Exploring the Ways Arts and Culture Intersects with Housing

Emerging Practices and Implications for Further Action

Danya Sherman
April 2016

ARTPLACE

ABOUT ARTPLACE AMERICA

ArtPlace America (ArtPlace) is a ten-year collaboration among a number of foundations, federal agencies, and financial institutions that works to position arts and culture as a core sector of comprehensive community planning and development in order to help strengthen the social, physical, and economic fabric of communities.

ArtPlace focuses its work on creative placemaking, which describes projects in which art plays an intentional and integrated role in place-based community planning and development. This brings artists, arts organizations, and artistic activity into the suite of placemaking strategies pioneered by Jane Jacobs and her colleagues, who believed that community development must be locally informed, human-centric, and holistic.

Contents

Foreword

ArtPlace America is a ten-year collaboration of 16 foundations, 8 federal agencies, and 6 banks that is working to reposition arts and culture as a core sector of community planning and development in order to help strengthen the social, physical, and economic fabrics of communities.

ArtPlace focuses its work on "creative placemaking," which describes projects in which art plays an intentional and integrated role in place-based community planning and development. The "creative" simply invites artists and arts organizations to join their neighbors as collaborators into the suite of placemaking strategies pioneered by Jane Jacobs and her colleagues, who believed that community development must be locally informed, human-centric, and holistic.

In looking at who does community planning and development in America's communities, we have found that our colleagues may generally be organized into ten sectors: Agriculture & Food, Economic Development, Education & Youth, Environment & Energy, Health, Housing, Immigration, Public Safety, Transportation, and Workforce Development.

As a core part of our research agenda, we are taking each of those sectors, one at a time, and exploring how arts and cultural practitioners have and might be partners in helping to achieve their goals.

The document that follows is one of the first two "field scans" that ArtPlace America has commissioned to begin this work. It is an exploratory first step that aims to surface:

- Key goals or needs in the housing sector that arts and culture might address
- A typology or framework for understanding the ways that arts and culture has and might partner with the housing sector
- Barriers to integrating arts and culture within the housing sector
- Strategies or tactics to advance collaborations with arts and culture in the housing sector

Each field scan serves as a framing document for a working group tasked with taking the analysis and findings one step further, helping ArtPlace to identify the best practices that warrant formal case studies, key methods for evaluating success, and strategic framing of the material in a way that resonates with those most likely to take up creative placemaking practice in other sectors. The field scans are not an end product in and of themselves, but rather an initial inquiry that will inform several aspects of ArtPlace's work.

Each field scan addresses two primary audiences: artists and other arts and cultural practitioners seeking to better understand and collaborate with a particular community development sector; and community development practitioners who are interested in how arts and culture might further their work.

Our goal is ultimately for these two audiences to develop a shared language and a set of goals, so that our communities will benefit from these powerful, cross-sector synergies.

JAMIE HAND
Director of Research Strategies
Artplace America

Author's Note

I began this research with the hopes of understanding and articulating how creative strategies help build sustainable and healthy communities of opportunity. I've seen firsthand how powerful the arts and culture are in articulating complex dynamics of urban and community development; in raising the flag to indicate where need exists; in providing crucial emotional support and connection; in helping to cohere diverse communities, and so much more.

The portion of the housing sector that endeavors to support low income communities and communities of color is under an enormous amount of financial and political pressure. A legacy of disinvestment, discrimination, and neglect for low-income communities, communities of color, and Native American communities continues to plague our country. We must come to terms with this history and work intentionally and explicitly to do things differently. While creative work itself will not solve this, the work described here show that it can in some cases infuse community development work with the crucial alchemy needed to help overcome longstanding barriers.

This scan also indicates that the fields of creative placemaking and affordable housing need each other to be effective and also need to better consider each other as they endeavor to accomplish the overall goal of building healthy communities of opportunity.

Creative placemaker practitioners need to think comprehensively about how their work impacts and intersects with housing outcomes. Housing is perhaps the most tangible and also most complex measure of community development. Nowhere is this more apparent than in the communities around the country that are facing eviction and displacement. New place-based investments, when made without explicit regard for accountability to and impact on those structurally barred from access to capital and resources, can exacerbate negative impacts. Communities are organizing to resist this displacement and sustain themselves in the long term – and many of them organically utilize creative strategies to address key housing barriers. At regional and national scales, policymakers and funders can learn from those working on the ground in this way about how they might adapt their policies and funding mechanisms to support the sustainability and autonomy of low income communities, communities of color, Native Americans, and others who have been historically at a disadvantage.

Thank you to Jamie Hand and ArtPlace America for commissioning this report, for being wonderful partners, and for supporting intersectional, strategic, and grounded research. Thank you to Margy Waller and Callahan Seltzer, who kindly read drafts and offered vital edits and suggestions. Finally, thank you to the policymakers, developers, artists, and organizers who took the time to be interviewed as part of this process – your work forms the basis of this research.

DANYA SHERMAN

Introduction

As the field of creative placemaking evolves, its proponents and practitioners are continuing to learn about the value of arts-based strategies for enacting change in communities, and how these strategies can be most effective in addressing persistent challenges. One observed trend from the last few years of grant making and action is that making creative placemaking investments may need to more explicitly consider impacts on key community development sectors in order to best understand intended and unintended outcomes.

Delineating how housing (a key component of community development work) and creative placemaking interact is of vital importance. This field scan intends to help frame and introduce a journey into that intersection. Research outlined here uncovers several emerging strategies that individuals and community-based groups have innovated to address persistent challenges to their communities and neighborhoods' housing challenges in an effort to build sustainable communities of opportunity.

The following document identifies innovative community-based practices at the intersection of arts and housing, grouped into six things that communities use the arts to accomplish: to **articulate** often invisible housing challenges, to **nourish** individuals and communities who have experienced trauma through housing, to help **organize** housing campaigns, to **bridge** disparate neighborhood residents, to **stabilize** vulnerable communities, and to **generate** economic development for communities who are structurally barred from access to capital. The place-based groups enacting this work have chosen to use strategies grounded in creative practice to move their housing and community development work forward for myriad reasons, some as experiments, and often because they see that artistic work can help address the key barriers to creating better housing for their neighborhoods and communities.

That these and other practitioners use the arts to accomplish these tasks implies certain things about the context they are responding to and the problems they are trying to solve. By analyzing the conditions practitioners on the ground are dealing with, several important patterns emerged about national housing conditions, trends, and barriers. The first section thus outlines some of the context for these groups' work, as well as opportunities for and barriers to further action at the intersection of housing and arts and culture. Finally, I draw several implications in section three that I hope may spark continued inquiry and action.

Overall, key findings include:

- Creative community-building strategies may uniquely help place-based groups positively impact their communities while also addressing key structural and systematic barriers that prevent too many from building healthy, integrated, and self-sufficient living situations

- Arts and culture strategies address the heart of community development work because they address deep emotional and interpersonal issues, and thus play a unique role in unearthing the complex and dynamic relationship between people, place, and community development
- Key barriers exist in the housing, arts & culture, and community development sectors that prevent further incorporation of arts strategies by community-based practitioners
- Arts and culture-based work may help developers (both nonprofit and for profit), funders, policymakers, intermediaries, community-based organizations, advocates, and artists to work effectively in towards their own goals and through new partnerships together to overcome key structural and local barriers to more equitable communities of opportunity and stability.

Methodology

This field scan was conducted primarily through a literature review, an analysis of current grants to creative placemaking practitioners and other projects that operate at the intersection of arts & culture and housing, and through long-form qualitative interviews with over two dozen practitioners and thought leaders around the country. A full list of sources and interviewees are included as appendices.

This research focuses specifically on the sector focused on building and maintaining high quality housing affordable to low- and moderate-income individuals. Throughout the paper, the term "affordable housing" or "affordable housing sector" will serve as a stand-in for this subset of actors in the overall housing sector. For the purposes of this paper, "affordable housing" refers both to high quality housing that is made affordable by policies and incentives, as well as high quality market-rate housing that in some neighborhoods and cities is already affordable to those with limited financial means.

I acknowledge that based on my experience and the availability of information due to time constraints, more research is needed that is focused specifically on creative action and affordable housing for Native American communities, rural geographies, suburbs, and severely disinvested cities. The scan's research did include practitioners from these sites, but it is not as comprehensive as research conducted in "hot" or "mixed market" cities around the country. ArtPlace is aware of this research gap and is planning future action at this intersection to correct for it, such as ensuring geographic and demographic diversity of the working group, and more.

Key Trends in Affordable Housing

This section identifies key trends and barriers in the housing market and sector, with a focus on high quality housing that is affordable to low- and moderate-income individuals and communities, as a way to understand the dynamics that community-based groups respond to in their housing and arts & culture work, as well as barriers and opportunities to continued work at this intersections.

