The legacy of redlining and gentrification: Kansas City, Missouri

by

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A REPORT

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Abstract

More Americans are moving back to urban areas, especially downtowns, more than ever before. Historically events and factors such as the Great Migration, white flight, racial covenants, and redlining have determined where people lived and have resulted in creating cities marked by segregation even today. Today, the U.S. is facing a housing affordability crisis affecting millions marked by the deterioration of existing homes; insufficient policies protecting tenants' rights; accountability of landlords and developers; existing federal programs and current budgets are not sufficient to meet the existing demands of the people. American cities today are struggling to address displacement due to gentrification as well as provide affordable and equitable housing. Gentrification leads to the displacement of many long-term residents due to rising home prices and rents, making it even more difficult for low and moderate-income residents.

Like most cities in the US, Kansas City, Missouri (KCMO) is not unique when it comes to gentrification, displacement, and the affordable housing crisis. In this report, I explore if there is a connection between areas that have been historically redlined and areas that are gentrifying. I focus this study on Kansas City, Missouri, one of the largest metropolitan areas in Midwest US. In this study, I use map analysis to investigate the connections between redlining and gentrification in Kansas City, Missouri. Adapting the method developed by the Urban Displacement project to measure gentrification, I use ACS data and redlining maps of KCMO to find that there are some overlaps between historically redlined area and currently gentrifying areas. To understand anti-displacement policies and strategies, I utilize case studies from St. Louis, Missouri and Los Angeles, California. I use in-depth research and map analysis on KCMO and each case study are to make recommendations for future policies and ordinances

within Kansas City targeting displacement. These recommendations include exploring possible funding sources outside the Housing Trust Fund, adopting explicit policies and zoning ordinances for anti-displacement, establish a housing demand model, and consider a tool or method to measure the effectiveness of policies and ordinances.

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Acknowledgements

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Chapter 1: Introduction

More Americans are moving back to urban areas, particularly downtown areas, while others are being displaced by young adults and professionals seeking an urban life (Harrison, 2017). This is a change in real estate in inner city areas that comes after decades of much debated disinvestment. A mass exodus of African Americans from the South to the North followed the outlawing of slavery and the eventual implementation of Jim Crow laws. This mass exodus to escape racism was known as the "Great Migration," which occurred from 1916 to 1970 was pivotal in changing the makeup of America’s urban areas. During this time, it is believed that about six million Southerners migrated to the North and West (Stuart & Taylor, 2021). The two waves of the Great Migration meant that American cities became more diverse, with a vibrant multicultural albeit segregated environment.

After World War II, with the growth in the housing market encouraged by the state, housing became more accessible to all families. However, Black GIs found that they did not have the same opportunities open to them as their white counterparts. Further, many white households relocated to the suburbs in order to escape the more diverse inner-city areas in a phenomenon known as "white flight." Evidence shows that the outflow of white households occurred because of the denial of living in diverse communities (Boustan, 2010). This segregation within cities and white flight to the suburbs was exacerbated by discriminatory policies and led to the concentration of African Americans in inner city areas marked by poor housing and infrastructure.

Of the many discriminatory policies practiced during this time, one in particular show its prevalence, known as "redlining." The practice of redlining emerged from the creation of

Residential Security Maps developed under President Franklin D. Roosevelt's New Deal programs known as the Federal Housing Administration (FHA) and Home Owner's Loan Corporation (HOLC) and released during the 1930s (Ryan, 2018). The maps examined how neighborhoods in urban areas were evaluated for lending risks by the environment's social and economic conditions. HOLC graded each neighborhood by these attributes: "low-risk" or "desirable" were graded A in green; "still desirable" were graded B in blue; "definitely declining" were graded C in yellow; and "high-risk or hazardous" were graded D in red. Minority and low-income families were commonly found in areas graded D as red (Mitchell, 2022). Again, African Americans encountered hardships with these exclusionary strategies, which are still debated in city planning alongside the phenomenon known as gentrification.

The term gentrification was first coined by urban sociologist, Ruth Glass, in 1964 to describe the urban change in the working class occurring in London's urban core (Wyly, 2015). Per Glass' definition, the term "gentrification" is an evolving one and defined as the process of a neighborhood property disinvestment over time, as well as the reinvestment of middle- and upper-class in-migration. In the 1970s, Neil Smith extended the concept of gentrification further and considered that capital flows in and out of the neighborhoods, from which long-term profits create incentives to encourage uneven redevelopment throughout the city (Haltom, 2019). Alongside with this, Smith formulated what is known as the rent gap theory, in which the "gap" is developed when the rental value of a property does not correlate with the deteriorating state and/or potential of that property. It is essentially the difference between the property's actual value and its potential value. This creates an optimal economic opportunity in which developers can capitalize on and gentrify that area.

Despite disagreements about the definition of "gentrification," most people agree that it is the process by which affluent populations (middle- and upper-class) reinvest in homes and businesses that have been neglected for many years, often changing the social and cultural aspects of the neighborhood. Because of this change, the less affluent population (working class and lower class) are being displaced from their neighborhoods due to economic, social, and cultural changes (Wyly et al., 2013; Smith, 1979; Van Holm & Wyczalkowski, 2019). Displacement is an outcome of those areas or neighborhoods being gentrified. Gentrification causes displacement due to the lack of affordable housing and employment, which can often lead to homelessness or an out-migration of the urban core (Rybeck, 2020).

To further investigate the relevance of redlining in city planning today and the commonly debated topic regarding gentrification. It is evident that there is a connection between the redlining maps produced back in the 1930s and the gentrification maps being produced today. There are similar attributes such as race, income, education attainment, age, housing value, and rent value in which gentrified areas are being analyzed. This report focuses on these two issues and explores that connection and overlap in Kansas City, Missouri (KCMO), while also investigating how KCMO can help to address displacement in their community due to gentrifying areas in their urban core. KCMO is an optimal study area for this report because of its KS-MO metropolitan area, in which KCK and KCMO are separately incorporated. KCMO's downtown has undergone vast redevelopment, altering its urban core, which has drawn many people to this area. Because of this vast investment, young workers that now live downtown are attracting new job opportunities and companies. With the influx of people coming to downtown KCMO, the city faces new challenges and problems with residents and employment (Chong, 2017; Richardson et al., 2019; Su, 2019, Croff et al., 2021). For this reason, KCMO has been working or is working with large urban cities to implement similar programs or policies to help address housing, displacement, homelessness, and unemployment.

This report aims to answer the following questions: ***What is the overlap between areas that were redlined and areas now gentrifying in Kansas City, Missouri? What are policies and strategies that can address or mitigate displacement in neighborhoods facing gentrification in KCMO?*** To answer these proposed questions, the report used two specific methods: case studies and in-depth map analysis of KCMO, which helps investigate the connection between redlined and gentrifying neighborhoods.

The first method is case studies, which is relevant because it requires an in-depth description and extensive understanding of a social phenomenon (Yin, R.K., 2018). Case studies help identify strategies, policies, and programs established in other urban cities that have experienced high displacement. The three case studies chosen for this report are Kansas City, Missouri, St. Louis, Missouri, and Los Angeles, California. Using the case studies will help make recommendations for practice and policy in Kansas City, Missouri.

The second method uses maps to further analyze the connection between prior redlined areas and areas gentrifying in KCMO. This method is used only in the case study on KCMO. Maps are a powerful tool for research, especially for urban planning. Geographic Information System (GIS) software is commonly used and gathers and analyzes data with different layers that can then be transformed into presentable maps (Esri, 2022). The maps used in the report are the released residential security maps of KCMO back in 1939. However, with new and improved technology, this map is accessible through the Mapping Inequality project that has transformed these maps into downloadable map formats and can be used in GIS (Nelson et al., 2016). In contrast, gentrified maps are not that readily accessible or attainable. However, in the past ten years, there has been a break in research and efforts in producing these maps for urban cities around the world. One that has been most prominent in this research is the Urban Displacement Project (UDP), initiated at the University of Toronto and the University of California, Berkeley (Chapple et al., 2021). Through this research, a few gentrified maps of urban cities have been released and published. However, for KCMO, there has yet to be a map produced. Nevertheless, this report produces a gentrified map of KCMO using census data from 2006-2010 and 2015-2019 to demonstrate the neighborhood's change and its characteristics. The attributes and methodology used resemble UDP's methodology but are adapted specifically for KCMO. The variables calculated in this report are income, education attainment, race, housing values, rent values, and housing units (renters and owners). The redlined and gentrified maps are then overlapped to analyze which neighborhoods were prior to redlining and are now gentrifying. For further analysis, research demonstrates why, or which areas are experiencing gentrification. When a neighborhood experiences gentrification, it is reasonable to assume that some sort of displacement will occur. Therefore, with the help of case studies, KCMO can learn from other local governments on how to address displacement in the city, especially downtown.

Case studies and map analysis methods used have many strengths and and helps to answer the questions posed here, however, does come with limitations in research. There is a vast literature that challenges and debates the definition of gentrification since it was first coined. This is because gentrification is considered a phenomenon in urban planning. Because of the complexity in defining gentrification, this has led to the difficulty of accurately measuring and predicting gentrification (Zuk et al., 2018). Many scholars have made efforts to measure gentrification and there has been some research that aims to measure gentrification. When comparing past and current literature on measuring gentrification, there are similarities in the typologies and indexes used to produce gentrification maps. However, the maps produced can only predict or assume if gentrification has occurred in the time-period measured but cannot always determine what is currently happening in these urban areas. In other words, since gentrification is a long-term phenomenon, these maps are limited by the time period under consideration and therefore may not always show gentrification that has happened before or after. Another limitation is using Census data because it is not an overall representation of the population. This occurs because not everyone participates in collecting census data, which then produces large fluctuations in calculations (U.S. Census Bureau, 2022). Lastly, gentrification is a complex phenomenon, and measuring it adequately is in itself a difficult task and all existing methods suffer from some limitations.

This report further investigates the literature reviewed on redlining, gentrification, and displacement. The first chapter introduces the topic of redlining, gentrification, and displacement It also presents the questions asked in this report and provides and introduction to the topic, methods and pertinent literature. Chapter 2 reviews literature on the topics that form the background of this report and help to form a basic understanding of these terms to then be able to further analyze how they are practiced and discussed in urban planning. Chapter 3 deals with the methods used in this report answer the questions posed. The criteria for the map analysis are discussed in further detail . Chapter 4 explores KCMO as the study area which provides background information, redlining map, gentrified map, and current anti-displacement policies currently practiced. This chapter also provides a discussion on the two other case studies chosen for this report-St. Louis and LA—and provides and analysis of the current policies, programs, and strategies in these cities that address displacement. Chapter 5 is the final chapter in the report that provides recommendations that I have compiled and learned to provide innovative ways and efforts KCMO can adopt in their own community.

Chapter 2: Literature Review

The Great Migration

The literature differs on whether the great migration began between 1910 and 1920 (Imani 2020, Collins & Wanamaker, 2015). However, according to the National Archives, the Great Migration began in 1910 and ended in 1970. The Great Migration is commonly discussed in literature as having occurred in two phases. The First Great Migration was from 1910-1940; the Second Great Migration was from 1940 until the end of World War II in 1970 (Black et al., 2015). During that period, it is said that about six million African Americans left the rural South seeking a better life in the urban North. A hope for a life away from harsh economic conditions, segregation laws, discrimination, and racial inequalities. It was a journey to obtain the American Dream (Wilkerson, 2010). During this period of economic transition and demographic shifts in the North, many cities struggled to respond to the multitude of people coming in. With high hopes for new opportunities, African American families still faced hardships such as unemployment, housing crises, and discrimination (Mendenhall, 2010).

Towards the end of the Great Migration, African American families were able to afford housing, and homeownership rates soared. However, many white families did not desire to live in diverse neighborhoods, so they sought other housing opportunities. In relation to this, America sees another large exodus from urban centers to the suburbs. This is known as "white flight," which occurred during the 1950s and 1960s (Boustan & Margo, 2013). As white families moved to the outskirts of cities, the urban core became the home of African American families and other minority populations. Amidst this change, other underlying efforts to address the influx of people moving in and out resulted in the development of residential security maps, which created more turmoil and segregation for African Americans for years to come. To understand the severity of the impact of the housing market during this time, it is important to understand the creation of what are known as residential security maps or commonly referred to as "redlining maps."

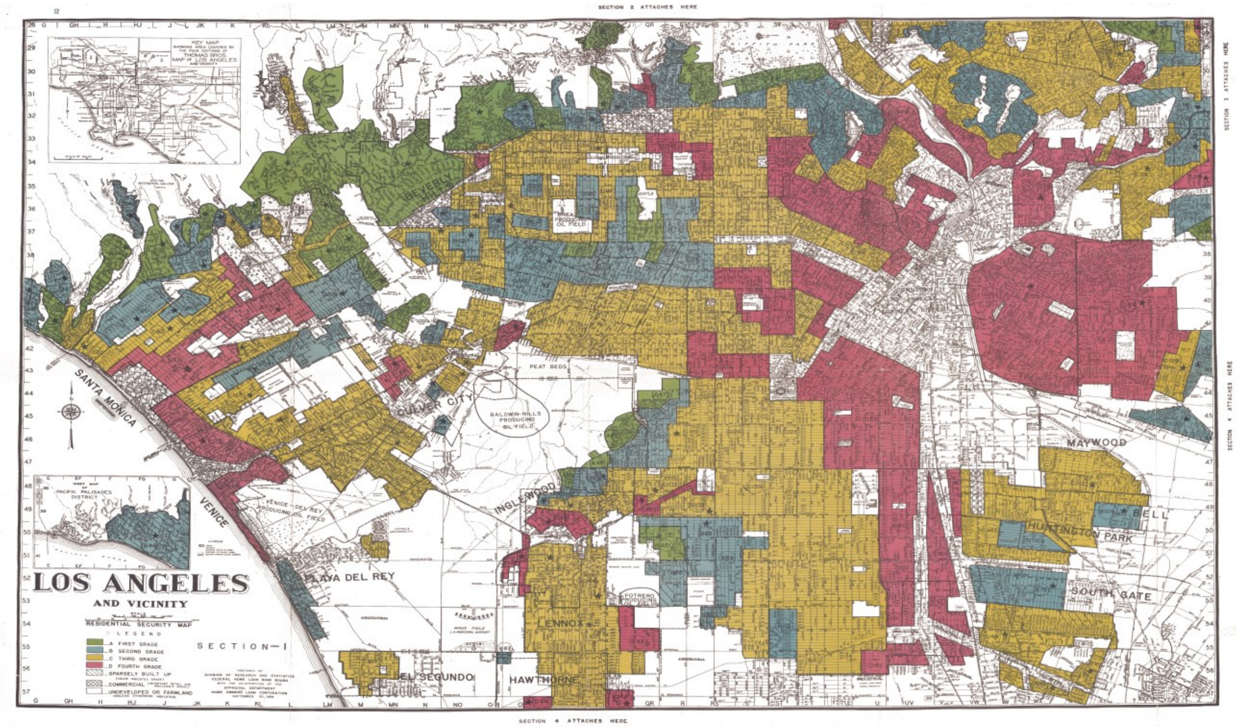
<u>Development of Residential Security Maps</u>

The Great Depression occurred between 1929 and 1933, which altered the direction of America's economy for years to come. As the stock market crashed, there was a decline in industrial production; unemployment soared; and panic commenced. Many Americans became homeless amidst the chaos, and many slipped into poverty. The U.S. economy began to recover as years passed. The most notable of these efforts to stabilize the economy were the New Deal programs enacted by President Franklin D. Roosevelt. Among all these projects and programs, two in particular have left a historical imprint on America's housing market and lending practices. During the 1930s, the Federal Housing Administration (FHA) and Home Owner's Loan Corporation (HOLC) were established. The purpose of these two programs was to ensure and help people obtain homes at low rates during the Great Depression (Greer, 2013). Though the HOLC achieved remarkable results in refinancing mortgages and practically saving the American housing market, there was also a reputation that HOLC left behind. Among refinancing mortgages and processing loan applications, the HOLC dedicated time to a City Survey Program that developed these unbelievable maps known as Residential Security Maps (Ryan, 2018).

