apartments with contract rents greater than \$2,000, and the change in home sales greater than \$500,000.

¹ Zuk et al. 2015.

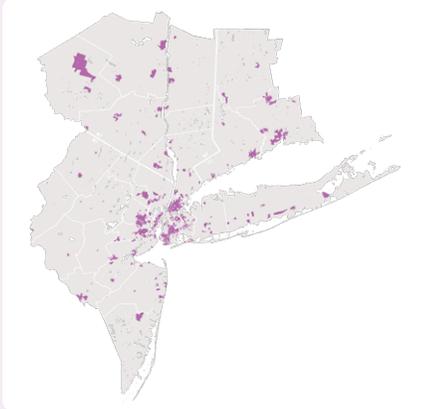
² Conveyal and Regional Plan Association, 2014. *Fragile Success*, Access to Jobs Map. <http://fragile-success.rpa.org/maps/jobs.html>

Model Data was downloaded at the tract level, and then used to generate an Economic Vulnerability Index, a Neighborhood Accessibility Index, a Recent Market Activity Index, and ultimately, a Displacement Index. Each index was composed as follows:

“Areas at Risk”

Economic Vulnerability

How much of the existing population is economically vulnerable, and thus at risk of displacement if there is increased neighborhood investment?



=

Percent Low and Very Low Income Renters
Max: 40

Share very low income renters	35
Share low income renters	5

To adjust for inflation:

“Very Low Income” = HH Income Below \$25k in \$2015; Below \$20k in \$2000

“Low Income” = HH Income \$25k-\$50k in \$2015; \$20k-\$35k in \$2000

Source: 2015 ACS, 2000 Census Survey

+

Percent of All Households that are Housing Cost Burdened
(paying more than 30% of their income on rent)
Max: 10

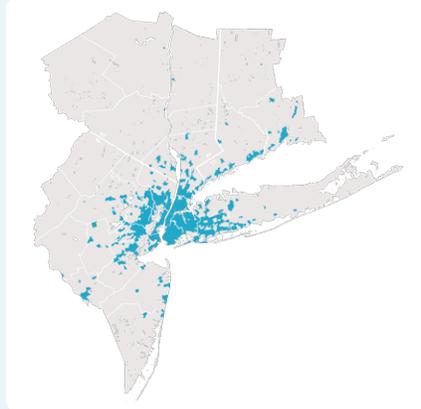
Share housing cost burdened renters	10
Share housing cost burdened homeowners	5

Source: 2015 ACS, 2000 Census Survey

Note: Public housing and Project-Based Section 8 Households have been removed from these households by income using approximated incomes from HUD census-tract level data.

Neighborhood Accessibility

How desirable is the neighborhood based on access to jobs and access to amenities?



=

Number of jobs accessible within 60 minutes by transit
Max: 10

Less than 25,000	0
25K - 50K	2
50K - 100K	5
200K+	10

Source: 2014 RPA+Conveyal Analysis; U.S. Census LEHD Origin-Destination Employment Statistics, OpenStreetMap, OpenTripPlanner, NJTPA Regional Transportation Model, NYMTC, GTFS Feeds: MTA, NJT, Port Authority, NYCDOT, NY Waterway, Westchester Beeline, Nassau Inter-County Express, Rockland County TZx, CT Transit

+

Walkscore
Max: 40

5. Walkers' Paradise	40
4. Very Walkable	35
3. Somewhat walkable	20
2. Somewhat Car-Dependent	5
1. Very Car-dependent	0

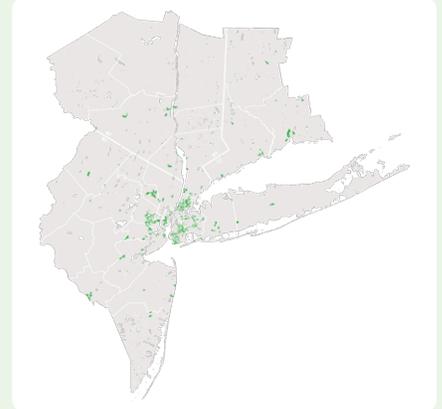
Source: 2014 Block-level Walkscore data aggregated to census tracts

Note: Access to Jobs and Walkscore values are the same for 2000 and 2015, based on the assumption that the basic physical characteristics (in terms of transit and street network) of these places are less likely to change dramatically over 15 years.

“Shifting Market”

Recent Market Shifts

Of these areas at risk, which are experiencing a shift toward high-end housing?



=

“Higher Market Temperature”
Areas classified as those tracts with more than 200 households that had an above average change in the share of high rent apartments or high value homes.
Flag: Yes or No

To adjust for inflation:

“High Rent Apartments” =

	1990	2000	2010	2015
Greater than	\$1,000	\$1,500	\$2,000	\$2,000

“High Value Homes” =

	1990	2000	2010	2015
Greater than	\$300k	\$400k	\$500k	\$500k

Source: 1990 Census through NHGIS; 2000 Census Survey; 2010 Census; 2015 ACS 5 Year Estimates

Note: Since there are no margins of error available for 1990 or 2000, these values were only calculated for tracts with more than 100 total rentals or owned homes, and the same method was applied to 2010-2015.

After the scores were generated with these weights, tracts were classified as low, potential, and current displacement pressure according to the following:

Census Tract Categorization			
≤ 15	—	—	1 Low Displacement Pressure
> 15	> 10	No	2 At Risk for Displacement Pressure
> 15	> 10	Yes	3 At Risk For Displacement Pressure + Shifting Market

Regional Plan Association is an independent, not-for-profit civic organization that develops and promotes ideas to improve the economic health, environmental resiliency and quality of life of the New York metropolitan area. We conduct research on transportation, land use, housing, good governance and the environment. We advise cities, communities and public agencies. And we advocate for change that will contribute to the prosperity of all residents of the region. Since the 1920s, RPA has produced three landmark plans for the region and is working on a fourth plan due out in 2017. For more information, please visit, www.rpa.org.

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