Overall, research conducted points to the affordable housing sector being a financially strained, highly complex, and politically charged environment. While the housing market has nearly recovered from 2008's crash in many places, other communities are still struggling with the fallout from the predatory lending and foreclosure crisis that unevenly impact low income communities, communities of color, and particular regions and cities. Community developers, faced with continued cuts to federal financing but an increasing openness on the part of federal policymakers to comprehensive community development, are doing their best to pool traditional and non-traditional financing to innovate new housing types, often pooling dozens of sources for a small scale affordable building. However, large regional community housing developers are increasingly taking the place of smaller, place-based community development corporations (CDC's) because of their ability to access capital and build a larger number of units for lower costs.

Further complications include the complexity of submarkets within any particular region – for example, "hot market" regions like New York City, Seattle, San Francisco, Boston, Dallas, and Washington, D.C. also contain neighborhoods with high rates of foreclosure, large low-income populations, and uneven access to transit. "Mixed market" cities like Philadelphia, Chicago, New Orleans, and the Twin Cities contain some neighborhoods where land and rent values are increasing, squeezing out longer term residents, and other neighborhoods plagued by high rates of vacancy and low quality housing. Even "weak market" cities like Baltimore, Cleveland, and Detroit, which are struggling to bring economic activity back in large scale, have some neighborhoods that are rapidly seeing investment squeeze out long-term residents. The variety of different kinds of housing markets around the country make dynamics on the ground particularly nuanced.

Context

Community developers and organizations struggling to intervene in key housing outcomes are responding to many fluid and interacting dynamics, some of which I describe and explain below. While this report focuses on the housing sector, it is vital to note that housing is deeply connected to and often

representative of general personal and communal wellbeing. Because of the nature of property rights in the United States, one's financial position is closely tied to housing. One's housing may be an opportunity to accumulate wealth, have short commutes, and live in well-resource school districts; while others' makes them particularly vulnerable to health hazards, economic and environmental shocks, and can prevent them from accessing good jobs, education, and other key resources. A focus on housing should always consider the broader context; housing is a key tool but it cannot be the end in and of itself towards achieving healthy communities of opportunity.

Affordability Crisis. Overall, rising rents and decreasing incomes are causing many individuals and families to spend a very large portion of their income on housing, and low-income populations in particular to experience housing instability. Two-thirds of low-income households (those earning less than 30% of the area median income or AMI) are spending more than half of their income on housing, as are about one third of those earning between 30-50% of AMI[1]. The 'Great Recession' exacerbated this trend, wherein millions of middle-wage ($32,000 - $53,000 per year) jobs have been replaced by low-wage jobs (under $32,000 per year).[2] Overall, rents rose 3.2% (twice the rate of inflation) in 2014 and the national vacancy rate is 7.6%, the lowest in twenty years[3]. The number of severely cost-burdened renters (defined as those spending more than 50% of their income on rent) is expected to rise by at least 11% to 13.1 Million in 2025 (but could be as many as 14.8 Million if current trends continue), up from 11.8 Million in 2015.[4]

Impacts of the growing affordability crisis include increasing reliance on federal funding programs, the continued struggle of homeless individuals, and an increase in neighborhoods that have become severely distressed in the wake of the housing crisis:

Funding for Affordable Housing. Federal funding for housing includes tax subsidies for market-rate homeownership, supporting the construction and operation of below market-rate housing developments, grants to state and local authorities to preserve existing below market-rate housing, and assistance to low-income families who cannot afford housing on the rental market. The government delivery of affordable housing radically shifted in the 1980's towards market-oriented, indirect incentive mechanisms and away from direct funding for building new and maintaining existing affordable units (key trends are described below). Direct federal funding for building new units of public housing slowed and then dropped off by the late 1980's; other federal funding for low-income housing programs has declined since the 2000's.[5] The **Low Income Housing Tax Credit** (LIHTC) is (and has been for the past few decades since its inception in 1986) the main driver of building and preservation of affordable units. 2.5 Million units have been built since 1987 through this program, but demand highly outpaces supply, putting the program under a lot of pressure. Other programs that have succeeded in creating new affordable units are the **Housing Choice Vouchers**

program (1.8 Million units since the 1970's), and **Inclusionary Zoning** (150,000 below-market units since the 1970's). [6] However, two million units of affordable housing are set to expire in the coming decade.[7] Local measures such as rent stabilization and control are key factors in whether regions will maintain affordable units in the long term, and very greatly from region to region.

Homelessness. Concerted efforts to eliminate homelessness in several hundred communities, and to provide permanent supportive housing for those experience homelessness caused a decline in the number of homeless individuals from 2005 – 2012.[8] However, the needs still greatly outpace supply, and particular communities are hit hard. There were over 500,000 homeless individuals in 2015, 15% of which are considered chronically homeless.[9] Sub-markets create varied homelessness needs; rates are rising in large U.S. cities (homelessness increased by 11% in New York City in the past year, by 13% in Seattle, and by 8% in Chicago[10]). Rural areas, which tend to be poorer and often lack transit options, have difficulty connecting with and thus serving those who may experience homelessness.[11]

Severely Distressed Neighborhoods. While many neighborhoods have rebounded from the housing crash of the past decade, many communities, especially in older, so-called post-industrial legacy cities, outer ring suburbs, and particular states, experienced higher than average rates of foreclosure and vacancy, and are having a harder time rebounding. The Department of Housing and Urban Development's three rounds of funding through the Neighborhood Stabilization Program (NSP) was targeted at addressing this issue; more targeted attention is needed for these neighborhoods to successfully stabilize housing stock and provide opportunity for existing residents.[12]

Disparate Impact. Not all communities and individuals are equally impacted by the affordability crisis. While the industry has put in place many policies to counteract the America's history of racist housing policies and individuals themselves may be working hard to counteract this, adverse impacts on communities of color, segregation and discrimination, and unequal geographies of opportunity continue persist.

Rent Burden by Race. While rent burden and housing affordability impacts all low-income households, rent burden also disproportionately impacts people and communities of color. 26% of African American, 23% of Hispanic, 20% of Asian and other, versus 14% of white individuals are shown to be rent burdened. Harvard's Joint Center for Housing Studies 2015 report indicated that those who are severely cost burdened spend less on basic needs such as food, health care, education, and pensions.

Segregation and Discrimination. Recent events have re-focused attention on how racism has been built into the U.S. housing system[13]. While clearly not all those engaged in the sector are overtly practicing racist tactics, the legacy of policies and programs aimed specifically at advantaging certain groups relative to others.[14] This continues to create disparate outcomes, particularly disadvantaging African American, Native American, and other ethnic groups over generations. Redlining, urban renewal, targeted mortgage and highway funding for white middle-class families, and many more policies have created the highly segregated spatial landscape of our current urban regions.[15] The mortgage lending industry, rental policies, land use zoning have a history of privileging those with a strong financial background that is not equally available to all[16]. Banks are still less likely to give prime loans to African American families making $157,000 than white families making $47,000.[17] Discrimination in both mortgage lending and rental housing negatively impacts African Americans, Hispanics, people with disabilities, and families with children.[18]

Effects of Segregation. Segregation by race has been shown to have significant economic, psychological, physical, and other impacts on all communities but particular communities of color. A recent report from the Furman Center showed that socioeconomic and educational disparities are larger in metropolitan areas with more residential segregation.[19] Rothstein's "The Making of Ferguson" links residential segregation to the circumstances of violence in Ferguson, MO and other African American communities.20 Such segregation also prevents empathy and understanding across racial lines, creating the circumstances for bias to continue.[21]

Siting and Density. Many communities have exclusionary zoning practices built into law and continue to uphold them. Policies can range from the explicit, which minimize the amount of affordable housing the wealthy communities must build, to implicit, which outlaw certain housing densities, which can be a proxy for lower income communities and communities of color.[22] The Fair Housing Act, signed into law in 1968 and recently modified by the Affirmatively Furthering Fair Housing Rule, is described below.

Economic Mobility and Geography. Where we live may impact our future economic mobility. Chetty, Hendren, and Katz's recently published longitudinal analysis of the data from the landmark *Moving to Opportunity* study indicates that while moving low income families from racially concentrated areas of poverty (RCAPs) to high opportunity neighborhoods had mixed effects, it positively impacted children's future college attendance rates and earning potential.[23]

Outlook and Trends

Many artists and community-based organizations are utilizing creative strategies that respond to nationwide demographic shifts, trends, and specific federal policies. Below, I describe outlooks and trends that may provide further context to communities wishing to improve outcomes for residents and neighborhoods, and those hoping to support individuals and reduce barriers for those engaged in improvement efforts.

Demographic Outlook. Key nation-wide trends that put pressure on the demand for housing, and that thus create complexities for community developers, are the overall aging and diversification, and growth in number of households across the U.S. The Joint Center for Housing Studies (JCHS) at Harvard analyzes demography and outlines implication for housing, and statistics below are taken from the JCHS 2015 report. Overall, the number of households is growing, and JCHS estimates that there will be 1.2M new households per year through 2025.