The Residential Security Maps systematically graded neighborhoods based on a specific criterion. The information gathered for these maps took into account local real estate conditions, home values, demographics, income, occupations, and mortgage attractiveness (Greer, 2013). Considering all these factors, the grading of neighborhoods resulted in four distinctive categories: The first-grade area, also known as "A," was colored green; the second-grade area, as

"B," was colored blue; the third-grade area, as "C," was colored yellow; and last, the fourth-grade area, or "D," was colored red (Hillier, 2005). These distinctive grades are expressed in the 1939 HOLC map of central Los Angeles County shown in **Figure 1**.

Figure 1. 1939 Redlining Map of Los Angeles **(from Mapping Inequality)**



Gentrification

In the United States, gentrification is a controversial topic and has been in urban planning and politics for years prior. The controversy begins with the social and economic implications that it has evoked among the population. The term gentrification has no concrete definition but an evolving one. Gentrification is a phenomenon that involves the inflow of people who are investing in property, which then displaces people who can no longer afford to live in that area. Displacement identifies the complex urban process of transforming housing stock, increasing property prices, and displacing the working class (Wyly et al., 2013). Cities across the United

States are struggling with an increase in homelessness due to displacement, evictions, and unaffordable housing.

Understanding gentrification helps to understand the inequalities within the city as well as how the term came to be. The term gentrification was first coined by sociologist Ruth Glass in 1964 to describe urban change and processes happening in the core of London:

Once the process of "gentrification" starts in a district, it goes on rapidly until all or most of the original working-class occupiers are displaced and the social character of the district is changed (Glass, 1964, pg.18-19).

Glass described the early effects of gentrification and how people moving into London were changing the environment drastically. Displacement identifies the complex urban process of transforming housing stock, increasing property prices, and displacing the working class (Wyly et al., 2013). Since then, literature has transformed the meaning of gentrification in an effort to explain this phenomenon, which has led to many more discoveries.

Neil Smith, for example, is another researcher who helps define this complex process of gentrification. Smith was a Marxist economist who developed an influential theory to explain gentrification and its effects in a neighborhood. This is known as the rent gap theory (RGT) (Diappi & Bolchi, 2008). Smith argues that certain activities allow for gentrification to occur in neighborhoods. The theory holds that uneven development in neighborhoods is caused by the disinvestment in certain properties over time. A "gap" is then developed because the rental values of a property do not correlate with the deteriorating state of that property and the potential of that property. Thus, if the rent gap increases, gentrification has a higher possibility of reinvestment (Atkinson, 2000). This theory is an attempt to explain the disparity between current and achievable investment that attracts developers. Smith's definition of gentrification differed slightly from Glass's description. Smith enhances the meaning of the original definition of gentrification by including specific groups within the middle class who are the gentrifiers. He also mentions how gentrification is a dynamic process and cannot be restricted to one definition. but rather, a developing definition that could be understood and linked between different scenarios (Wyly et al., 2013, pg. 10).

Since then, gentrification has been defined and defined again by various researchers. Another example is Rick Rybeck, who is the director of Just Economics, a firm in Washington, DC, and links homelessness to gentrification. In the article, *"Germination and Blight: Relationship to Involuntary Displacement,"* gentrification is defined as the process in which high-income residents and upscale businesses displace less affluent neighbors by outbidding them for space (2020). He further links the phenomenon of the homeless population to gentrification because of the influence it has on housing affordability. Rybeck states that displacement occurs because of the lack of affordable housing and a lack of employment, which leads to homelessness (Rybeck, 2020).

Again, gentrification is defined as when an urban neighborhood has been neglected by municipalities both in the private and public sectors (Reick, 2018). This explanation explores the notion that the public and private sectors seem to neglect the effects of reinvesting in these underdeveloped communities and how this phenomenon contributes to urban studies. Gentrification can also refer to the migration of affluent households to neighborhoods containing poorer households and generally lower-value property in both urban and rural settlements (Atkinson, 2021).

Time and time again in literature, the term gentrification is slightly different from the definition given before. But all researchers mention the term displacement or some form of neglect due to the lack of investment in these underdeveloped cities. By gentrification, I mean the process by which working-class residential neighborhoods are rehabilitated by middle-class homebuyers, landlords, and professional developers. I make the theoretical distinction between gentrification and redevelopment. Redevelopment involves not only the rehabilitation of old structures but the construction of new buildings on previously developed land (Wyly et al., 2013).

However, what is displacement? Displacement is when a household is forced to move from their current residence for reasons that are beyond their control, such as evictions, foreclosures, or unaffordability (Zuk et al., 2018). Or it can broadly be characterized as an involuntary move by a household (Atkinson, 2021).New development is often related to gentrification. Other minor impacts that can cause displacement are the closure of local shops or schools because of the loss of jobs (Curran, 2018). Another argument that has also been discussed is land speculation, which occurs when undeveloped areas are expected to increase in value based on the development occurring around them. These properties then become "prime sites" that could benefit from public investment (Rybeck, 2020).

Without a doubt, physical displacement occurs. However, where the problem arises is at what point does the number of people being displaced become a problem (Davidson & Lees, 2008). How is it addressed? Glass and Smith's early definitions of gentrification not only laid the groundwork for further research and an evolving definition of gentrification, but literature suggests that there are indirect effects that society cannot always control.

Gentrification has two sides to the coin, which can be clearly visible in society. The United States still has areas in older industrial areas that are vacant and closed. However, on the coasts, the economy seems to be thriving with jobs and increasing property values, but still seems unaffordable (Rybeck, 2020). The fact is that people within society who are employed with well-paying jobs still struggle to afford housing in this booming economy on the coasts.

Throughout the research, many authors conclude that gentrification affects different groups differently, but people in the working class are the ones often related to displacement. But some researchers include not only those in the working class but also those who are the most vulnerable. Gentrification-related displacement appears to have affected predominantly poor white households and the elderly, female-headed households, and blue-collar/working-class occupational groupings (Atkinson, 2021). It has also been related to affecting those who depend on local services, which include caretakers, recent immigrants, senior citizens, and women (Curran, 2018). But who does gentrification affect the most? How do we know who is the most vulnerable? These proposed questions offer insight into what kinds of debates the world is trying to answer. Reviewing available studies in which communities at a local level have practiced or implemented strategies to try to address this issue. It is suggested to acknowledge case studies that identify or suggest solutions for mitigating displacement.

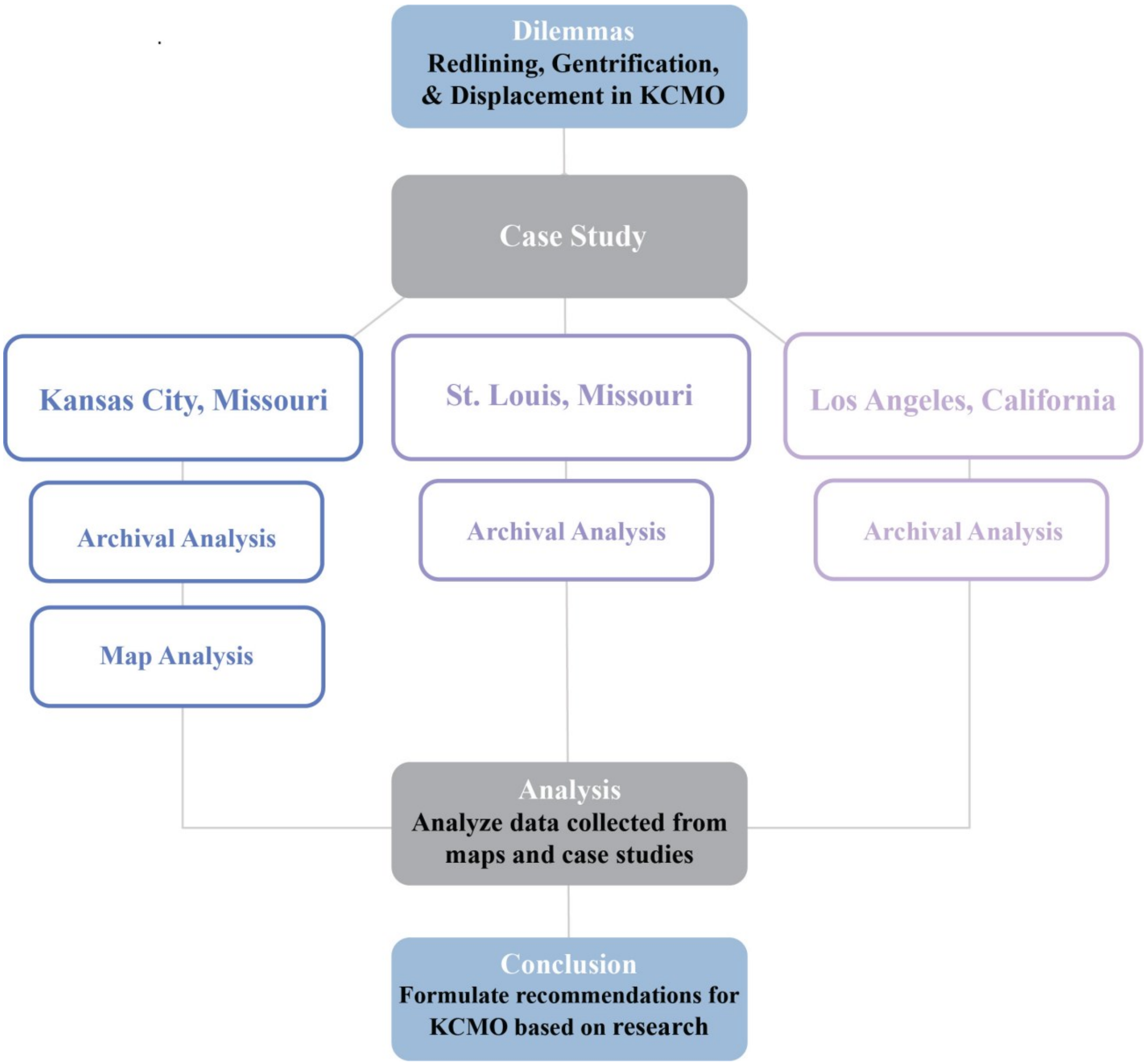
Chapter 3: Methods of Data Collection and Analysis

This report aims to answer the following questions:

1. What is the connection between area there redlined and areas now gentrifying in Kansas City, Missouri (KCMO)?
2. What are the policies or strategies that can address or mitigate displacement in communities facing gentrification in KCMO?

This report uses two methods of data collection to understand the connection between redlining and gentrification: case studies and map analysis. These methods assist in demonstrating how prior redlined communities have experienced gentrification. And, if so, case studies provide detailed strategies for how cities across the United States have dealt with gentrification-related displacement. My mind map is demonstrated in **Figure 2**.

Figure 2. Mind Map



<u>Methods of Collection</u>

Case Studies

Case studies, the main method used in this report, are an empirical method that determine a scope and then investigates a phenomenon in a real-world context. Through this method, it allows for distinctive and theoretical propositions that help guide the analysis (Yin, R.K., 2018). Case studies are deemed relevant because they require an in-depth description and extensive understanding of a social phenomenon (Yin, R.K., 2018), which in this case is displacement by gentrification. The research design method includes multiple case studies with one main case study of KCMP and two illustrative case studies of St. Louis and Los Angeles, which have made steps towards addressing displacement. Kansas City, Missouri was chosen because its proximity and connections within the university. The two other areas were chosen for their extensive use of anti-displacement initiatives and affordable housing to adopt or propose policy on the matter. To gather an understanding of the issues in KCMO, I conducted multiple map analyses utilizing literature, historical maps, and current census data for the area. Other sources used for this analysis were city documents, ordinances, popular media, reports, and newspaper articles. All of these sources helped me understand the communities better and see what initiatives past or current helped address or mitigate displacement.

Map Analysis

Maps are powerful tool for research that conveys information that helps determine patterns, relationships, and changes in our world. A common tool used in the field of planning is Geographic Information Systems (GIS), manages, gathers, and analyzes data within map layers. Data can be transformed into presentable graphics, tables, and maps (Esri, 2022).

In this report, I used ArcGIS Pro, a desktop GIS application that supports data visualization and analysis. ArcGIS Pro helps analyze and create visuals that represent quantitative data from the Census Bureau (ArcGIS Pro, 2022). Using ArcGIS Pro, multiple thematic maps were created to highlights the geographic distribution of datasets concerning variables collected by the United States Census Bureau American Community (ACS). This report graphically represents redlining, gentrified maps, and quantitative maps of the KMCO area in Chapter 4.

As discussed before, redlining maps were published in the 1930s and can be obtained in the national or city archives. However, since then, others have taken the initiative to transform these maps into a format usable in GIS software applications. The University of Richmond's Digital Scholarship Lab led the *Mapping Inequality* project, which is a team that georeferenced, transcribed, created, and converted the redlining maps to be digitally accessible and free to the public (Nelson et. al., 2016). I obtained all the necessary redlining maps from the Mapping Inequality website (https://dsl.richmond.edu/panorama/redlining/#loc=5/39.1/-94.58), which provided not only the original redlining map but also the necessary GIS files used for the analysis of this report.

In contrast, gentrification maps are not as attainable considering the evolving definition and vast literature on how to measure gentrification. Since gentrification is a phenomenon, it can be difficult to measure accurately what is occurring in urban cities across America. Vase literature on St. Louis and Los Angeles has described redlining, gentrification, and displacement (Swanstorm, 2017; Nelson et al., 2016; Reft, 2017; Crispell et al., 2017. p. 186). Each city also has access to multiple tools, resources, and research concerning the matter.

In recent discoveries, there have been efforts to produce gentrification maps of urban cities. The Urban Displacement Project (UDP) is an ongoing research study and initiative from the University of Toronto and the University of Berkeley (Chapple et al., 2021). This research compiled data from census, community, and local sources. It aims to understand and describe gentrification, displacement, and exclusions. UDP developed tools and maps that can be used to advocate for policymakers, increase knowledge about gentrification, and improve future equitable development. The research team has publicly shared tools, research, and methods to help communities identify the pressures in their own community (Chapple et al., 2021). UPD has publicly published multiple interactive maps of urban areas in the nation and countries around the world. Los Angeles currently has a gentrification and displacement map accessible, while St. Louis and KCMO have yet to be researched by this project. Considering this, KCMO has become a monumental opportunity to research, explore, and develop a gentrification map for the area. This study created a gentrified map of KCMO where I also compared it to the redlining history of this city.

Kansas City, Missouri borders various counties that include Cass, Clay, Jackson, and Platte County. The data used for this analysis was from the U.S. Census Bureau American Community (ACS) 5-Year estimate from 2006-2010 (base year) and 2015-2019 (comparison year). When working on this report, the ACS 5-year estimates from 2016-2020 were not yet available. The next reasonable and most recent dataset was from the ACS 5-Year estimates from 2015-2019 (U.S. Census Bureau, 2020). 2006-2010 ACS was considered as base year due to geographic similarity (in 2010 census) with 2015-2019 ACS. From the datasets, 279 unique census tracts provided sufficient data for the KCMO area. The variables used as part of the criteria were housing values, housing rents, income, race, and educational attainment for each tract (at mentioned in the list of criteria above). A tract needed to meet at least 6 of the criteria from the list mentioned above to be deemed gentrified between 2015-2019.

Both datasets were downloaded and cleaned in Microsoft Excel to be able to calculate each of the criteria mentioned prior. Using the logical IF function in Excel helped to determine if a tract met that condition. For example, if the statement for that tract was true, it would compute the numerical value of 1 and 0 if it was false.

To create the gentrification for KCMO, various datasets compilation and calculations were performed to determine if certain census tracts experienced gentrification. The calculations used for this report partially followed UDP's methodology when defining whether a tract in KCMO gentrified during two different time periods. I looked at the changes relative to the tracts rather than within each region over this time. The original methodology and criteria applied by UDP **Appendix A** were adapted for KCMO considering data availability for this city.

The first part of the criteria demonstrates if a tract is vulnerable to gentrification in KCMO, the following criteria were considered.

- The tract was vulnerable to gentrification between the years 2006-2010.
- Below regional median housing value **or** rent.
- **Two or more** of the following criteria are met:
  - Above regional median percent of population is low-income
  - Above regional median percent of population that is non-white
  - Above regional median percent of population that rents
  - Below regional median percent of population that is college educated.

The first criterion looks at the vulnerability of a tract to gentrification between 2006-2010. The second criteria states that a tract is vulnerable to gentrification if the housing value or rent is below the regional median value for the whole area. The regional median housing value for the base year (2006–2010) was $132,850. Of the 279 tracts, 139 were below the regional median house value, while 140 were above. The regional median rent value for the base year (2006–2010) was $735. Of the 279 tracts, 145 were below the regional median rent value, while 134 were above. To compare in the comparison year (2015–2019), the regional median housing value increased to $145,000. There were 138 tracts below the regional median house value, while 141 tracts were above. As for the regional median rent value, rent increased to $937, which 137 tracts were below while 142 tracts were above. This is to show how both the housing and rent value increase, however, does not add to the overall score of vulnerability. Those tracts that were below the regional median housing value or rent received a numerical value of 1 for the base year (2006-2010).

The third criterion considers a tract vulnerable to gentrification considering four different variables: low-income, non-white, rent, and educated populations. The tract needs to meet at least two of these variables to be considered vulnerable to gentrification. The first variable of this criteria calculates the above regional median percent of the population that is low-income. The census datasets for income are separated by different income brackets for the area. The regional median income for the base year was $50,312, for the region. Low-income people are those who earn less than 80% of the AMI. When considering this, a household is low-income if it has an income of at or below $40,250. The region's regional median percent of the population that is low-income in KCMO was 38 percent. There were 149 tracts that were above the regional median percent of the population that was low-income, while 130 tracts were below.

The second variable calculated for the tracts was the median percent of the population that is non-white. This is to determine where there is a higher concentration of minority populations. Whites made up 76 percent (811,220) of the total population in the base year (2006-2010), while non-whites made up only 24 percent (255,284).There were 104 tracts that were above the median percent of the population that was non-white, while 175 tracts were below.

The third variable determined which tracts were above the regional percent of the population that rents in the area. This helps demonstrate which tracts have a larger population of renters versus owner-occupied households. In the base year (2006-2010), approximately 67 percent (286,571) of total housing units in KCMO were owner-occupied, while 33 percent (142,119) were renter-occupied. The regional median percent of the population that rents is 33%, which means that 133 tracts were above the regional median and 146 were below. Households that rent are more susceptible to being displaced by gentrification (Qiany, 2021).

The fourth variable of the third criteria determines which tracts are below the regional median percent of the population that is college educated for 25 years or above for both female and male populations. The regional median percent of the population educated was 28 percent in the base year (2006-2010). There were 160 tracts that were below the regional median percent of education, while 119 were above. This helps determine which tracts experienced an increase in education attainment, which directly correlates with income growth (Gottlieb & Fogarty, 2003).

If a tract was determined vulnerable, the second part of the criteria demonstrates if a tract gentrified in KCMO. The second part of the criteria looks at the change in certain variables. The following criteria were considered:

- The tracts experienced an above regional median change in percent college educated population.
- The tract experienced an above regional median percent change in median income.
- The tract experienced an above regional median percent change in housing values or rents (otherwise known as a "hot market").

The first criteria determines whether a tract gentrified when considering the change in the percent of a college-educated population that was greater than the regional median between the base year (2006-2010) and the comparison year (2015-2019). The regional median percent of the population educated increased to 33% in the comparison year (2015-2019), a 5% increase from the base year (2006-2010). There were 114 tracts that experienced a change in the percent of the college-educated population 25 years or older that was greater than the regional median, while 165 tracts experienced a decrease.

The second criteria determines if the tract gentrified when considering an above regional median percent change in median income. The regional median income for the base year (2006–2010) was $28,264 and increased in the comparison year (20015–2019) to $31,796. The regional median income increased by 12.5 percent. There were 149 tracts that experienced this above regional median percentage change in income, while 130 were below.

The third criteria calculates if a tract gentrified when considering an above regional median percent change in housing values or rents (otherwise known as a "hot market"). The regional median change in percent of housing value in KCMO was 9.82 percent. There were 145 tracts that experienced an above regional median percent change ("hot market") of housing value, while 134 tracts were below. In terms of rent value change, the regional median percent change was 25.77 percent. There were 137 tracts that experienced an above regional median percent change in rent value ("hot market"), while 142 were below. It is apparent that between the base and comparison years, the rent value of properties increased substantially compared to the value of a household.

The final score needed to meet a minimum score of 6. The first part of the criteria looks specifically at tracts vulnerable to gentrification considering variables in the base year (house and rent value, income, non-white, population that rents, and college educated) shown **Figure 3**.The second part of the criteria looks specifically at tracts that gentrified considering the change in college educate, median income, housing and rent value shown **Figure 4**. There were 66 tracts that met or were above the minimum score of 6. These tracts were deemed to have gentrified from 2015-2019 (comparison year). The gentrified map of Kansas City, Missouri will be later discussed in the next chapter, where I provide an in-depth analysis of my results.

Figure 3. Criteria for Map Analysis: Vulnerability to gentrification 2006-2010

1. The tract was vulnerable to gentrification between the years **2006–2010.**

2. Below regional median housing value ***or*** rent.

3. ***Two or more*** of the following criteria are met:

    A. Above regional median percent of population is low-income.

    B. Above regional median percent of population that non-white.

    C. Above regional median percent of population that rents.

    D. Below regional median percent of the population that is college educated.

Figure 4. Criteria for Map Analysis: Gentrified from 2015-2019

1. The tract gentrified between the years **2015–2019**.

2. The tract experienced median percent ***change*** in percent college educated

3. The tract experienced an above regiona median percent ***change*** in median income.

4. The tract experienced an above regional median percent ***change*** in housing value ***or*** rents (otherwise known as a “hot market”).

Chapter 4: KCMO: Redlining, Gentrification and Anti-displacement policies

Kansas City, Missouri

The section provides an understanding of the redlining and gentrification legacy in the community and discusses the efforts in which Kansas City, Missouri has addressed displacement. It is crucial to have a foundational understanding of the community to then know how to further understand the final recommendations that are concluded at the end of this report.

Background

Kansas City, Missouri (KCMO) is located in the northwest corner of the state of Missouri, shown in **Figure 5.** The Kansas City, Missouri (KCMO) boundary crosses multiple counties, which include Platte, Clay, Jackson, and Cass counties. Kansas City, Kansas (KCK) is located across the border of the state of Kansas. Both are separately incorporated cities and make up what is known as Kansas City area. Kansas City has a population of 508,090 residents in 2020, up 1% or 480,303 from the 2010 Census (U.S Census Bureau, 2020). The racial and ethnic makeup of the community is as follows: White (55%), Black (27%), Hispanic (10%), Asian (3%), and two or more races (5%). A defined illustration of KCMO's demographics is clearly depicted in **Figure 6**. The median household income in KCMO is $56,179, which is below the national median household income of $64,994 (U.S. Census Bureau, 2020).

Figure 5. Geographic location of the study area

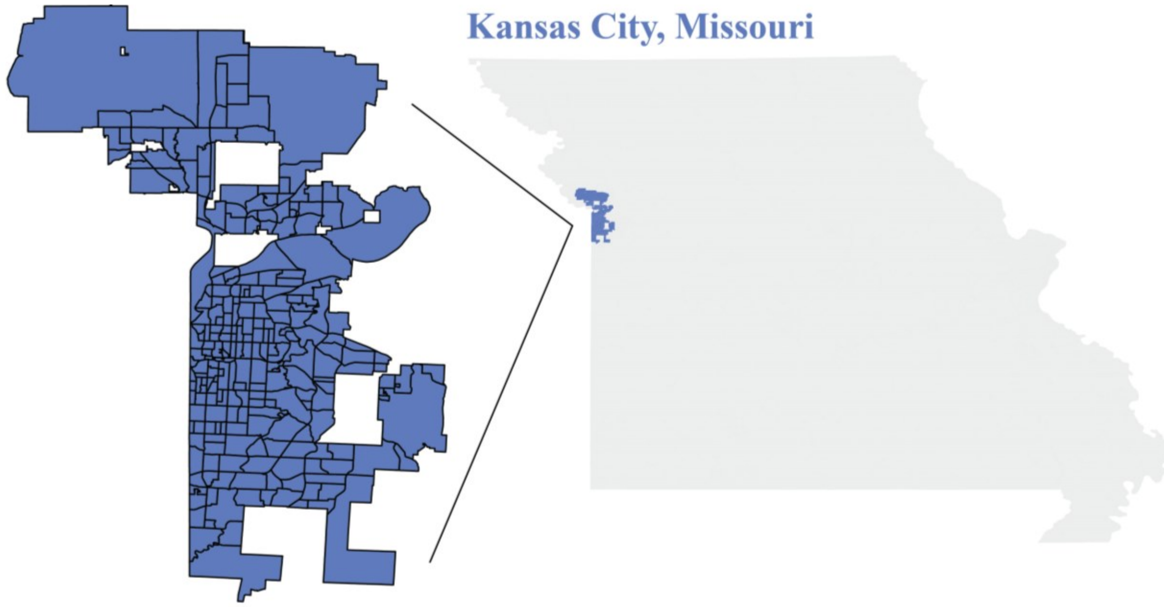


Figure 6. Racial and Ethnic breakdown of KCMO [(from 2020 Census Data estimates)]