Senior Populations and Aging-in-Place. As the baby boomer generation grows older, their housing needs change. There is a growing need for housing types that cater to those on set incomes, and who require and desire specific kinds of health-related and recreational services and support in later years. The number of older households is set to grow a whopping 45% by 2025. Most people prefer to "age-in-place" rather than move upon reaching retirement, which, combined with many transitioning to set income levels, post enormous policy implications.[24]

Diversification of Regional Markets. Racial and ethnic diversity is growing in the U.S., especially among younger generations (which resulted in large part from the immigration increase beginning in the 1970's). This indicates the need for housing development, particularly that catering to people and families of color, may need to address a wider range of cultural preferences and family structures. Interviewees cited that the lack of diversity in forms of housing that address more transient, multigenerational, and dense family types, for example, impact.

Millennials and Changing Housing Types. Those born between1985-2004 are beginning to live on their own for the first time, and create specific trends for the housing sector. The majority of millennials are renters, creating more pressure on the rental market. As many young people begin to consider buying homes (and creating financial equity), crippling student debt will prevent them from investing in the economy and their own futures. Non-housing debt stands at $3 Trillion, most of which is student loans; about 20% of U.S. households carry student debt. Changing dynamics in the workplace, largely driven by millennials, are also promoting innovation in housing types,

development, and zoning. The number of people working from home is steadily increasing, and a growing percentage of firms employ 1-4 people. Municipalities around the country are embracing "lean urbanism" by rezoning areas to allow live-work building types, light industrial use in residential neighborhoods, and other innovation that addresses this growing trend.[25]

Veterans. Veterans are more likely to be homeless than the general population, in some rural states making up one-quarter to one-third of the homeless population. Combinations of federal and local programs are focused specifically on permanent and temporary supportive housing for veterans at risk of homelessness.[26]

National Trends. Research indicated that several relevant national trends, and the specific policies behind them, provide key opportunities for intervention at all levels of action.

Comprehensive Community Development (CCD) continues to be a key trend in policies addressing poverty alleviation. It began to develop in the 1990's and is a linchpin of the Obama Administration's Federal policy. It impacts the way housing is seen and funded by policymakers, practitioners, and developers in that it supports the move from simply building and preserving housing to seeing housing as connected to the diverse needs of communities, chiefly with regards to health, education, and jobs.

> *Choice Neighborhoods.* This program, aimed at CCD, is a key headline for the Obama Administration under the Department of Housing and Urban Development (HUD), and is itself an evolution of the HOPE VI program. Choice, like HOPE VI, focuses on building mixed-income communities through public-private partnerships and provides funding to encourage cross-agency collaboration. It also provides funding for neighborhood improvement projects like social services, education, infrastructure, and more. Five years of funding have been dispersed through planning and implementation grants (FY2010- 2014), another recently announced (FY2015), and the last (FY2016) will be announced next year before a new presidential administration. According to interviewees, while CCD may be a policy trend to address poverty alleviation, the housing market has not fully accepted or embraced the need to work cross-sector. Housing agencies, developers, and others struggle to build units, making it sometimes difficult to understand why funding must now be spread to other places. However, CCD was identified as a way to distinguish many local agencies and community development corporations (CDCs) from others.

Affordable Care Act. The housing sector is increasingly discussing the connection between housing and overall healthy living as a part of CCD. This focus includes increasing support for resident services within affordable housing, green and energy efficient retrofits, changes to community development, and more[27]. This kind of cross-disciplinary thinking and action is in incentivized by recent reforms in Medicaid and as a result of the Affordable Care Act[28].

Preservation. Policymakers are responding to the disappearing affordable housing stock that is causing displacement and forced mobility, and is exacerbated by the fact that many affordable housing protections and contracts put in place have time limits. Once contracts expire, there is great pressure to convert the units to market-rate. Since 1995, one in five affordable units has been lost, and between 1995 and 2005, for every three affordable rental units developed, two were demolished or otherwise made unavailable.[29] Several federal policies have tried to address the need for preservation of units; currently, HUD is focused on helping localities preserve units primarily through the Rental Assistance Demonstration Program.

Rental Assistance Demonstration (RAD).[30] Direct federal transfers of money to state and local housing authorities to build and preserve affordable housing have declined steadily since the 1970's, forcing housing policy to focus on market-based strategies.[31] Facing significant budget shortfalls and the difficulty in getting Congressional approval for increasing HUD's budget, HUD is rolling out the RAD program, which effectively allows local housing authorities to move public housing units in need of repairs to private ownership, allowing them to be mortgaged and thus engage "private capital to use tax credits to provide subsidized rent through project-based Section 8 contracts".[32] Policy analysts are still fully determining pros and cons of this program, but many fear that it will further tax already oversubscribed Section 8 programs and could have other negative outcomes for tenants.

Equitable Development. Thanks to the work of activists, organizers, foundations, and others calling attention to growing inequality as it relates to race and class, equitable development is a growing trend. It is defined by PolicyLink as "when smart, intentional strategies are put in place to ensure that everyone can participate in and benefit from decisions that shape their neighborhoods and regions."[33] Many communities are exploring community land trusts and other equitable development policies in response to a growing trend of residential displacement.[34] Many local governments are also beginning to support experiments with explicit policies focused on equitable development in housing, notably New York City's Mandatory Inclusionary Housing program,[35] Austin, TX's Homestead Preservation Districts,[36] and many more. Two recent changes at the federal level that may aid equitable development are described below.

The Affirmatively Furthering Fair Housing Rule. In 2015, HUD published the AFFH, which is a rule that seeks to clarify and simplify ways that HUD funding recipients are required to uphold the Fair Housing Act of 1968, which aims to ensure fair housing and equal opportunity. Grantees will be required to conduct an Assessment of Fair Housing, and HUD will aid grantees by publishing "data to grantees and the public on patterns of integration and segregation, racially and ethnically concentrated areas of poverty, disproportionate housing needs, and disparities in access to opportunity" in early 2016.[37]

Supreme Court Decision. Another measure to ensure compliance with the Fair Housing Act is the *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.* Supreme Court case decision that was handed down in June 2015. This holds that claims against disparate impacts, which are practices that negatively impact minority groups, can be brought under the Fair Housing Act. This case may have wide-ranging impacts for the way states distribute tax credits for potential affordable housing projects in an attempt to minimize segregation. [38]

A Changing Community Development Sector. In the wake of the housing crash, shrinking funds for affordable housing, increasing rents and land values have made possible the growth of large, regional affordable housing developers and created barriers for smaller placed-based CDC's. Interviewees noted that these larger multi-state affordable housing developers are able to receive more financing because they can more easily build units at economies of scale. This trend has pros and cons: regions in desperate need of affordable housing may see a growth in number of units built by more financially viable nonprofits.[39] However, neighborhood CDC's that tend to be more engaged with local (often marginalized) communities may get further squeezed and pressured to build more units and lower costs, often in less desirable locations and at the expense of key quality of life considerations like design and community space. More research is required to understand the scale, causes, and effects of this trend.

Affordable Housing Industry Barriers

Research uncovered several features of the U.S. Housing industry that make action at the intersection of housing and arts and culture difficult. These include:

Lack of Coherence. The U.S. housing sector is notoriously striated, especially in the affordable housing subsector. Beginning in the 1960's with the federal rollback of direct public funding for affordable housing, a complex industry grew up of community development corporations (CDC's) and community

development financial institutions (CDFI's) which provide intermediary funding to local CDCs, in an attempt to replace public funding. Groups are forced to piece together funding from myriad, often dozens, of different types of sources (public and private grants, tax credits, and more). Several interviewees noted that metrics and reporting requirements are inconsistent among funders for affordable housing, requiring additional work on behalf of community developers just to maintain the requirements of capital or grants.

Technical Nature. The housing field and particularly affordable housing is highly professionalized, and requires a large amount of knowledge about urban planning, real estate, public policy, political organizing, and more in order to successfully understand. Access to this information is uneven and often highly legalistic, making successful completion of housing development and policy expensive (in terms of legal fees for public and private entities) and limited to a small group of professionals.

Insularity. Because the housing field has become so specialized, it, like other highly technical fields, uses its own language and system of political influence. This can translate into bureaucratic hurdles in public / governmental contexts and extreme focus on finance and profit in the private context. Many interviewees noted the highly siloed and isolated nature of the housing sector as a key barrier to partnership with arts organizations.

Metrics. Many interviewees noted that the way the sector measures impact is in and of itself a barrier to incorporating creative strategies that could positively impact their communities and their housing work itself. Traditionally, metrics are tied directly to funding streams and include at the base level whether a housing development is returning a high **developers' fee** and a positive **cash flow**, as indicated on its pro-forma (for a new development) and cash flow analysis (in operation). **Size, configuration** and **number of units built and maintained** is the basic measure in any development, and **tenant turnover rates** for all housing developments are a good indication of whether a development is successful or not. For affordable and supportive housing, **vacancy rates** and the **level of affordability** (based on area median income) are in play. Additional measurement-related challenges are tied to:

> Financial pressure. Because affordable housing is so financially constrained, funding is often focused on bare bones financial measurements and efficiency of capital. Market-rate housing, for the most part, is also guided by financial considerations. There are not currently many incentives to move beyond this nuts and bolts understanding of what makes housing a success, though several practitioners, notably the *Stewards of Affordable Housing for the Future*, are endeavoring to develop measures for social impact.[40]

Alignment. Major housing funding sources do not align their reporting requirements, making reporting increasingly onerous and difficult to understand.