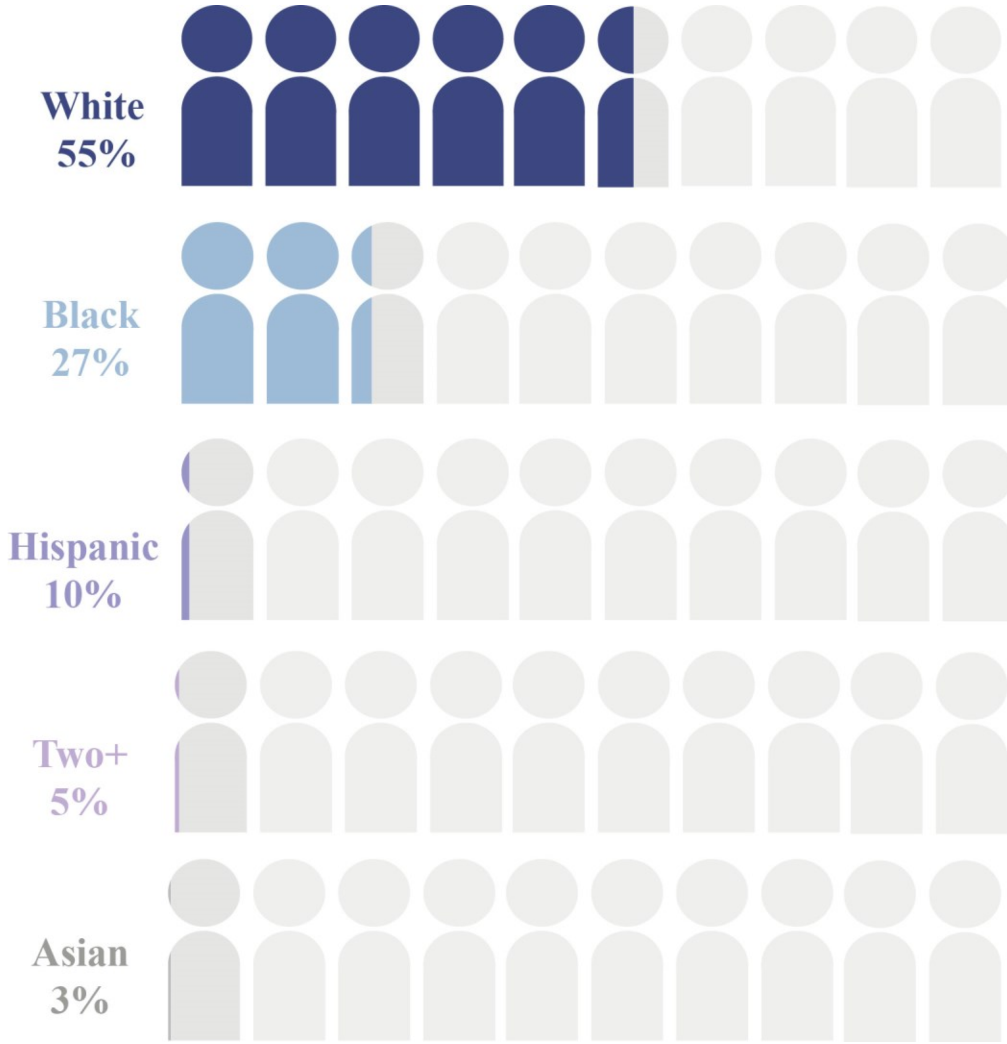


Figure 7 displays KCMO's median household income compared to the United States, St. Louis, and Los Angeles median household incomes. In 2022, approximately 39.5 percent of households spent 36-45 percent of their income on housing and transportation (Housing and Transportation Index, 2022). Furthermore, 23.7 percent of households spent 45 to 54 percent of their income on housing and transportation (Housing and Transportation Index, 2022). The two brackets combined show that 63.2 percent of KCMO households are cost burdened to varying degrees. The Housing and Transportation Index also presents data on units owned or rented by the population. According to the number of housing units in KCMO, about 45% of units are

owned while 55% are rented, as shown in **Figure 8** (Housing and Transportation, 2022). To add to this hardship, the median house value is $163,300 with the median gross rent at $979 in 2020, as illustrated in **Figure 9** (U.S. Census Bureau, 2020).

Figure 7. Median Household Income in KCMO in compared to U.S., St. Louis, and L.A. (from 2020 U.S. Census Bureau estimates)

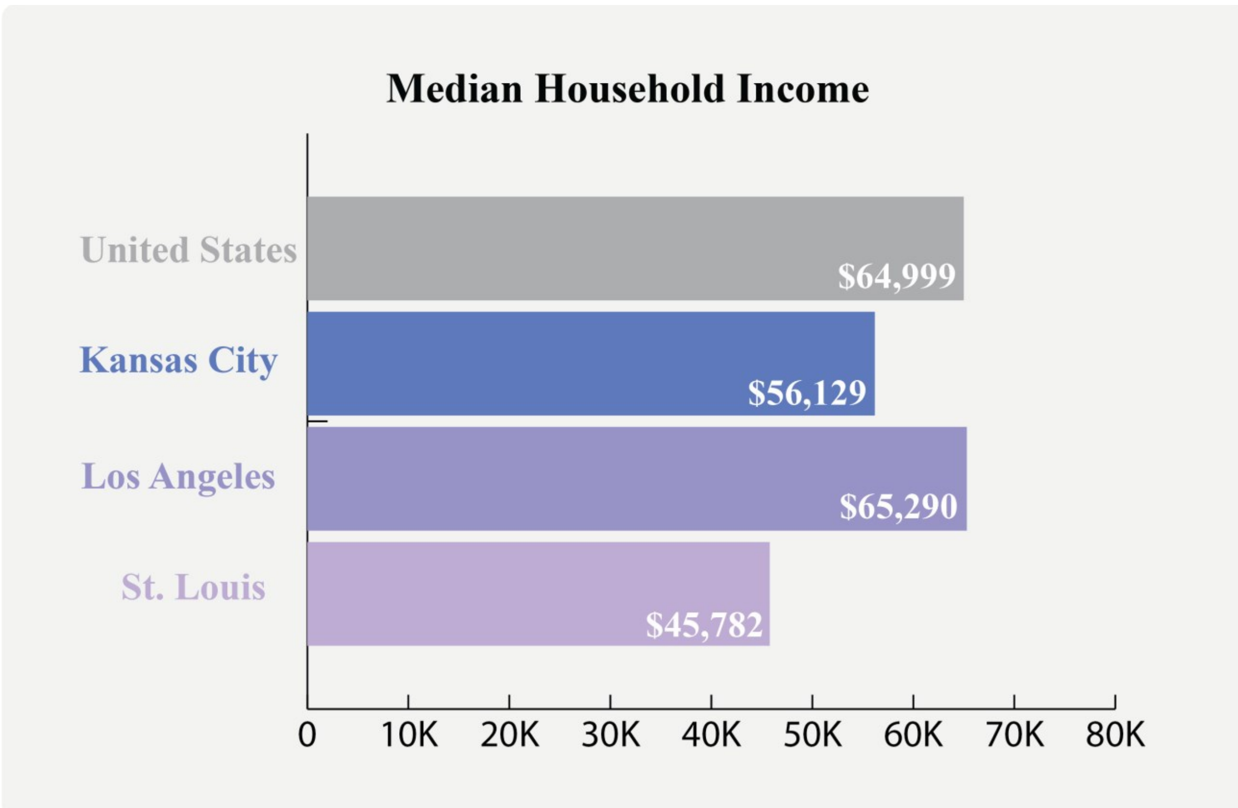


Figure 8. Owner to Renter Occupied Units is KCMO [(from 2020 U.S. Census Bureau estimates)]

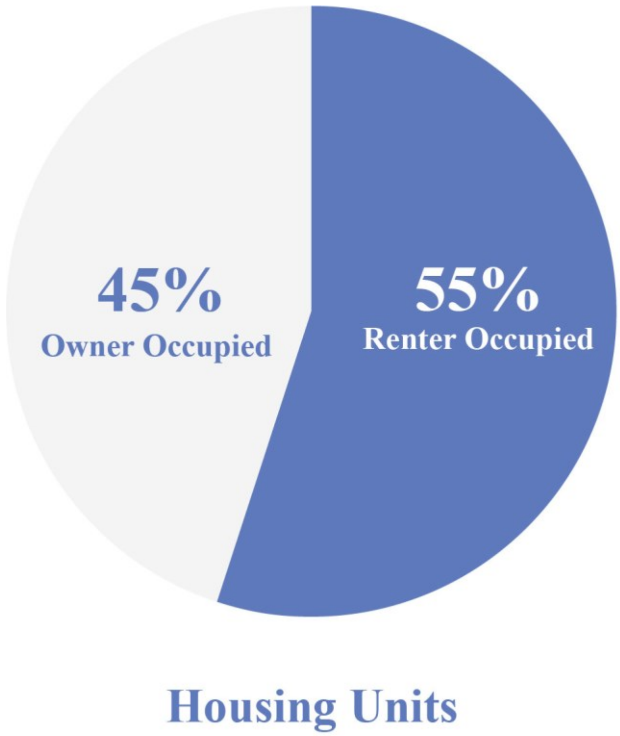
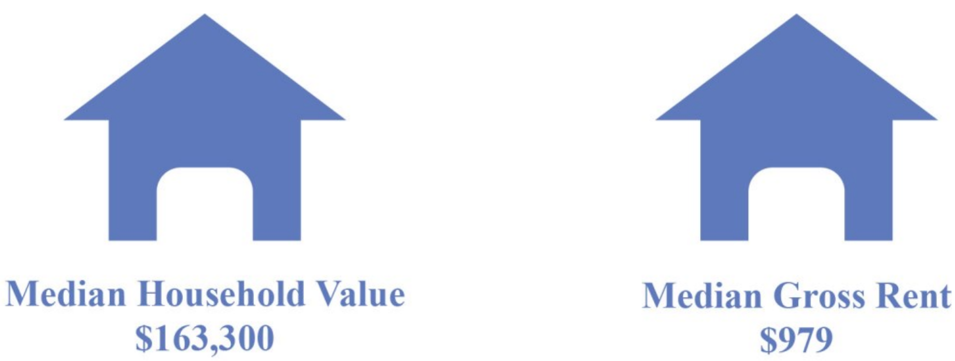


Figure 9. Median Household and Rent Value in KCMO [(from 2020 U.S. Census Bureau estimates)]



Education has been one of the determining and studied factors of earning more income. Therefore, a household with more education can earn a higher income (Woola & Sullivan, 2017). Education attainment in KCMO shows that 90.7% of persons 25 years and older graduated from highschool while only 35.7% receive a bachelor's degree or higher, as shown in **Figure 10** (U.S. Census Bureau, 2020). With a below average median houshold income, 15.3 percent of persons are living in poverty in the area, which is graphically shown **Figure 11.**

Figure 10. Education Attainment in KCMO [(from 2020 U.S. Census Bureau estimates)]

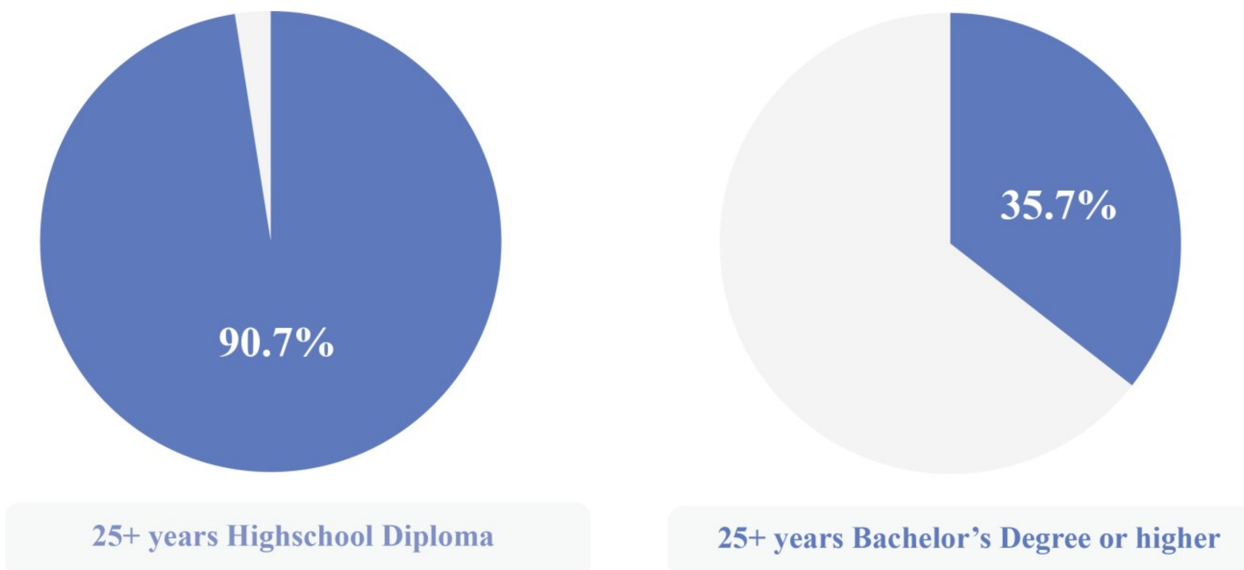
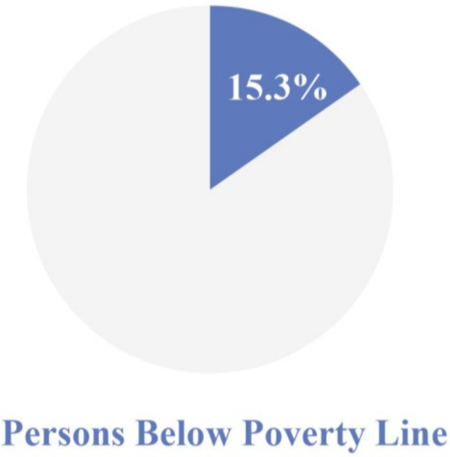


Figure 11. Persons living in poverty in KCMO (from 2020 U.S. Census Bureau estimates)



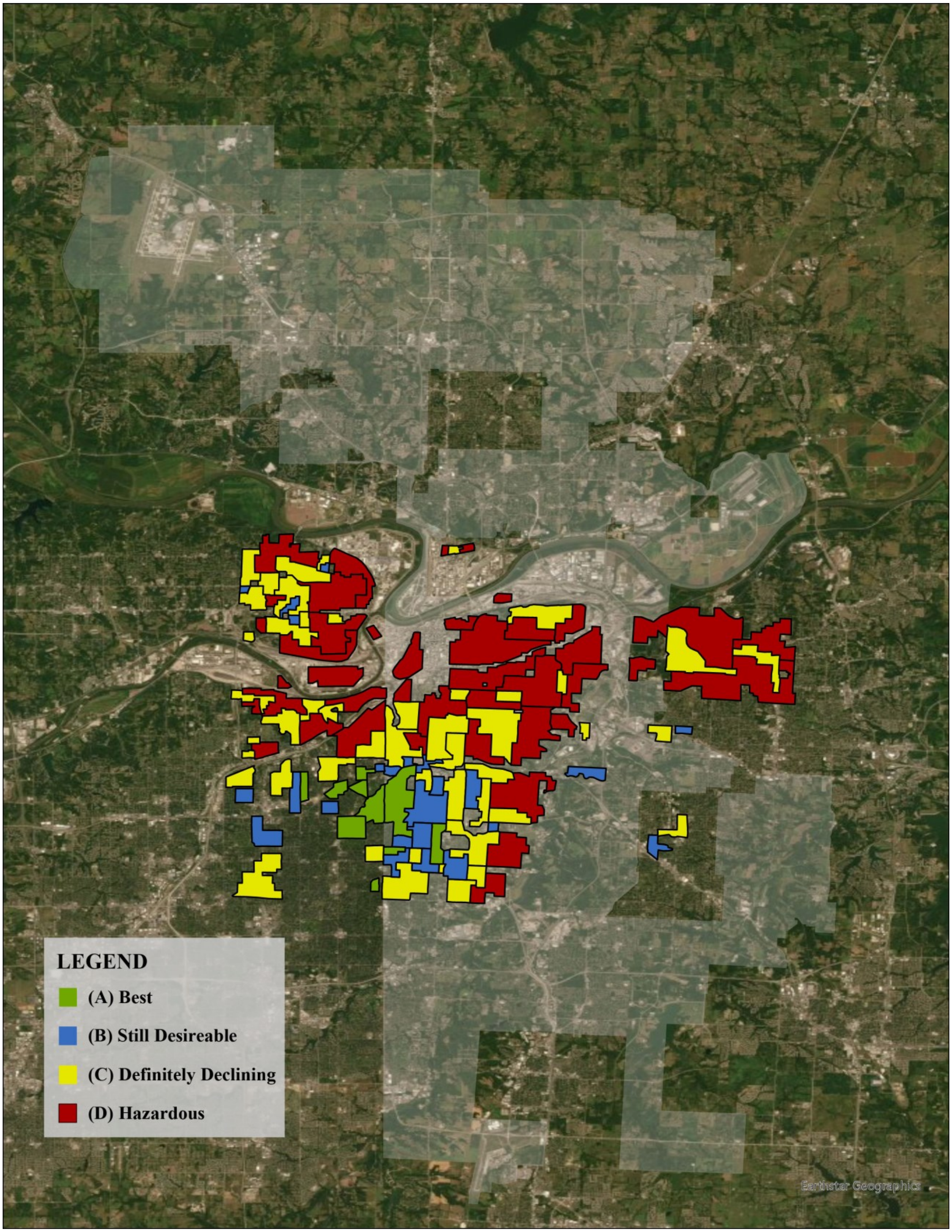
Currently, KCMO faces challenges from its growing population. However, to better address the needs of the community, there must be a greater understanding of its history and actions to establish post-secondary education opportunities, affordable and accessible housing, and job opportunities.

Redlining in KCMO

Like many other metropolitan areas in the United States, KCMO has experienced an increase in racial diversity and segregation in its urban core. The demographic change led to many racial residential segregation practices. Evidence of racial segregation is visible throughout KCMO's history. Between 1935 and 1940, 200 cities were graded and evaluated according to mortgage lending risks. Of these 200 cities, Kansas City was one of them in which the Home Owner's Loan Corporation created the Kansas City Redlining Map in 1939. The *Mapping Inequality* project provides an updated version of the 1939 redlining map shown in **Figure 12** The 1939 Redlining map shows that most neighborhoods were graded as definitely declining (C) or hazardous (D) to the north and east of the Missouri border line. Downtown Kansas City was deemed a high mortgage lending risk area. However, to the southeast side of the

Kansas/Missouri border line, there is a neighborhood that is graded as the best (A) and still desirable (B). Between 1908 and 1949, many companies applied racially restrictive policies to new development, prohibiting sales of homes to the black population (Gotham, 2000).

Figure 12. Redlining Map of KCMO, edited in ArcGIS Pro [(from Mapping Inequality, 2016)]

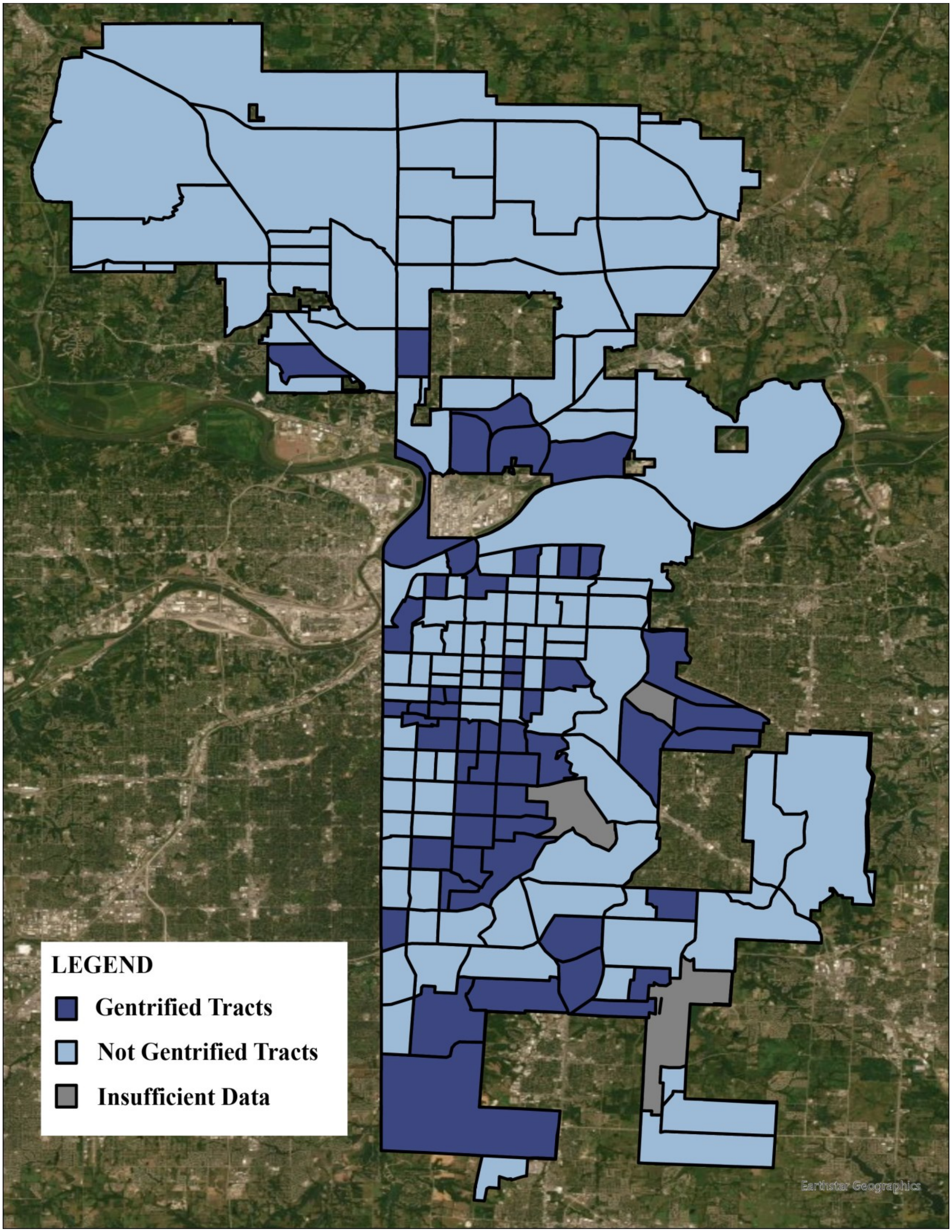


A notable company in Kansas City was J.C. Nichols Company, which built dozens of developments only for middle-income white families, prohibiting sales to the black population (Gotham, 2000). As a result of these developments, the effects increased racial segregation in Kansas City. The black isolation index in 1900 was 13.2, which rose to 31.6 in 1930 (Gotham, 2000). J.C. Nichols built what is known as the County Club Plaza, which includes high-end restaurants and outdoor retail spaces. In the historical redlining map of KCMO, there is a notable east-west division line known as Troost Avenue. The division occurred because the Missouri School District sanctioned segregated school districts with "neighborhood" attendance zones that regulated student populations (Salzman, 2018).This road crosses the city from north to south for about 11 miles. Black families lived east of Troost while white families moved west. Also in Figure 2.8, the predominate area that was graded the best or still desirable was the Country Club District Plaza development. Because this new high-end area was built, more and more white families moved near the plaza, moving development to the south (O'Higgins, 2014).

Gentrification in KCMO

When looking at the 2006-2010 and 2015-2019 datasets and UPD gentrification criteria, **Figure 13** shows the produced gentrified map of KCMO during this period. **Figure 13** demonstrates which census tracts were gentrified and which were not gentrified based on the criteria. Of the 202 tracts, 133 of the tracts were not gentrified, while 66 tracts were. There were 3 tracts that had insufficient due to being a park or recreational area. Areas that are notably considered gentrified during this period are the University of Missouri-Kansas City, Rockhurst University, Country Club Plaza, Kansas City Downtown, Kansas City University, Riverfront, Kauffman Stadium, and Arrowhead Stadium.

Figure 13. Gentrified Map of KCMO



To understand how each value changes between the two years, it is effective to demonstrate the change in the variables being looked at. **Figure 14** shows the average median house value in 2006-2010. The median house value during this period was $132,850. There were 139 tracts that were below the median house value, while 63 were not. However, in the tracts that did not meet the criteria in KCMO, there are specific areas that are important to note. The census tracts that did not meet the median house value are those to the north of downtown KCMO and southeast of the Country Club District Plaza. **Figure 15** again shows the average median house value in 2015-2019. The median house value was $145,900. There were 145 tracts that were below the median house value, while 57 tracts were not. Again, there is a change in which tracts did not meet the criteria. Similar tracts between 2015-2019 did not meet the median house value; however, it is apparent that tracts surrounding these areas decreased in value. But, as we can see, the tracts in the north increased in value.

Figure 14. Median House Value in KCMO [(from 2006-2010 U.S. Census Bureau)]

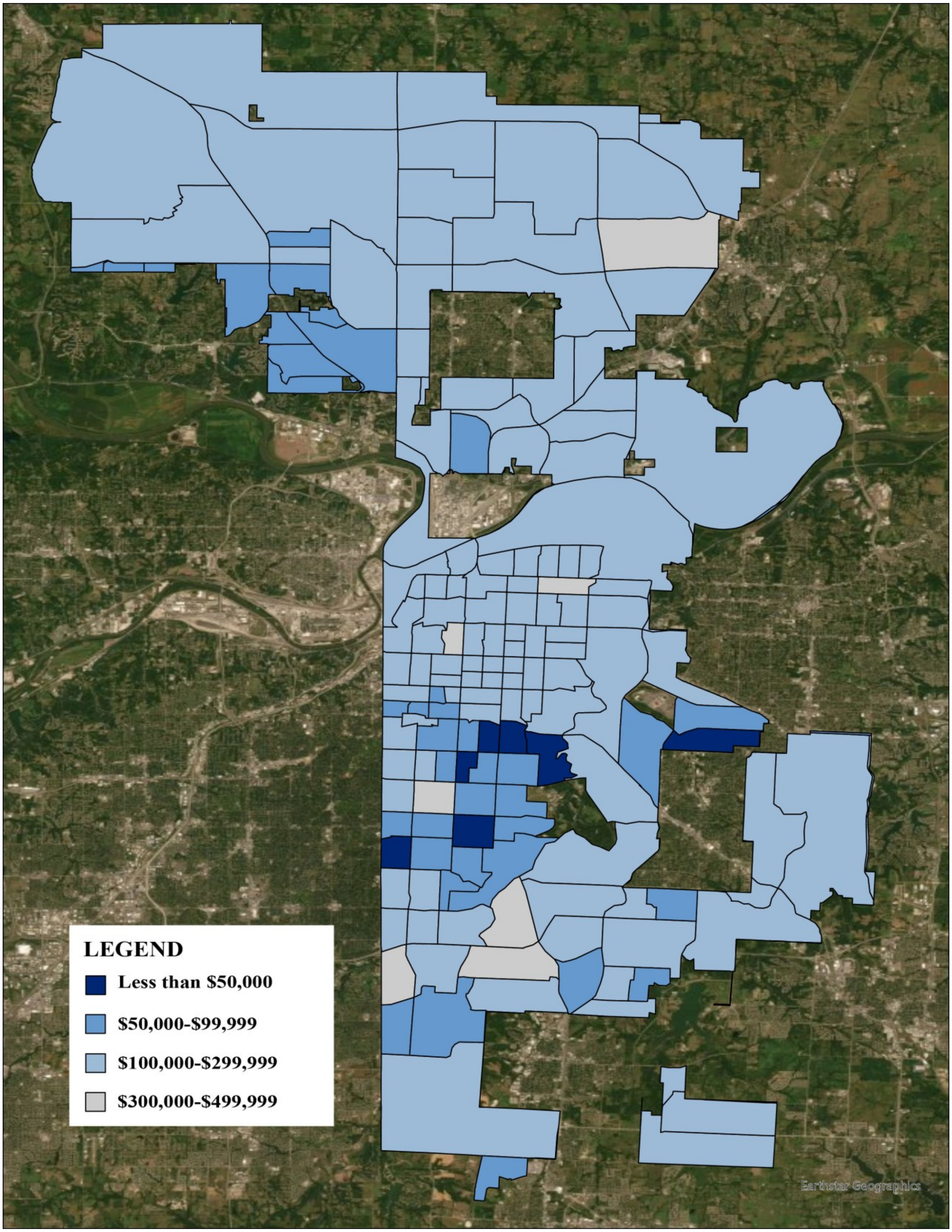
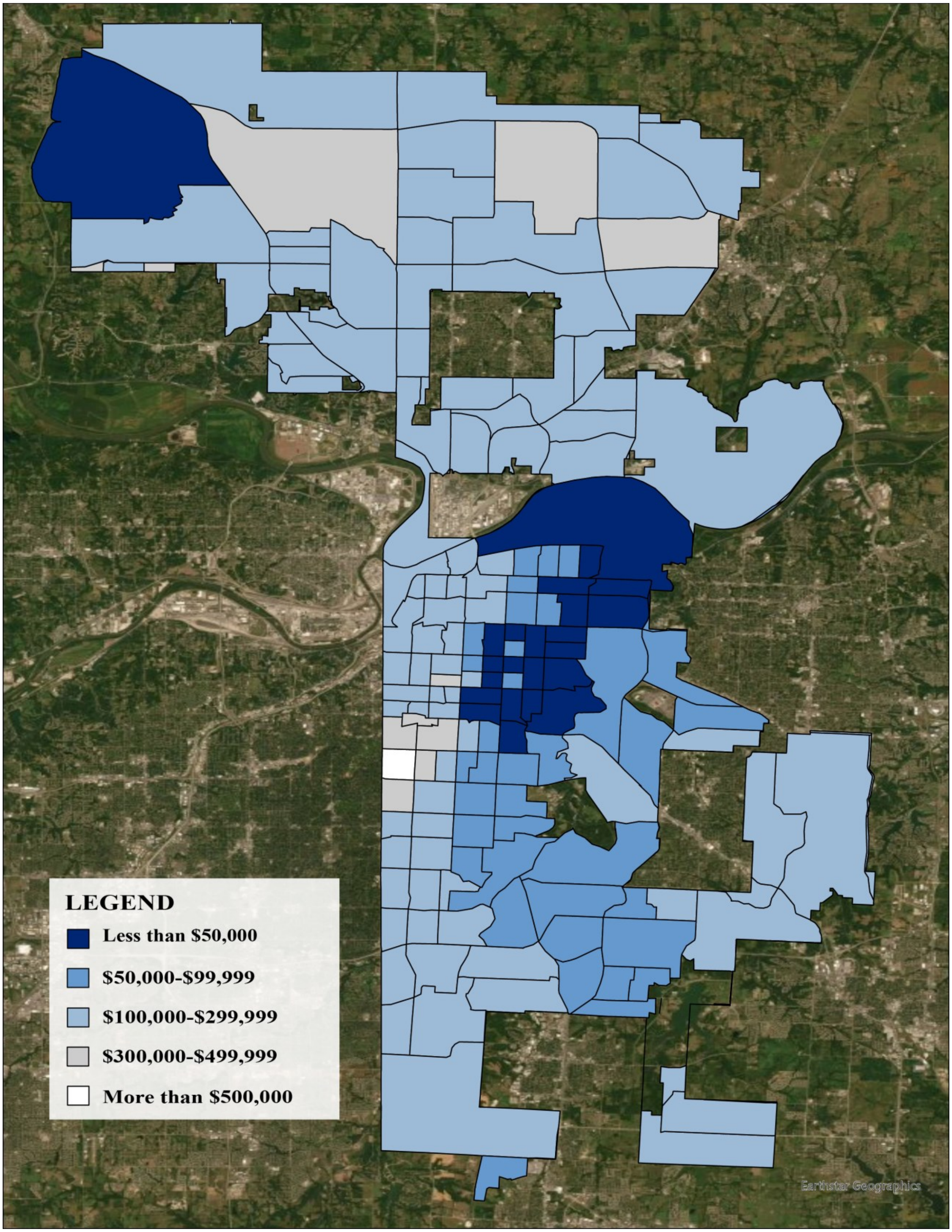