Equity Analysis. Likewise, there has been, until recently, little to no incentive for the housing sector to make connections between financial outlays that incentivize particular kinds of housing development to disparate impacts disaggregated by race, ethnicity, class, gender, immigration status, and other demographic factors. PolicyLink (who is currently working with ArtPlace as research partner for the Community Development Investments program) endeavors to do this through their Equity Atlas reports.[41]

What Arts and Cultural Strategies Can Do

Below are a series of creative strategies enacted in communities facing particular struggles (many of which are articulated above). The six categories of arts and cultural strategies below were developed through analyzing and finding commonalities amongst dozens of place-based arts interventions around the country, in a variety of settings. While on the ground dynamics are complex and go beyond housing, this categorization attempts to unearth key successes that arts and cultural strategies can help achieve in a housing context, including some of the goals and impacts that are common among several cases. Further research and analysis is needed to translate the ways that arts and cultural strategies in the housing context, which often impact individuals or small subsets of communities, impact larger neighborhoods in aggregate – how might benefits scale up from individual or small groups to entire communities, neighborhoods, and regions?

Articulate

Arts strategies that engage topics of housing, neighborhood, and community can help to interpret, identify, and communicate important dynamics in powerful and unique ways. Artists, by working to express situations through non-verbal, non-analytical strategies, can help to unearth important conditions, encouraging identification, empathy, and understanding of common barriers and problems and the impacts of them.

> **Project Row Houses worked first as an art project because we had a symbolic role to play. People could point to what we were doing and use it as a guidepost in terms of thinking about development.** RICK LOWE, PROJECT ROW HOUSES

While these strategies may not have measurable benefits in terms of commonly used financial indicators, they serve crucial roles intrinsically.[42] These examples are often place-based and connected to urban development in a particular place, as in the case of Project Row Houses, but may also be less directly connected, as in the case of Mel Chin's "Safehouse." While benefits of this strategy may most directly impact the artists themselves, communities can utilize the increased awareness of a housing issue that results from arts strategies to their benefit through partnerships, advocacy efforts, and more.

CASE: Breathing Lights, Albany, Schenectady, and Troy, NY. Artist Adam Frelin and architect Barbara Nelson, in collaboration with local governments of three cities in upstate New York, Rennselaer

Polytechnic Institute, and dozens of other partners, will illuminate hundreds of vacant homes over a period of several months. The project will bring attention to the overwhelming problem of vacancy in these cities, which are often referred to as legacy or post-industrial. The project seeks to beautifully and creatively spark a higher volume of dialogue and eventually action by bringing more creative attention to the spatial environment in need of revitalization. *Breathing Lights* also includes a summit on the problem of vacancy in an effort to translate this project into additional economic benefits.

Nourish

Arts and culture can be the heart of housing work. Whether it is to beautify projects, design culturally generative elements that help build community (like porches), or help a formerly homeless individual to make a new apartment feel like home, culturally focused housing work adds a much-needed human element to projects that do not always emphasize humanistic elements.

> **The arts are uniquely humanizing – to be a humanist is to live beyond subsistence.** STEPHEN HITCHCOCK, THE HAVEN

This aspect of arts work overlaps with design, both in terms of process and product—community developers may choose to build a thoughtful public space into the design of a project for residents' health and wellbeing; CDCs may engage urban designers to conduct a collaborative design process as an engagement and education strategy. These kinds of creative strategies are crucial to ensure that housing developments accrue benefits to our emotional as well as physical wellbeing, especially for vulnerable residents who may have experienced trauma in a variety of forms.

CASE: The Haven, Charlottesville, VA. The Haven is a homeless services organization in downtown Charlottesville. The Haven has always worked to acknowledge the importance of a beautiful, creative, and restorative environment in homeless service provision. The shelter is located in a reused building downtown, which Executive Director Stephen Hitchcock noted feels special as soon as you walk-in – especially in comparison to the average shelter, which can often feel barebones and clinical. The Haven has partnered with New City Arts for years on various programs, most recently the Housing 2 Home program, funded by ArtPlace America. The program came about at the suggestion of a volunteer who was trying to help a newly placed, formerly homeless individual to make their new house a home, and suggested that they bring in artwork to do so. The Housing 2 Home program will pair a creative organizer to bring such resources to more formerly homeless individuals. This program is expected to nourish the soul of program participants as well as help with the Haven's bottom line, given that whether a newly placed individual stays in their home for 6 – 12 – 24 months is a key indicator for success.

Organize

Many community-based groups engage arts-based strategies to bolster and enliven community organizing, movement-building, and collective action. While organizing can be difficult and hard work, creative strategies help to ensure that community building through housing development is enjoyable, joyous, and enriching. Arts and design-oriented strategies and interventions help to educate, empower, and create space for shared decision-making in a housing and community development context. These strategies directly benefit those engaged with the organizing campaigns at hand; secondary benefits may also accrue to other residents, policymakers, and others as a result of the organizing.

> **Venturing into cultural arts work has made everything that we do better. It has its own natural spirit and benefits. Staff is enthusiastic; tenants are engaged, they know the artists who come and go.** ELLEN BAXTER, BROADWAY HOUSING COMMUNITIES

Many groups, including the Design Studio for Social Innovation in Boston, MA, Lincoln Park Coast Cultural Development in Newark, NJ, and others, utilize creative strategies in efforts to bring attention to the need for affordable and supportive housing and to organize tenants in creative ways, thus enhancing the impact of housing development itself.

CASE: PUSH Buffalo, Buffalo, NY. PUSH Buffalo is a multi-issue organization, combining community organizing, political advocacy, housing development, and more. By staying focused on a specific neighborhood over a long period of time and maintaining deep roots in its residents and organizers, PUSH has found itself naturally including arts-based organizing strategies into its activism and community development work to boost effectiveness. In order to focus on comprehensive community development, PUSH created its housing arm, the Buffalo Neighborhood Stabilization Company, to develop and maintain affordable housing for its residents. Aaron Bartley, Executive Director, identified key cultural factors for successful community organizing and housing development: relevance, dynamism, energy, and fun, even if the issues themselves are technical or dry. PUSH has its own drumming and dancing troupe, has supported mural development by people living in the neighborhood, held two summer concerts per year showcasing local and regional talent, and more. They work to make these practices internal to the organization as a way of building community, strengthening, and celebrating their work. And now, a yearly community congress identified the need for an old school building to become and arts and community center, which is now under development, and will add important value to its housing development and other initiatives.

Bridge

Artistic activity can serve a crucial function to bringing people together in new ways. Cultural programming in a housing context can play many important roles, including some that overlap with others discussed here. One important outcome that many interviewees identified as particularly beneficial in important and under recognized ways is accessible cultural activities' capacity to increase empathy and provide a common ground for people that may not otherwise interact. This important function addresses the negative consequences of highly segregated regions, which over time have created mistrust, bias, and prejudice to develop, as well as in mixed income neighborhoods. Overcoming biases, lack of exposure, mistrust, and prejudices benefit all parties who may then live more comfortably in their neighborhood and within the larger urban region with stronger ties to and understanding for a diversity of others.

> **Arts projects can rebuild humanizing social connections – they can prevent seeing a homeless person, a working artist, or even a developer as a foreign entity, as dehumanized and anonymous. Meaningful interactions through the arts can slowly build strong bonds that are fundamental to community development work.** THERESA HWANG, DEPARTMENT OF PLACES

CASE: Broadway Housing Communities, New York, NY. Broadway Housing Communities (BHC), a supportive and affordable housing developer, is breaking through constraints and barriers to innovate new forms of affordable housing for low-income individuals and families. The recent Sugar Hill Housing Development created 124 units of affordable housing as well as a new Children's Museum of Arts & Storytelling in a building designed by high profile architect David Adjaye. The project built upon BHC's previous incorporation of the arts into supportive housing developments, which began when a community organizer who was also an artist curated a show in the building. BHC found that this brought new non-residents into the building and helped break down longstanding barriers and biases between members of the neighborhood. Executive Director Ellen Baxter is excited to begin programming the new Museum space and is hopeful that it will continue to be a cultural resource not just for residents but also for broader Harlem and New York City communities, placing the building on a cultural map of the city.

Stabilize

Many community-based groups have found that arts-based strategies are crucial in their efforts to stabilize communities that are particularly vulnerable to displacement. Groups like the Dudley Street Neighborhood Initiative pioneered neighborhood stabilization and wealth-creation through community-

owned land and housing by utilizing creative strategies to take land off of the private market through land trusts and other mechanisms. In the cases identified here, community-based groups identify creative strategies or engage in partnerships with artists or arts-organizations. Such partnerships that bring together technical expertise in the fields of real estate development, urban planning, and political organizing with either professionally trained arts workers or creative members of the community are often effective because they allow the creative workers to maintain a level of artistic freedom while also moving forward tangible urban development work. Stabilization strategies are most often aimed to support vulnerable populations, weakened by historic or ongoing neglect or uneven funding for individuals and communities of limited means; people of color; Native American communities; and others that are commonly at a disadvantage.

These practices are largely experimental and in need of more research, study, experimentation, and funding in order to help community groups develop best practices and achieve long-term stabilization for vulnerable communities and residents.

> **We are using cultural strategies to help gain control of the neighborhood through property ownership, community-led revitalization, and more. We need to make sure our existing residents, whether they are grandmothers or younger folks who will raise families here, can stay when new investment comes. We are working to create space at a pace that won't displace.** NIA UMOJA, COOPERATIVE COMMUNITY OF NEW WEST JACKSON

Other forms of stabilization through housing development include building culturally relevant housing types that are not currently provided on the private market. For example, Little Earth of United Tribes is endeavoring to building housing specifically for Native American populations, whose migration patterns and familial arrangements demand a spatial arrangement that is not served by the mainstream market that assumes a nuclear family or single adults.

CASE: Project Row Houses, Houston, TX. Project Row Houses (PRH), an early practitioner of arts-based cultural and community-based housing development, is focused on the preservation of a mixed income African American community in a rapidly gentrifying neighborhood of Houston. PRH began in the 1980's as a project by and for local African American artists, and began by salvaging and preserving several vernacular row houses for artists' studios and galleries. Building on the attention they received as innovative, socially engaged artists, PRH has successfully preserved and developed over 50 units of housing as well as continued to build several spaces for galleries and artists in the culturally historic row house style. Since then, the Third Ward of Texas, located proximately to downtown, has seen increasing real estate development pressure that is making it difficult to retain the historic African American

community and neighborhood environment, especially for those of low and moderate incomes who are particularly vulnerable to long-term unemployment. PRH is now partnering with churches, landowners, renters, politicians, and more in the neighborhood to convene the Emancipation Economic Development Council. The Council is pursuing several strategies, including land trusts, anchor institution development strategy, and others to address community stabilization and wealth creation comprehensively and in ways that address structural dynamics, but beginning necessarily with the ability to remain in housing. This partnership allows the arts to "stay nimble," and not rely on arts-based leaders for everything that they may not be expert in.

Generate

Arts and cultural strategies are imageable; besides the benefits afforded to those participating in them (as described above), they can signal to outsiders that a particular neighborhood may be valuable and can thus attract investment. Because funds for affordable housing preservation, development, and rehabilitation are so low, utilizing arts strategies can aid in a communities' competitiveness. Utilizing creative placemaking strategies have benefitted many community-housing developers by attracting national attention, which can then distinguish a CDC from others and attract additional investment. Theaster Gates' work in Chicago, which has attracted significant attention due to its innovative nature, has opened the door to funding for housing development. Northeast Shores, a CDC in Cleveland, has been able to attract financing and achieve economic development for a neighborhood with high vacancy by intentionally marketing the neighborhood to artists, who can afford to buy homes there.

> **Narratives about a particular neighborhood, even if they come from a social justice standpoint, can be perceived as an invitation to invest. We have to be really careful about what story comes out in the public about our neighborhood.** AARON BARTLEY, PUSH BUFFALO

Many developers are beginning to understand this and utilize it to benefit their financial bottom lines. However interviewees identified important caveats to utilizing arts-based strategies purely for economic development. Without being intentional, systematic, and strategic about whom the benefits of economic development will accrue to; there are often unintended negative outcomes for already vulnerable and marginalized communities. This can also translate into developers mistaking the forest for the trees: one interviewee noted that developers, seeing the value of the arts, may choose to bring in art from outside of the community that is not site specific or culturally relevant, simply to increase profit rather than accrue benefits to residents.

CASE: Capitol Hill Housing, Seattle, WA. Capitol Hill Housing is an innovative community development corporation that develops affordable housing and mixed-use developments in the rapidly gentrifying Capitol Hill neighborhood and others throughout Seattle. This award-winning CDC creatively leverages partnerships with arts organizations to build affordable housing (as well as providing other spaces mixed uses). The 12th Avenue Arts building contains restaurants on the first floor, which are buoyed by two flexible theatre spaces, nonprofit office space, and 88 apartment units. Their forward-thinking, place-based strategy gives them deep local knowledge, making it easier to develop projects across a portfolio that incorporates affordable housing, the arts, and commercial activity.

Implications

The six cases above showcase innovative practitioners acting at the intersection of housing and arts and culture work. A scan of others working at this intersection reinforce that arts-based strategies can be useful in moving housing work forward in that they can articulate key issues, nourish traumatized individuals, bridge disparate neighbors, stabilize vulnerable communities, generate important financial returns, and much more. That these kinds of actions are needed across various communities underline the persistent challenges discussed in Section Three. However, the creativity and innovation of arts-based community work can be further leveraged to continue improving housing outcomes for struggling communities, if done intentionally and intelligently. Below are several implications drawn from research and analysis, organized by potential audiences and actors.

Developers

Housing developers - whether they are non-profit, for-profit, public, private, CDC's, regional affordable housing developers, or others - are increasingly experimenting with partnerships with arts organizations and using arts-based strategies to benefit their work in myriad ways. However, given financial pressure and the inertia of the housing industry's isolated practices, developers will have to be intentional, strategic, and committed in order to achieve key outcomes.

> **Developers can solve financial problems if they have partners with a strong interest in doing so. If there is a positive mindset to get something done, it will generally happen.** RICHARD BARON, MCCORMACK BARON SALAZAR

Research above indicates that developers, especially CDC's, who **use creative, culturally relevant housing strategies** that **commit to specific communities in place** over long periods of time can attract attention, capital, and achieve important outcomes. In order to do so, developers may themselves wish to **fund community organizers and artists** and/or **partner with community-based arts organizations** and incorporate their creative, relational work into the functioning of their developments, creating line items for this kind of work and allowing it to proceed organically—several of the successes of projects noted above happened due to the natural evolution of the kind of creative work organizers and artists to best, and was then leveraged and expanded through partnerships and additional funding. In order to fund this work, developers may need to **develop the capacity to articulate the value of arts strategies in housing** to policymakers and funders, and be creative in attracting funding from unlikely or non-traditional sources. Developers who **engage in cross-disciplinary dialogues**, attend arts events in the communities

they are working in, and develop relationships with local policymakers can often find new language, understanding of, opportunities to support creative work.

Policymakers, Intermediaries & Funders

State, local, and federal policymakers, community development financial institutions, banks, philanthropies, and others have a huge amount of leverage and control in the housing sector, and thus in the ability to help communities achieve important outcomes in part through arts and culture-based strategies. Though larger political dynamics may prevent huge changes to the amount of funding available for affordable housing in the future, the funding that does exist can be **targeted strategically at the most vulnerable communities** who may use arts and culture strategies like those above to bolster their work. Additionally, funders could work more closely together to **align their reporting requirements** and incentivize and provide technical assistance for **qualitative, longitudinal, and impact reporting** that **incorporates overall wellbeing, the arts, and cultural relevancy in key measures**. Funders and policymakers must help build grantees' goal-setting and impact-reporting capacity to **understand who is being positively and negatively impacted as a result of investments** through creative grant-making, capacity building, and quantitative and qualitative data collection methods.

> **Artists and creative practitioners have a language that deals with the human dimensions of this work rather than a ratio and quantitative measures.** ELLEN BAXTER, BROADWAY HOUSING COMMUNITIES

Several public agencies have partnered with arts organizations to improve basic planning processes (for example, the Go Boston campaign's partnership with the Design Studio for Social Innovation in Boston, or DS4SI[43]) to much success – policymakers and planners could hire or **engage community-based arts organizations or artists as partners** in bolstering effective housing planning. At the federal or state level, agencies could partner with philanthropies (similar to the way HUD is partnering with The Rockefeller Foundation on the 100 Resilient Cities initiative[44]) to **make arts and culture strategies key aspects of policies and grant making**. Key upcoming federal policies that arts and culture work may benefit are the next round of **Choice Neighborhoods** grant, and the Assessment of Fair Housing tool that will be released as part of the Affirmatively Fair Housing Rule.[45]

Funders must also beware of common "traps", and not mistake what artists can do for the basic functioning of policy work or housing development – artists and creative strategies must be brought on as complements and allowed to proceed creatively, **not as substitutes for important nuts-and-bolts analysis and action**. Funders must also **beware of the cooptation of arts for extra profit**; developers and other grantees, seeing arts' ability to generate financial returns, may utilize creative placemaking

language and perhaps even intend to positively impact vulnerable populations but enact arts strategies that end up creating negative housing outcomes through residential, commercial, and cultural displacement, or other negative consequences of investments.