Figure 15. Median House Value in KCMO [(from 2015-2019 U.S. Census Bureau)]



Though it is important to analyze house value, it is crucial to see how the rent value in the area varies. **Figure 16** shows the average median rent value in 2006-2010, which was $745 a month. There were 138 tracts that were below the median rent value, while 64 tracts were not. The tracts with rents higher than the median are located north and east of downtown KCMO. However, there is one tract in the east where the rent is more than $1,500 a month. Between 2015-2019, the median house value was $937, which **Figure 17** demonstrates the distribution of rent values in the area. There were 137 tracts that did not meet the median rent value for that year, while 65 tracts were not. There are more census tracts on the west side that did not meet the median rent value.

Figure 16. Median Rent Value in KCMO [(from 2006-2010 U.S. Census Bureau)]

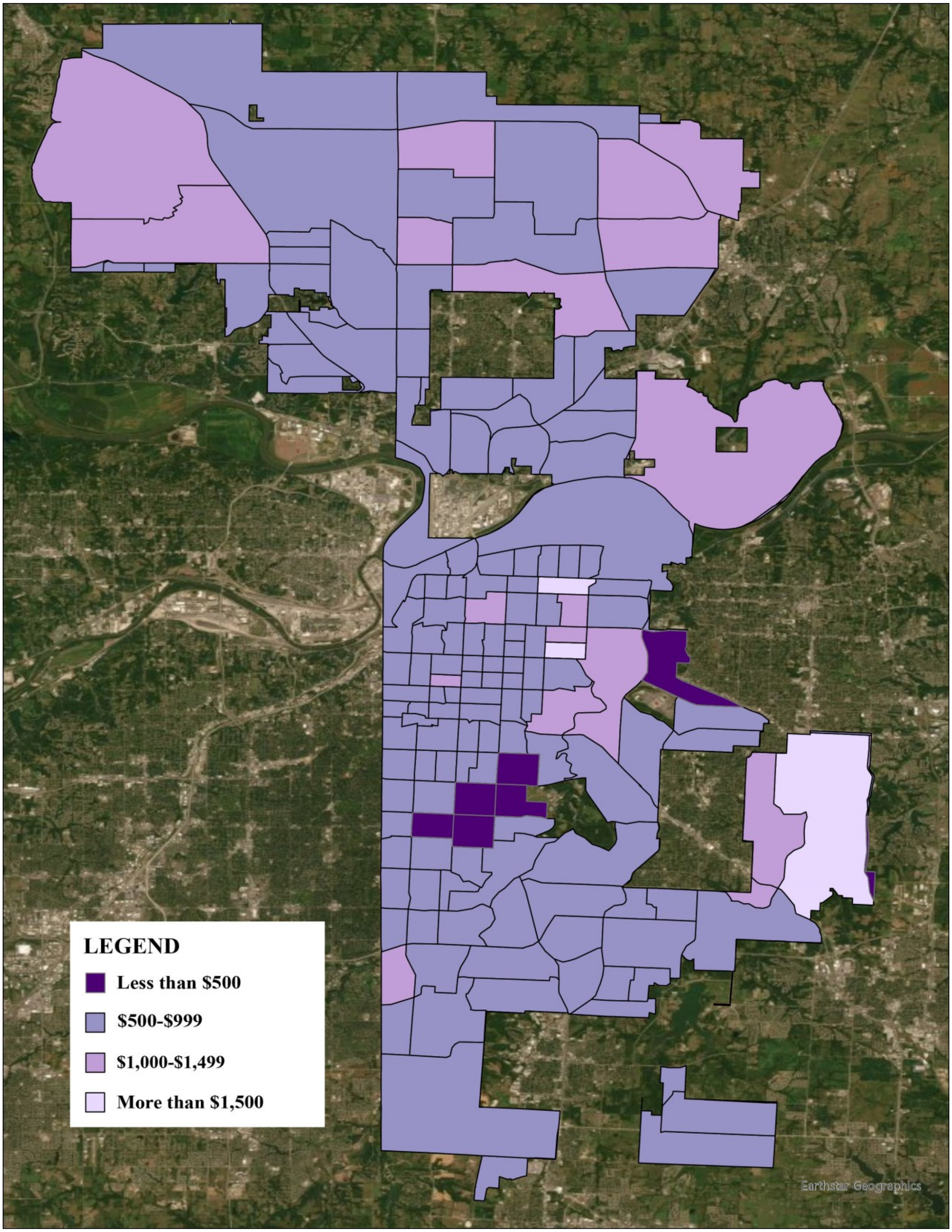
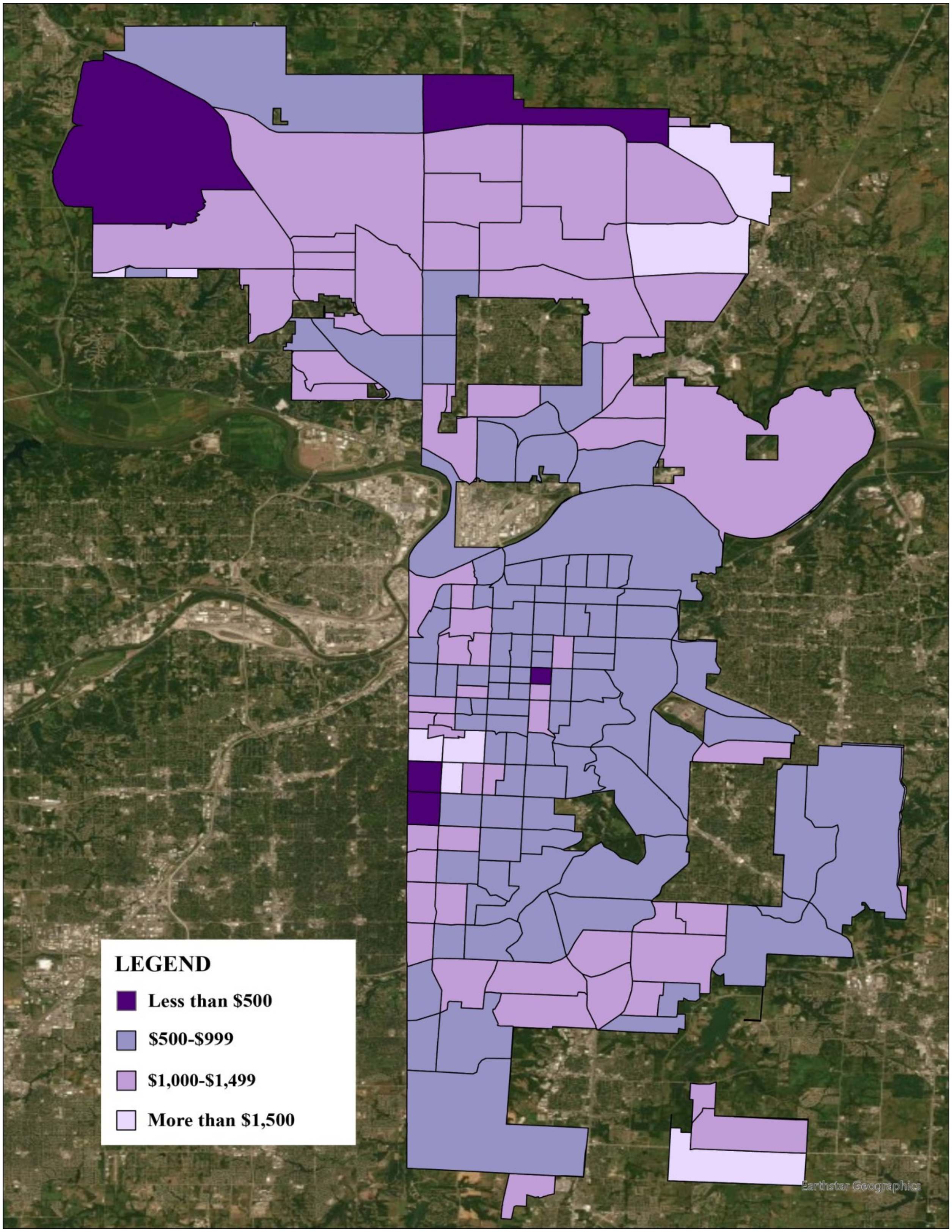


Figure 17. Home Rent Value in KCMO [(from 2015-2019 U.S. Census Bureau)]



Another variable in the criteria looks at the change in income, which was calculated by determining whether a tract experienced an above regional median percent change in median income. **Figure 18** shows the income during 2006-2010, in the southern central part of KCMO, there are a few tracts that make less than $15,000. **Figure 19** shows the shift in income during 2015-2019, which we see less tracts making less than $15, 000. There is also an increase in income of tracts towards the north and along the Kansas border that make more than $50,000.

Figure 18. Median Income in KCMO [(from 2006-2010 U.S. Census Bureau)]