> **Many developers use art, but it is not art that is relevant to the community being served. I've seen a lot of developers not build on the culture that is there, which pushes out long term residents and makes them feel unwelcome. How do we incorporate art and culture that is already there?** MARCHELLI HILL, AMERICAN COMMUNITIES TRUST

CDFIs, banks, and other funders could leverage their investments to help organizations build capacity to do arts-based housing work. One interviewee suggested that the larger regional CDCs could be engaged to **partner with small arts organizations to build arts work into existing funding for affordable housing and technical assistance**. Banks seeking to utilize Community Reinvestment Act and other funds could help broker these partnerships as well. Lastly, funders and policymakers should consider what it would mean to build organizer capacity and **fund education** and **experiments**, acknowledging that many culturally centered housing practices are emerging now and require operational support to **develop best practices** and **learn from one another**.

Artists, Organizers & Community-Based Organizations

Individuals and community organizations can provide a huge amount of benefit in achieving successful housing outcomes, but this is an emerging field. Individuals can learn from the above cases and others. For example, nearly all of the cases above involve a **long-term commitment** (ten years or more) to specific communities in a specific delineated geographic area. In these cases, innovative practices largely come as a result of a **committed dialogic, relationship-building process** wherein creative strategies emerge as part housing and community development towards larger goals to enhance well-being. In order to bring the housing sector on board in work like this, artists, community members, and organizers need to **develop the capacity to work with developers, policymakers, and other key decision-makers** if they do not already do so. Attending cross-sector conferences, attending policy hearings, requesting meetings, and more can be ways of beginning to build these kinds of networks and language. Additionally, groups could expand opportunities for **peer-to-peer sharing of best practices** and knowledge.

> **We need to push arts organizations to see developers as partners, to ask themselves, 'who do I need to work with to make what I want to see happen?'** MICHAEL SEIWERATH, CAPITOL HILL HOUSING

Overall, long-term opportunities to break down siloes between housing, community organizing, and arts work will be hugely mutually beneficial. Actors of all kinds can begin to do this kind of work in a variety of ways, and the working groups that ArtPlace plans to convene in order to begin working at this intersection are promising.

Conclusion

While persistent challenges to housing exist, innovative strategies are emerging at the intersection with arts and culture that are helping communities move the needle locally and systemically. Among the breadth of creative placemaking projects, however, the number of housing-focused projects is relatively low. A number of potential reasons for this may be embedded in the context and barriers discussed in Section Three. The relative dearth of arts-based projects and policy that focus specifically on housing creates an exciting opportunity for all potential actors.

The need for this creative action in the housing sector is immense: with rising rents, land prices, and declining incomes, more Americans are in need of housing stability than ever before; disparate outcomes for low income communities and communities of color remain entrenched in our policies and practices, and the sector as a whole is facing continued declining federal funding, with uncertainty on the horizon given a new presidential administration. In the context of a notoriously opaque field, practitioners show us that arts and culture work can provide important outcomes: articulating the need, nourishing the body and soul, bridging disparate residents, organizing for power, stabilizing vulnerable communities, and generating financial returns.

Key findings of this report conclude that:

- Creative community-building strategies may uniquely help place-based groups positively impact their communities while also addressing key structural and systematic barriers that prevent too many from building healthy, integrated, and self-sufficient living situations
- Arts and culture strategies address the heart of community development work because they address deep emotional and interpersonal issues, and thus play a unique role in unearthing the complex and dynamic relationship between people, place, and community development
- Key barriers exist in the housing, arts & culture, and community development sectors that prevent further incorporation of arts strategies by community-based practitioners
- Arts and culture-based work may help developers (both nonprofit and for profit), funders, policymakers, intermediaries, community-based organizations, advocates, and artists to work

effectively in towards their own goals and through new partnerships together to overcome key structural and local barriers to more equitable communities of opportunity and stability.

ArtPlace and its partners' attention to breaking down barriers at this intersection will include convening dialogues, innovative metric development through its community development investment program, and more.

Interviews Conducted

1. **Richard Baron**, Co-Founder & CEO, McCormack Baron Salazar
2. **Aaron Bartley**, Executive Director & Co-Founder, PUSH Buffalo
3. **Ellen Baxter**, Founder and Executive Director, Broadway Housing Communities
4. **Nancy Biberman**, Founder & President, The Women's Housing and Economic Development Corporation
5. **Tom Deyo**, Vice President, National Real Estate Programs, Neighborworks America
6. **Kaki Dimock**, Executive Director, Thomas Jefferson Area Coalition for the Homeless
7. **Brian Freedman**, Executive Director, Northeast Shores
8. **Annemarie Gray**, Planning Administrator, Cambridge Housing Authority
9. **Rosanne Haggerty**, President, Community Solutions
10. **Marchelli Hill**, Project Manager, American Community Trust
11. **Stephen Hitchcock**, Director and Chaplain, The Haven
12. **Theresa Hwang**, Director, Department of Places
13. **Nancy Halpern Ibrahim**, Executive Director, Esperanza Community Housing
14. **Ianna Kachoris**, Program Office, the MacArthur Foundation
15. **Dr**. **Mukesh Kumar**, Professor, Jackson State University
16. **Nicole Lavan**, Director of Research, Policy and Evaluation, The Women's Housing and Economic Development Corporation
17. **Jennifer Leonard**, The Center for Community Progress
18. **Rick Lowe**, Founding Director, Project Row Houses
19. **Kerry McLean**, Director of Community Development, The Women's Housing and Economic Development Corporation
20. **Camille Maxwell**, Assistant Director, Northeast Shores
21. **Phil Reed**, CEO & President, Voices of Cavalry Ministries
22. **Michael Seiwerath**, Director of Community Programs and External Relations, Capitol Hill Housing
23. **Callahan Seltzer**, Consultant and Previous Program Office, Local Initiatives Support Corporation
24. **Erik Takeshita**, Portfolio Director, Community Creativity, Bush Foundation
25. **Harriet Tregoning**, Principal Deputy Assistant Secretary for the Office of Community Planning and Development, The U.S. Department of Housing and Urban Development
26. **Nia Umoja**, Cooperative Community of New West Jackson
27. **He**-**Myong Woo**, Artist, Cooperative Community of New West Jackson

Bibliography

Apgar, William C. and Allegra Calder. "The Dual Mortgage Market: The Persistence of Discrimination in Mortgage Lending," Joint Center for Housing Studies and Briggs editor, The Geography of Opportunity, Brookings Institution Press, 2005.

Axel-Lute, Miriam and Dana Hawkins, Simons. "Community Land Trusts Grown from Grassroots: Neighborhood Organizers Become Housing Developers," Lincoln Institute of Land Policy, July 2015, Accessed March 2016. https://www.lincolninst.edu/pubs/3567_Community-Land-Trusts-Grown-from-Grassroots--Neighborhood-Organizers-Become-Housing-Developers

Brachman, Lavea and Alan Mallach. "Regenerating America's Legacy Cities," Lincoln Institute of Land Policy, 2013. Accessed November 2015. http://ti.org/pdfs/LegacyCities.pdf

Briggs, Xavier de Souza. The Geography of Opportunity: Race and Housing Choice in Metropolitan America. Washington DC: Brookings, 2005.

Burns, Rebecca. "HUD's privatization scheme may herald end of public housing," Al Jazeera America, November 13, 2014. Accessed November 2015. http://america.aljazeera.com/opinions/2014/11/public-housing-renovationrentalassistancedemonstration.html

Center for American Progress Action Fund. "Cities at Work: Progressive Local Policies to Rebuild the Middle Class," Accessed March 2016. https://cdn.americanprogress.org/wp-content/uploads/2014/01/COW_06EnsureAvailability.pdf

Chetty, Raj ,Nathaniel Hendren, and Lawrence Katz. "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project," American Economic Review 106 (4), 2016. Accessed November 2015. http://scholar.harvard.edu/hendren/publications/effects-Exposure-Better-Neighborhoods-Children-New-Evidence-Moving-Opportunity'

Coates-Conner, Danielle. "Boston Visioning Lab: a City Imagines," Interaction Institute for Social Change, May 7, 2015. Accessed November 2015. http://interactioninstitute.org/boston-visioning-lab-a-city-imagines/

Deprez, Esme and James Nash. "City of Shanties in LA as Homeless Cluster in Urban Areas," Bloomberg Politics, November 19, 2015. Accessed November 2015. http://www.bloomberg.com/politics/articles/2015-11-19/-city-of-shanties-in-l-a-as-homeless-cluster-in-urban-areas

Doig, Will. "HUD Announces $1 Billion Competition for Disaster Recovery Ideas," 100 Resilient Cities, July 30, 2014. Accessed November 2015. http://www.100resilientcities.org/blog/entry/hud-announces-1-billion-competition-for-disaster-recovery-ideas#/

Hannah Jones, Nikole. Propublica, Various. Accessed November 2015. http://www.propublica.org/site/author/nikole_hannah-jones

Hertz, Daniel. "One of the best ways to fight inequality in cities: zoning," The Washington Post, August 13, 2014. Accessed November 2015. https://www.washingtonpost.com/posteverything/wp/2014/08/13/the-best-way-to-fight-inequality-in-cities-is-through-zoning/

Hickey, Robert. "Inclusionary Upzoning," National Housing Conference, July 2014. Accessed November 2015. http://www.nhc.org/#!2014-inclusionary-upzoning/h2m9r

How Housing Matters:

"Building Up Residents, Not Just Housing," December 2, 2015. Accessed December 201.
http://howhousingmatters.org/articles/building-residents-just-housing/

"Greater Segregation Increases Social Disparities," November 11, 2015. Accessed November 2015.
http://howhousingmatters.org/articles/segregation-relates-socioeconomic-outcomes-latinos-blacks/

"How the U.S. is Ending Homelessness Among Vets—One City at a Time," April 7, 2015. Accessed November 2015. http://howhousingmatters.org/articles/u-s-ending-homelessness-among-vets-one-city-time/

"Is Inclusionary Housing the New Normal for High-Cost Places?" March 5, 2015. Accessed November 2015. http://howhousingmatters.org/articles/is-inclusionary-housing-new-normal-high-cost-places/

Ingersoll, Kate and John Carnwath. "A New Way to Think About Instrinsic vs. Instrumental Benefits of the Arts," *Createquity*, March 13, 2015, Accessed November 2015. http://createquity.com/2015/03/a-new-way-to-think-about-intrinsic-vs-instrumental-benefits-of-the-arts/

Joint Center for Housing Studies:

Herbert, Chris and Andrew Jakabovics, "Enterprise and JCHS Project Renter Burdens in 2025," September 21, 2015. Accessed November 2015. http://housingperspectives.blogspot.com/2015/09/enterprise-and-jchs-project-renter.html

"State of the Nation's Housing 2015," Accessed November 2015. http://www.jchs.harvard.edu/research/state_nations_housing

"Housing America's Older Adults," Accessed March 2016. http://www.jchs.harvard.edu/research/housing_americas_older_adults

"Policy Challenges," 2011. Accessed March 2016. http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/ahr2011-6-policychallenges.pdf and

Jones, Robert P. "Self-Segregation: Why It's So Hard for Whites to Understand Ferguson," August 21, 2014. Accessed November 2015. http://www.theatlantic.com/national/archive/2014/08/self-segregation-why-its-hard-for-whites-to-understand-ferguson/378928/

Khoury, Marina. "Leaning Toward Live-Work Units," Lean Urbanism, May 30, 2014 Accessed November 2015. http://leanurbanism.org/publications/leaning-toward-live-work-units/

The Leadership Conference, "The Future of Fair Housing: Report of the National Commission on Fair Housing and Equal Opportunity," December 2008. Accessed November 2015. http://www.civilrights.org/publications/reports/fairhousing/discrimination-rate.html

Madrigal, Alexis. "The Racist Housing Policy that Made Your Neighborhood," *The Atlantic,* May 22, 2014. Accessed November 2015. http://www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/

National Alliance to End Homelessness, "Snapshot of Homelessness," Accessed November 2015. http://www.endhomelessness.org/pages/snapshot_of_homelessness

National Housing Law Project, "Rental Assistance Demonstration," Accessed November 2015.
http://nhlp.org/RAD

New York City Department of Planning, "Mandatory Inclusionary Zoning," Accessed March 2016.
http://www1.nyc.gov/site/planning/plans/mih/mandatory-inclusionary-housing.page

PolicyLink:

"National Equity Atlas," Accessed November 2015 http://nationalequityatlas.org/

"Equitable Development Toolkit," Accessed March 2016 at https://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit

Psychological Benefits Society, "Crossing Boundaries: How Intergroup Contact Can Reduce Racial Anxiety and Improve Race Relations," November 3, 2015. Accessed November 2015.
http://psychologybenefits.org/2014/11/03/crossing-boundaries-how-intergroup-contact-can-reduce-racial-anxiety-and-improve-race-relations/

The Diane Rehm Show, September 16, 2015. Accessed November 2015.
http://thedianerehmshow.org/shows/2015-09-16/housing-discrimination-racial-segregation-and-poverty-in-america

Rase, Nane and Paul Weech. "Growing a Stronger Nonprofit Housing Sector," Shelterforce, July 2013, Accessed March 2016.
http://www.shelterforce.org/article/3341/growing_a_stronger_nonprofit_housing_sector

Rothstein, Richard. "The Making of Ferguson: Public Policies at the Root of its Troubles," Economic Policy Institute, October 15, 2014. Accessed November 2015. http://www.epi.org/publication/making-ferguson/
Schwartz, Alex. *Housing Policy in the United States*, 3rd Edition. New York: Routledge, 2014.

Semuels, Alana. "Supreme Court vs. Neighborhood Segregation," *The Atlantic*, June 25, 2015. Accessed November 2015. http://www.theatlantic.com/business/archive/2015/06/supreme-court-inclusive-communities/396401/

Semuels, Alana. "Where the White People Live," *The Atlantic*, April 10, 2015. Accessed November 2015.
http://www.theatlantic.com/business/archive/2015/04/where-the-white-people-live/390153/

Stephens, Alexis. "Risks vs. Rewards: Inside HUD's Favorite New Program," *Next City*, October 9, 2014.
Accessed November 2015. https://nextcity.org/daily/entry/public-housing-privatized-hud-rad-section-8

Thomas, Kelsey E. "Austin Has a New Plan for Fighting Displacement," Next City, December 23, 2016,
Accessed March 2016. https://nextcity.org/daily/entry/austin-gentrification-affordable-housing-city-homestead-districts

Turner, Margery Austin and Felicity Skidmore, editors. "Mortgage Lending Discrimination: A Review of Existing Evidence," The Urban Institute, June 1999, Accessed March 2016.
http://www.urban.org/research/publication/mortgage-lending-discrimination

The U.S. Department of Housing and Urban Development:

"Affirmatively Furthering Fair Housing," Accessed November 2015.
http://www.huduser.gov/portal/affht_pt.html#final-rule

Program Description for "Choice Neighborhoods," Accessed November 2015. http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn/fy15funding

Program Description for "Moving to Opportunity for Fair Housing" Accessed November 2015. http://portal.hud.gov/hudportal/HUD?src=/programdescription/mto

Program Description for "Rental Assistance Demonstration," Accessed November 2015. http://portal.hud.gov/hudportal/HUD?src=/RAD

Vivieros, Janet. "Affordable Housing's Place in Health Care: Opportunities Created by the Affordable Care Act and Medicaid Reform," Center for Housing Policy, June 2015, Accessed March 2016. http://media.wix.com/ugd/19cfbe_480b1ecadc094fa6acc04c75ff26ed68.pdf

Wiltz, Theresa. "States Struggle with 'Hidden' Rural Homelessness," Pew Charitable Trusts, June 26, 2015. Accessed November 2015. http://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2015/6/26/states-struggle-with-hidden-rural-homelessness

Zumbrun, Josh. "Post-Recession Job Growth Coming in High-Wage Positions," *Wall Street Journal*, August 17, 2015. Accessed November 2015. http://www.wsj.com/articles/post-recession-job-growth-coming-in-high-wage-positions-1439854409

Endnotes

[1] Alex Schwartz, *Housing Policy in the United States*, 3rd Edition (New York: Routledge, 2014), 34

[2] Josh Zumbrun, "Post-Recession Job Growth Coming in High-Wage Positions," *Wall Street Journal*, August 17, 2015. Accessed November 2015. http://www.wsj.com/articles/post-recession-job-growth-coming-in-high-wage-positions-1439854409

[3] Joint Center for Housing Studies, "State of the Nation's Housing 2015," Accessed November 2015 http://www.jchs.harvard.edu/research/state_nations_housing

[4] Ibid and
Chris Herbert and Andrew Jakabovics, "Enterprise and JCHS Project Renter Burdens in 2025," Join Center for Housing Studies, September 21, 2015. Accessed November 2015 http://housingperspectives.blogspot.com/2015/09/enterprise-and-jchs-project-renter.html

[5] Schwartz, 57

[6] How Housing Matters, "Is Inclusionary Housing the New Normal for High-Cost Places?" March 5, 2015. Accessed November 2015. http://howhousingmatters.org/articles/is-inclusionary-housing-new-normal-high-cost-places/
and Robert Hickey, "Inclusionary Upzoning," National Housing Conference, July 2014. Accessed November 2015. http://www.nhc.org/#!2014-inclusionary-upzoning/h2m9r

[7] Joint Center for Housing Studies, "State of the Nation's Housing 2015"

[8] Schwartz, 53

[9] National Alliance to End Homelessness, "Snapshot of Homelessness," Accessed November 2015. http://www.endhomelessness.org/pages/snapshot_of_homelessness

[10] Esme Deprez and James Nash, "City of Shanties in LA as Homeless Cluster in Urban Areas," *Bloomberg* Politics, November 19, 2015. Accessed November 2015. http://www.bloomberg.com/politics/articles/2015-11-19/-city-of-shanties-in-l-a-as-homeless-cluster-in-urban-areas

[11] Theresa Wiltz, "States Struggle with 'Hidden' Rural Homelessness," Pew Charitable Trusts, June 26, 2015. Accessed November 2015. http://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2015/6/26/states-struggle-with-hidden-rural-homelessness