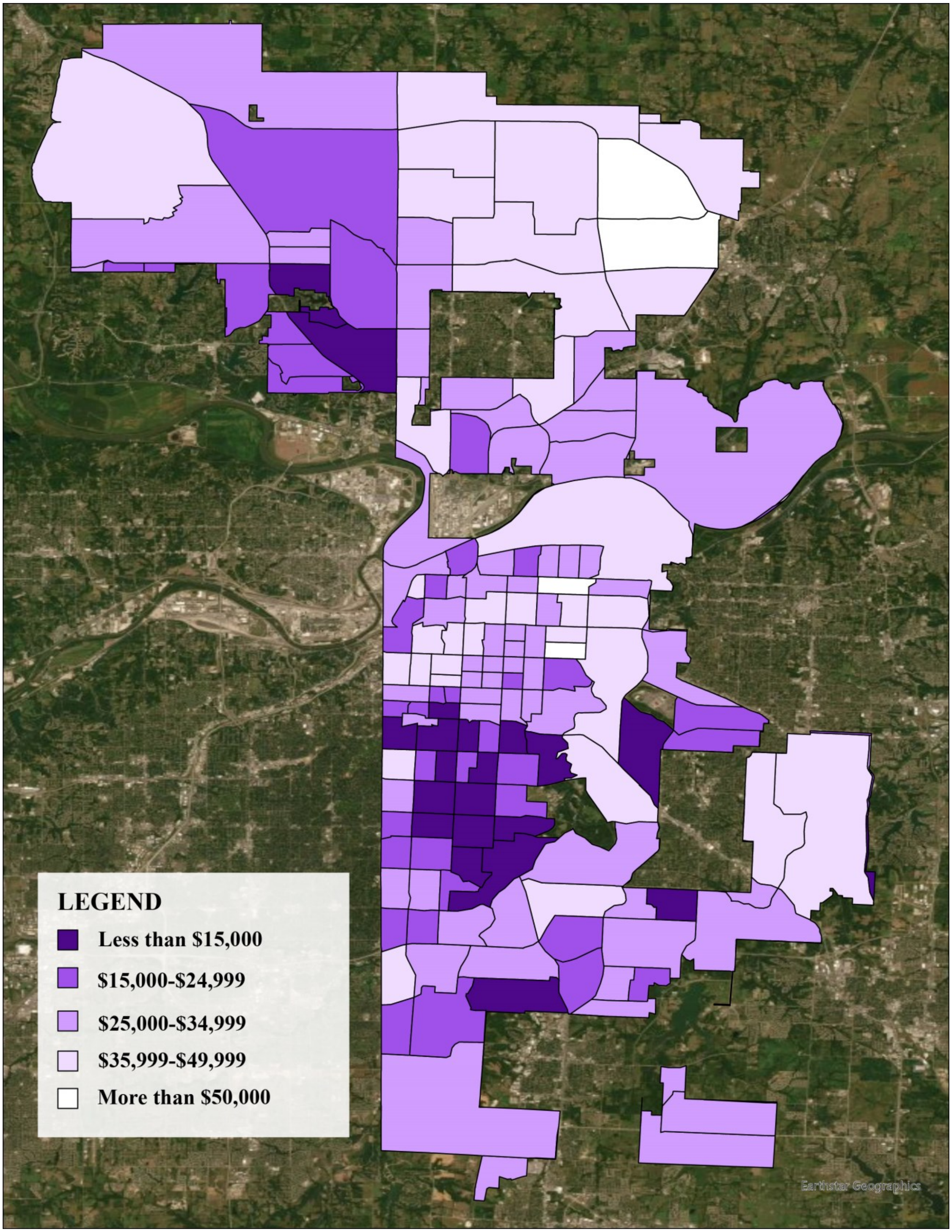
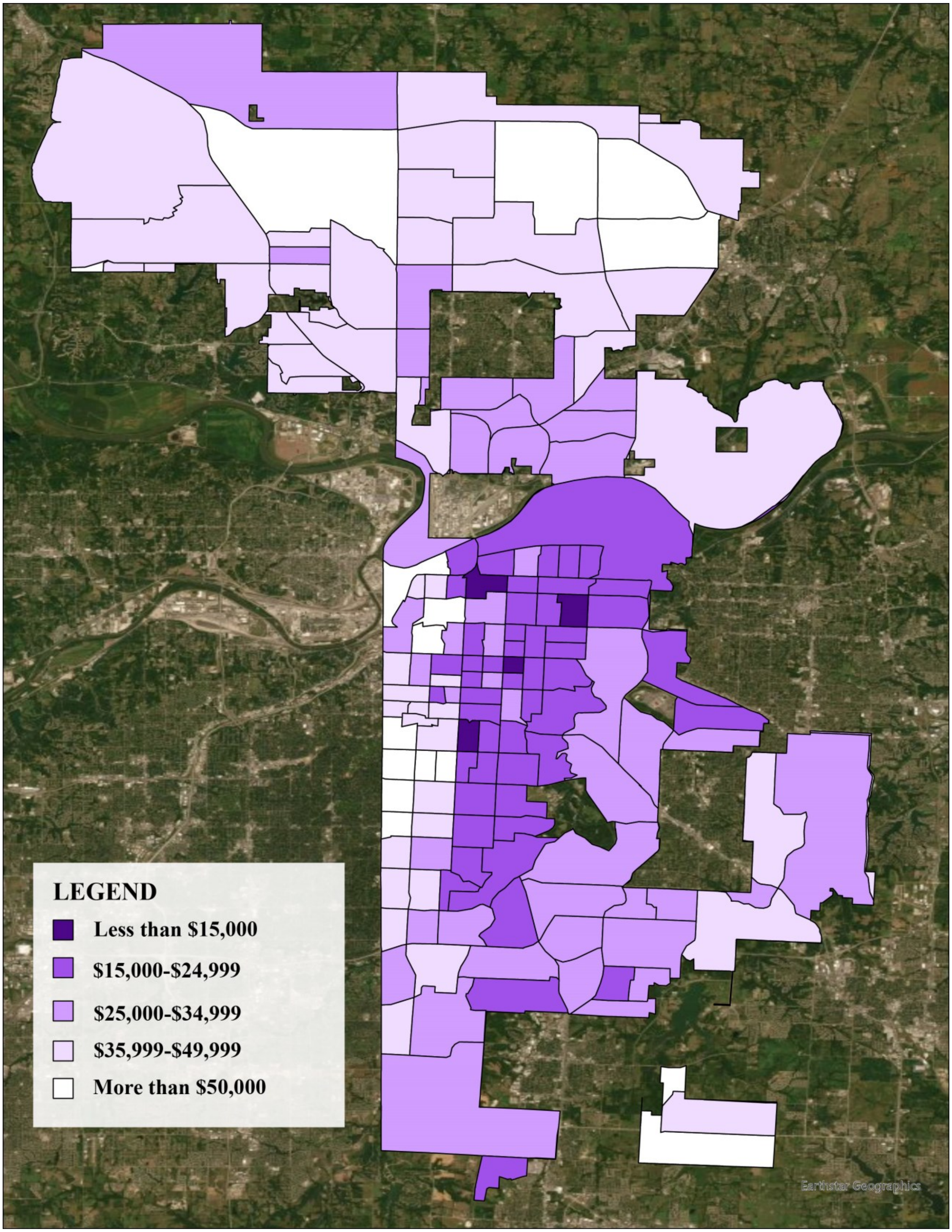


Figure 19. Median Income KCMO [(from 2015-2019 U.S. Census Bureau)]



Lastly another variable of the criteria looks at the change in education, which was calculated by determining whether a census tract was below or above the regional median percent of college-educated. However, for clearer results, **Figure 20** demonstrates the percentage of the population aged 25 and above (2006–2019) who have received a bachelor's degree or higher in each tract. As seen, there are vast census tracts in which less than 25 percent of the population has received a bachelor's degree or higher. There is not a noticeable shift in tracts of the percentage of the population that is college educated (2015–2019). However, towards the center part of the KCMO, there are a few census tracts that show that 50 percent or more have received a bachelor's degree or higher, as demonstrated in **Figure 21**.

Figure 20. Percent of College Attainment 25+ years in KCMO [(from 2006-2010 U.S. Census Bureau)]

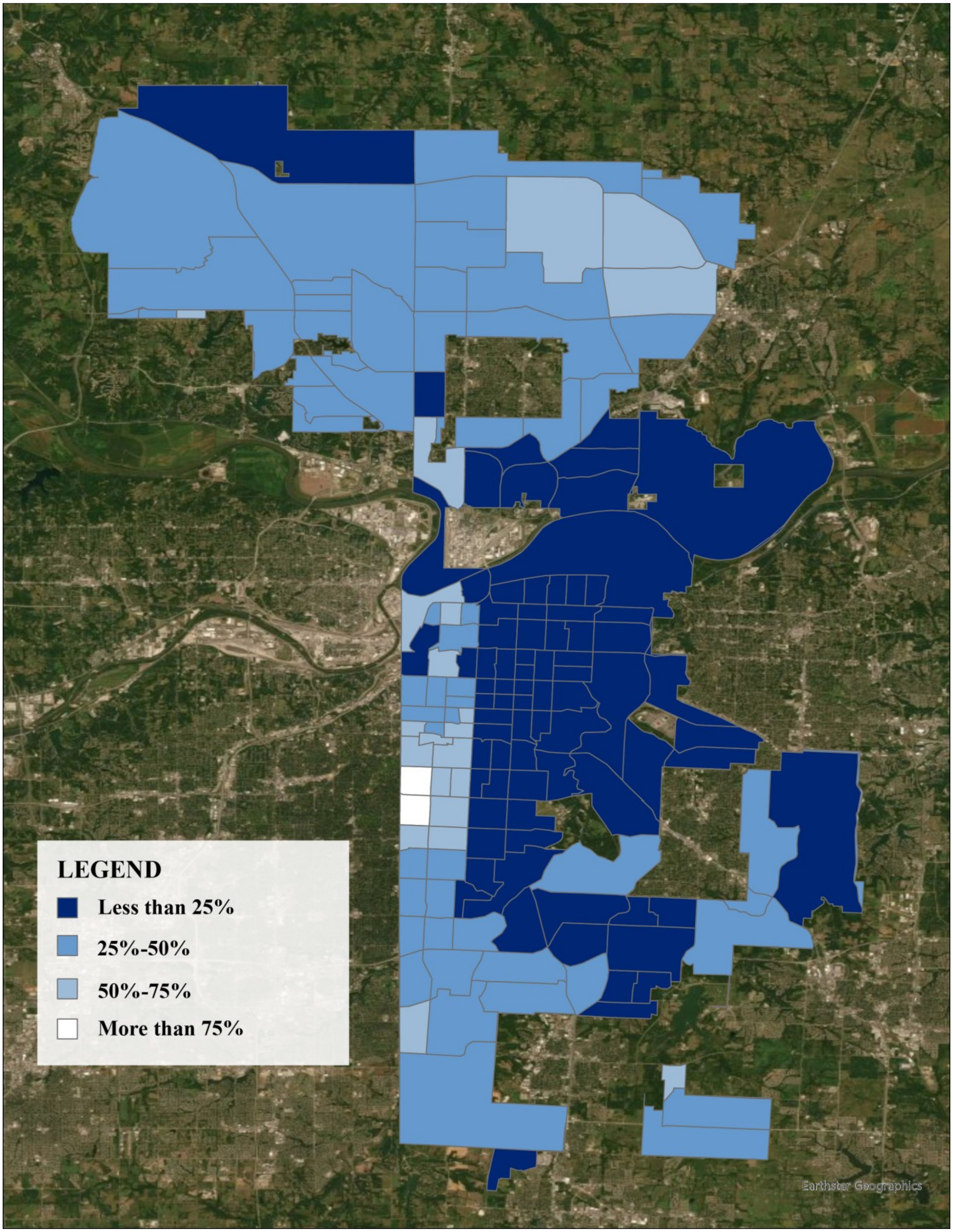
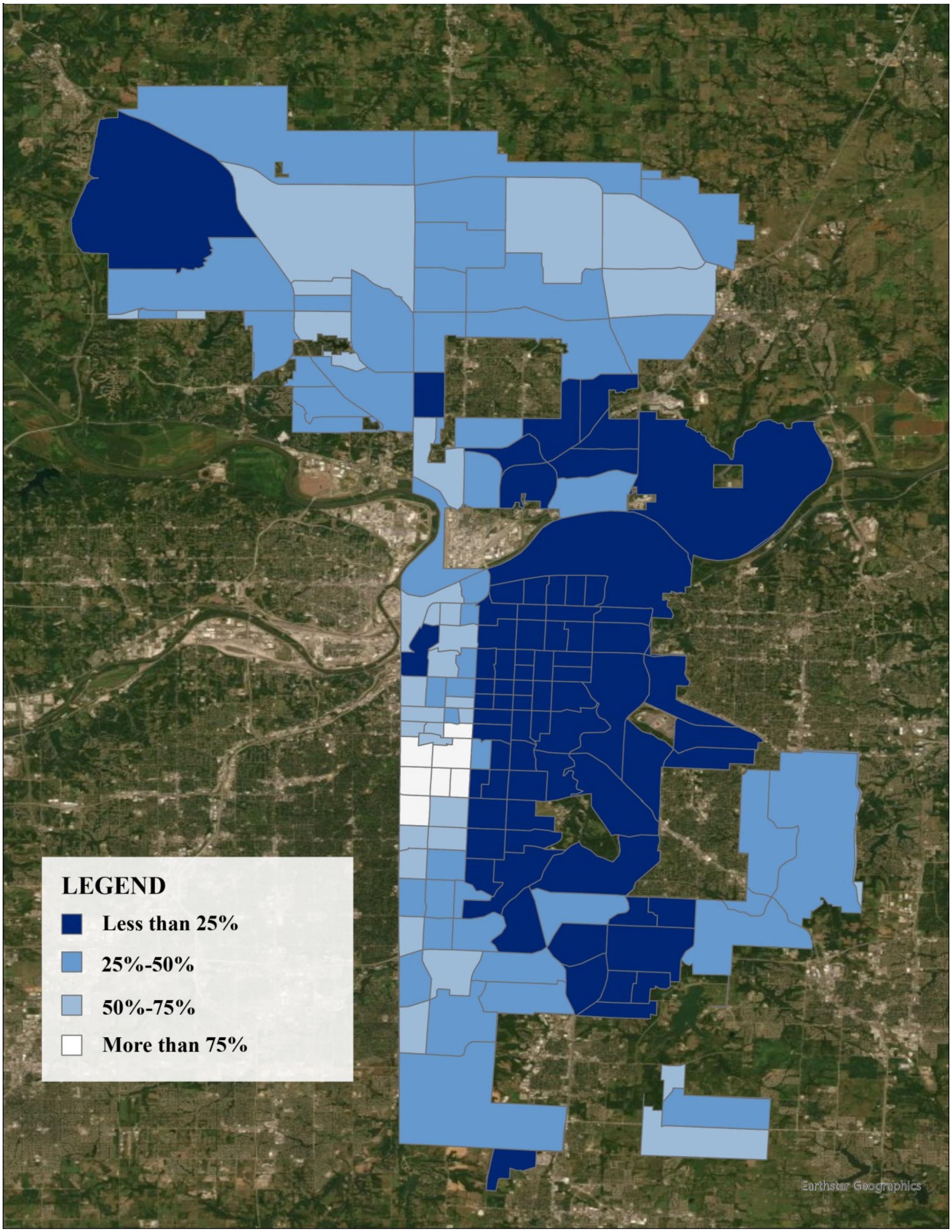
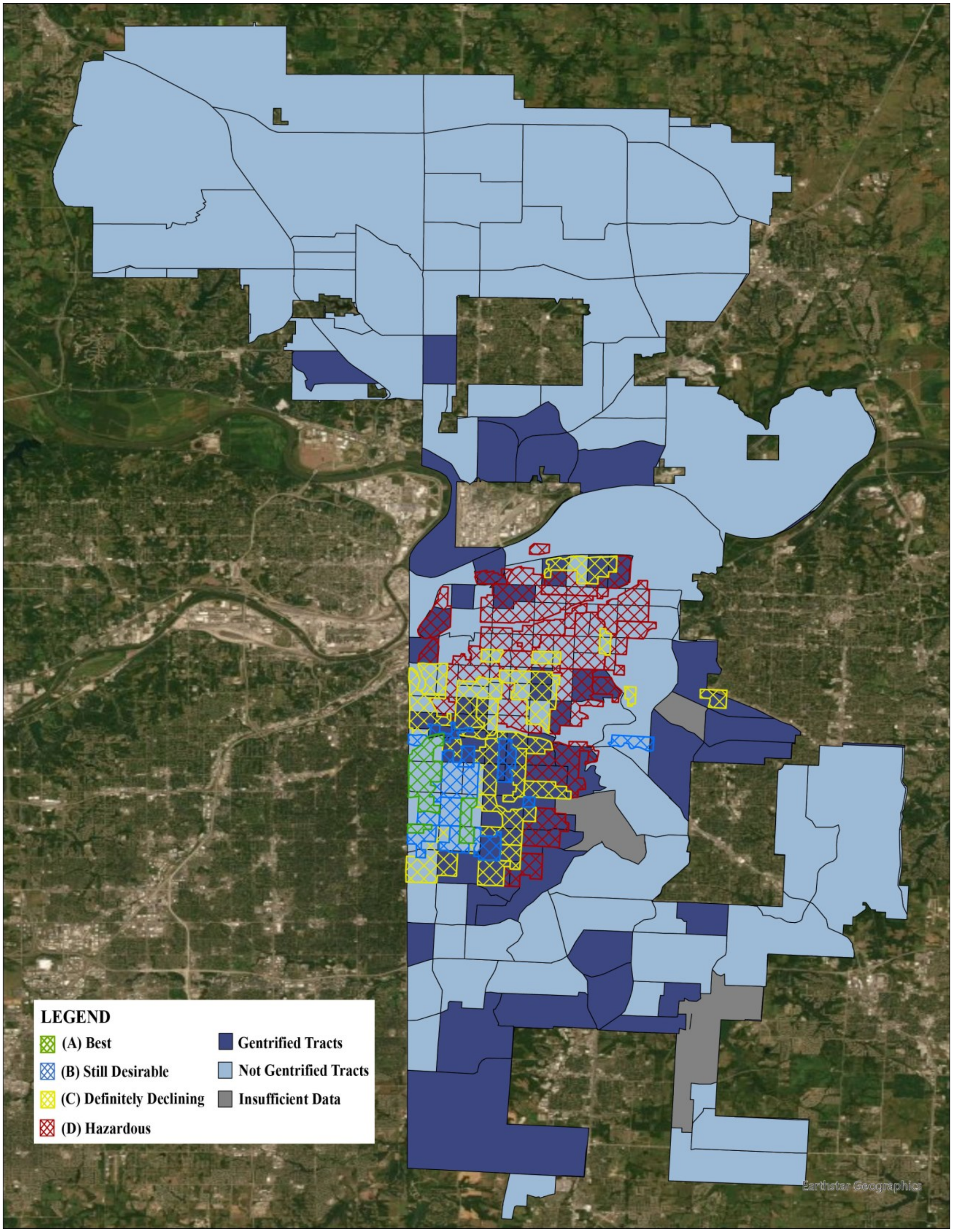