[12] Lavea Brachman and Alan Mallach, "Regenerating America's Legacy Cities," Lincoln Institute of Land Policy, 2013. Accessed November 2015. http://ti.org/pdfs/LegacyCities.pdf

[13] See Nikole Hannah Jones' coverage of discrimination in housing and education: http://www.propublica.org/site/author/nikole_hannah-jones

[14] Alana Semuels, "Where the White People Live," *The Atlantic,* April 10, 2015. Accessed November 2015. http://www.theatlantic.com/business/archive/2015/04/where-the-white-people-live/390153/

[15] Xavier de Souza Briggs, *The Geography of Opportunity*: *Race and Housing Choice in Metropolitan America* (Washington DC: Brookings, 2005), 5. and Alexis Madrigal, "The Racist Housing Policy that Made Your Neighborhood," *The* Atlantic, May 22, 2014. Accessed November 2015. http://www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/

[16] Margery Austin Turner and Felicity Skidmore, editors. "Mortgage Lending Discrimination: A Review of Existing Evidence," The Urban Institute, June 1999, Accessed March 2016 at http://www.urban.org/research/publication/mortgage-lending-discrimination and William C. Apgar and Allegra Calder, "The Dual Mortgage Market: The Persistence of Discrimination in Mortgage Lending," Joint Center for Housing Studies and Briggs editor, The Geography of Opportunity, Brookings Institution Press, 2005.

[17] The Diane Rehm Show, September 16, 2015. Accessed November 2015. http://thedianerehmshow.org/shows/2015-09-16/housing-discrimination-racial-segregation-and-poverty-in-america

[18] The Leadership Conference, "The Future of Fair Housing: Report of the National Commission on Fair Housing and Equal Opportunity," December 2008. Accessed November 2015. http://www.civilrights.org/publications/reports/fairhousing/discrimination-rate.html

[19] How Housing Matters, "Greater Segregation Increases Social Disparities," November 11, 2015. Accessed November 2015. http://howhousingmatters.org/articles/segregation-relates-socioeconomic-outcomes-latinos-blacks/

[20] Richard Rothstein, "The Making of Ferguson: Public Policies at the Root of its Troubles," Economic Policy Institute, October 15, 2014. Accessed November 2015. http://www.epi.org/publication/making-ferguson/

[21] Robert P. Jones, "Self-Segregation: Why It's So Hard for Whites to Understand Ferguson," August 21, 2014. Accessed November 2015 http://www.theatlantic.com/national/archive/2014/08/self-segregation-why-its-hard-for-whites-to-understand-ferguson/378928/ and Psychological Benefits Society, "Crossing Boundaries: How Intergroup Contact Can Reduce Racial Anxiety and Improve Race Relations," November 3, 2015. Accessed November 2015. http://psychologybenefits.org/2014/11/03/crossing-boundaries-how-intergroup-contact-can-reduce-racial-anxiety-and-improve-race-relations/

[22] Daniel Hertz, "One of the best ways to fight inequality in cities: zoning," *The Washington* Post, August 13, 2014. Accessed November 2015. https://www.washingtonpost.com/posteverything/wp/2014/08/13/the-best-way-to-fight-inequality-in-cities-is-through-zoning/

[23] The U.S. Department of Housing and Urban Development Program Description for "Moving to Opportunity for Fair Housing" Accessed November 2015. http://portal.hud.gov/hudportal/HUD?src=/programdescription/mto
And Raj Chetty, Nathaniel Hendren, and Lawrence Katz, "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Project," *American Economic Review* 106 (4), 2016. Accessed November 2015 at http://scholar.harvard.edu/hendren/publications/effects-Exposure-Better-Neighborhoods-Children-New-Evidence-Moving-Opportunity

[24] The Joint Center for Housing Studies, "Housing America's Older Adults," Accessed March 2016 at http://www.jchs.harvard.edu/research/housing_americas_older_adults

[25] Marina Khoury, "Leaning Toward Live-Work Units," Lean Urbanism, May 30, 2014 Accessed November 2015. http://leanurbanism.org/publications/leaning-toward-live-work-units/

[26] How Housing Matters, "How the U.S. is Ending Homelessness Among Vets—One City at a Time," April 7, 2015. Accessed November 2015. http://howhousingmatters.org/articles/u-s-ending-homelessness-among-vets-one-city-time/

[27] How Housing Matters, "Building Up Residents, Not Just Housing," December 2, 2015. Accessed December 2015. http://howhousingmatters.org/articles/building-residents-just-housing/

[28] Janet Vivieros, "Affordable Housing's Place in Health Care: Opportunities Created by the Affordable Care Act and Medicaid Reform," Center for Housing Policy, June 2015, Accessed March 2016 at http://media.wix.com/ugd/19cfbe_480b1ecadc094fa6acc04c75ff26ed68.pdf

[29] Joint Center for Housing Studies of Harvard University, "Policy Challenges" (2011), Accessed March 2016 at http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/ahr2011-6-policychallenges.pdf and Center for American Progress Action Fund, "Cities at Work: Progressive Local Policies to Rebuild the Middle Class," Accessed March 2016 at https://cdn.americanprogress.org/wp-content/uploads/2014/01/COW_06EnsureAvailability.pdf

[30] The U.S. Department of Housing and Urban Development, Program Description for "Rental Assistance Demonstration," Accessed November 2015. http://portal.hud.gov/hudportal/HUD?src=/RAD

And The National Housing Law Project, "Rental Assistance Demonstration," Accessed November 2015. http://nhlp.org/RAD

[31] Schwartz 56 and Rebecca Burns, "HUD's privatization scheme may herald end of public housing," *Al Jazeera* America, November 13, 2014. Accessed November 2015. http://america.aljazeera.com/opinions/2014/11/public-housing-renovationrentalassistancedemonstration.html

[32] Alexis Stephens, "Risks vs. Rewards: Inside HUD's Favorite New Program," *Next* City, October 9, 2014. Accessed November 2015. https://nextcity.org/daily/entry/public-housing-privatized-hud-rad-section-8

[33] PolicyLink, "Equitable Development Toolkit," Accessed March 2016 at https://www.policylink.org/equity-tools/equitable-development-toolkit/about-toolkit

[34] Miriam Axel-Lute and Dana Hawkins, Simons, "Community Land Trusts Grown from Grassroots: Neighborhood Organizers Become Housing Developers," Lincoln Institute of Land Policy, July 2015, Accessed March 2016 at https://www.lincolninst.edu/pubs/3567_Community-Land-Trusts-Grown-from-Grassroots--Neighborhood-Organizers-Become-Housing-Developers

[35] New York City Department of Planning, "Mandatory Inclusionary Zoning," Accessed March 2016 at http://www1.nyc.gov/site/planning/plans/mih/mandatory-inclusionary-housing.page

[36] Kelsey E. Thomas, "Austin Has a New Plan for Fighting Displacement," Next City, December 23, 2016, Accessed March 2016 at https://nextcity.org/daily/entry/austin-gentrification-affordable-housing-city-homestead-districts

[37] The U.S. Department of Housing and Urban Development, "Affirmatively Furthering Fair Housing," Accessed November 2015. http://www.huduser.gov/portal/affht_pt.html#final-rule

[38] Alana Semuels, "Supreme Court vs. Neighborhood Segregation," *The Atlantic*, June 25, 2015. Accessed November 2015. http://www.theatlantic.com/business/archive/2015/06/supreme-court-inclusive-communities/396401/

[39] Nancy Rase and Paul Weech, "Growing a Stronger Nonprofit Housing Sector," Shelterforce, July 2013, Accessed March 2016 at http://www.shelterforce.org/article/3341/growing_a_stronger_nonprofit_housing_sector

[40] How Housing Matters, "Building Up Residents, Not Just Housing"

[41] PolicyLink, "National Equity Atlas," Accessed November 2015. http://nationalequityatlas.org/

[42] Kate Ingersoll and John Carnwath, "A New Way to Think About Instrinsic vs. Instrumental Benefits of the Arts," *Createquity*, March 13, 2015, Accessed November 2015. http://createquity.com/2015/03/a-new-way-to-think-about-intrinsic-vs-instrumental-benefits-of-the-arts/

[43] Danielle Coates-Conner, "Boston Visioning Lab: a City Imagines," *Interaction Institute for Social Change*, May 7, 2015. Accessed November 2015. http://interactioninstitute.org/boston-visioning-lab-a-city-imagines/

[44] Will Doig, "HUD Announces $1 Billion Competition for Disaster Recovery Ideas," 100 Resilient Cities, July 30, 2014. Accessed November 2015. http://www.100resilientcities.org/blog/entry/hud-announces-1-billion-competition-for-disaster-recovery-ideas#

[45] The U.S. Department of Housing and Urban Development, Program Descriptions, "Affirmatively Furthering Fair Housing" and "Choice Neighborhoods. Accessed November 2015. http://www.huduser.gov/portal/affht_pt.html#affh

And http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn/fy15funding