Figure 21. Percent of College Attainment 25+ years in KCMO [(from 2015-2019 U.S. Census Bureau)]



When considering all the calculated factors when producing the gentrified map, it is necessary to compare the map with the 1939 historical redlining map of KCMO. **Figure 22** is the map overlay of both the gentrified map produced for this report and the 1939 KCMO redlining map. The first noticeable increase when viewing these maps together is the change in population density and the growth of KCMO to the north and south. We do see overlap between areas prior to redlining and gentrified scattered around the area. However, there are certain areas to note that were previously redlined and gentrification. These areas include the Country Plaza area, Downtown KCMO, and neighborhoods along Highway I-70. As for the neighborhoods classified as the most desirable in KCMO, these areas have not been gentrified. However, this does not mean that gentrification or displacement is occurring. **Figure 22** is an asset to show the shift visually and graphically in KCMO's demographics when considering all factors.

Figure 22. Gentrified and Redlined Map Overlay of KCMO



The redlining map produced by the HOLC considered race as a major factor, as well as investment. They included driver factors to convince the white population to invest in certain neighborhoods. The HOLC capitalized on factors such as income, education, race, and house value. These factors used in producing these maps are also used when it comes to determining if a neighborhood is vulnerable to gentrification and displacement. Through the research for the report, there were many common factors that demonstrated why a neighborhood was redlining or experiencing gentrification. As mentioned earlier, neighborhoods in KCMO that gentrified during this time seemed scattered with no pattern per se. However, there were notable areas that seemed logical as to why they were gentrified. For example, new development, housing, attractions, or businesses.

Westside

According to the KCMO's redlining map, the Westside area was previously redlined. The Westside is historically known as a diverse multicultural area with Mexican American and Latino influences. In the Westside, there are many local shops, restaurants, cafes, and bakeries to enjoy (Visit KC, 2022). The Westside neighborhood is highlighted in **Figure 23** (orange), which is near downtown and the Kansas-Missouri border.

According to the gentrified map produced, the Westside gentrified between 2006–2010 and 2015–2019, according to the findings. When one researches the Westside, articles appear raising concerns about how the area is gentrifying due to higher property taxes, the influx of more affluent residents, and rent prices (Berry et al., 2020). The Westside is changing rapidly, and concerns continue to be raised about the Mexican American residents, business owners, and elderly (Mahoney, 2019).

18th & Vine

According to my findings, 18th & Vine did not gentrify between 2006-2010 and 2015-2019 according to the gentrified map produced in **Figure 23**. But that does not mean, that this area has been gentrified or will experience gentrification in the future. There are articles released about a redevelopment plan of $23 million to preserve historic façades, new apartments, and retail stores. This plan has been controversial since it may lead to gentrification, displacement, and the loss of cultural and social aspects of this area (Collision, 2022).

Beacon Hill

Figure 23 (yellow) depicts Beacon Hill, a seven-block neighborhood bounded by Troost Avenue. This neighborhood was once one of the most prominent African American neighborhoods in Kansas City prior to being redlined. The Beacon Hill Neighborhood is now a mixed-use urbanist area located near downtown KCMO. With easy access to UMKC, Children's Mercy Hospital, Hospital Hill, and Crossroad Districts, this neighborhood is an attractive area to live (Beacon Hill, 2021).

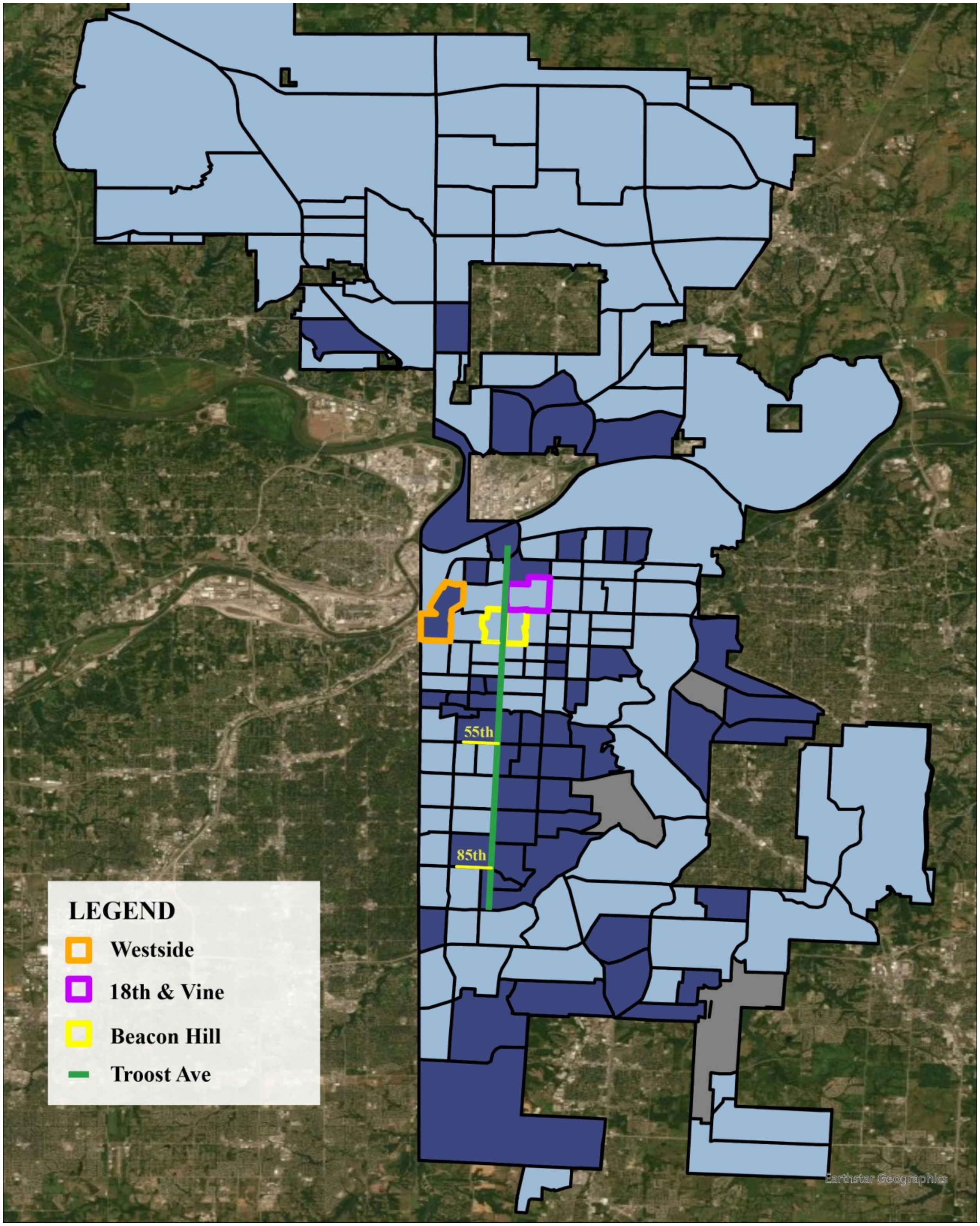
In my findings, In my findings, Beacon Hill claims to have not been gentrified regardless of how much the neighborhood has changed, as shown in **Figure 23.** However, could have experience gentrification between these periods. Beacon Hill is a proud community as it has retained a diverse mix of residents with families who have lived there for generations (Urban Neighborhood Initiative, 2022). There is currently a plan to build apartments in Beacon Hill, which many residents in the area are against because of traffic congestion and parking (Kansas News, 2022).

Troost Avenue

As I mentioned before, Troost Avenue has been a notable division line in KCMO, shown in **Figure 23**. The street runs north to south; there are both physical and symbolic divisions due to segregation and redlining (Salzman, 2018). According to KCMO's redlining map, there is a clear distinction between the areas east of Troost graded either in a declining or hazardous state, while the west side is graded best or still desirable.

In my findings, the tracts not gentrified and gentrified along Troost Avenue are not quite distinct along the corridor. There are more gentrified tracts toward South Troost Avenue, while there are more non-gentrified tracts towards the north, as shown in **Figure 23.** With further investigation, there have been efforts in the community to "blur the line" between the east and west sides of Troost. KCMO released a Troost Corridor Action Plan in 2003 to invest in and transform this corridor. The plan promotes development to reestablish neighborhood centers in which Troost Ave. & 85th and Troost & 55th, shown in **Figure 19,** experienced gentrification that could have been caused by the new mixed-use corridor (Gould Evans Goodman Associates, 2003).

Figure 23. Discussion of Specific areas gentrified or did not gentrify



Looking into these areas, between the redlined map and the gentrified map produced for KCMO demonstrates limitations on measuring gentrification. Though the methodology used for this report shows clear distinction in quantitative data (census data), it is not always reliable since the census does not include all of the population. Also, it is difficult to measure gentrification because one cannot realistically measure what is realistically happening in these areas without interacting with residents or living in these areas to witness change. However, it is one step closer to measuring gentrification and can give city planners a sense and understanding of which neighborhoods are vulnerable to gentrification and therefore displacement.

Policies for Anti-displacement: Programs & Application in KCMO

Kansas City, Missouri seeks innovative ways to create affordable housing options for insecure and low-income residents. Like many states across the country, KCMO recently established the Kansas City Housing Trust Fund in 2018 (Ord. No. 180719), set out to "promote, preserve, and create long-term affordable housing for very low, low, and moderate-income households (Urban Neighborhood Coalition, 2021). However, since its inception, it has been claimed that there were no funds to spend, which many advocates claim cannot address the growing needs of low-income renters (Horsley, 2021).

In the same year, the City Council passed Ordinance No. 180370, defining "affordable housing" units for projects seeking economic incentives (KCMO City Code, 2018). Multi-family housing development projects of 12 or more units can seek incentives such as capture and redirection, abatement, or exemption of taxes. To qualify for these incentives, a project must include at least 10% of the total number of affordable residential units or 10% of the total number of extremely affordable residential units (KCMO City Code, 2018). The affordable units created must be on site, mixed among market-rate units, at least one-bedroom units in size or equal/same size as other units, and a phasing plan.

In 2019, Kansas City Mayor Quinton Lucas and the City Council passed the Tenant Bill of Rights, recognizing that there is a lack of access to safe, decent, and affordable housing, which has negative impacts on the safety and welfare of residents renting (Ordinance No. 190935) (KCMO City Code, 2019). The Tenant Bills of Rights provide protection and legal assistance to tenants, property owners, and landlords (City of Kansas City, Missouri, 2019).

In seeking innovative solutions to provide affordable housing, the city launched a program to convert existing buildings such as vacant schools, nursing homes, and hotels/motels for the unhoused and insecure residents. The strategic plan to generate housing in KCMO is known as A Vision for Housing: Solution of Kansas City (City of Kansas City, Missouri, 2019). KCMO's goal is to end homelessness and create 10,000 new low-income housing units by 2027. The plan looks at repairing social housing, land bank utilization, public/private partnerships, transforming vacant lots, and adaptive reuse.

As previously stated, the Housing Trust Fund had been underfunded since 2018, until federal COVID-19 economic relief funds became available. The city decided to spend on increasing affordable housing with a $12.5 million housing trust. The City Council calls for starting at least 20% of affordable rental creation; 20% for rent preservation; 10% for supportive housing for the homeless; and 10% for home ownership retention (Horsley, 2021).

The City of Kansas City, Missouri is finding innovative ways to address displacement and affordable housing. KCMO, until recently, implemented policies, ordinances, and programs with the hope of helping their community. However, the city will not see the effectiveness of this implementation until later due to how recently the city adopted these policies and plans. KCMO has a vision for its future in which city officials, developers, advocates, and residents are encouraged to help be part of the solution.

Case studies help explore the positive and negative impacts of anti-displacement policies or ordinances in St. Louis, Missouri and Los Angeles, California. As well as recommendations for the future of these practices in KCMO, they are discussed in the following chapters.

Learning from St. Louis and Los Angeles

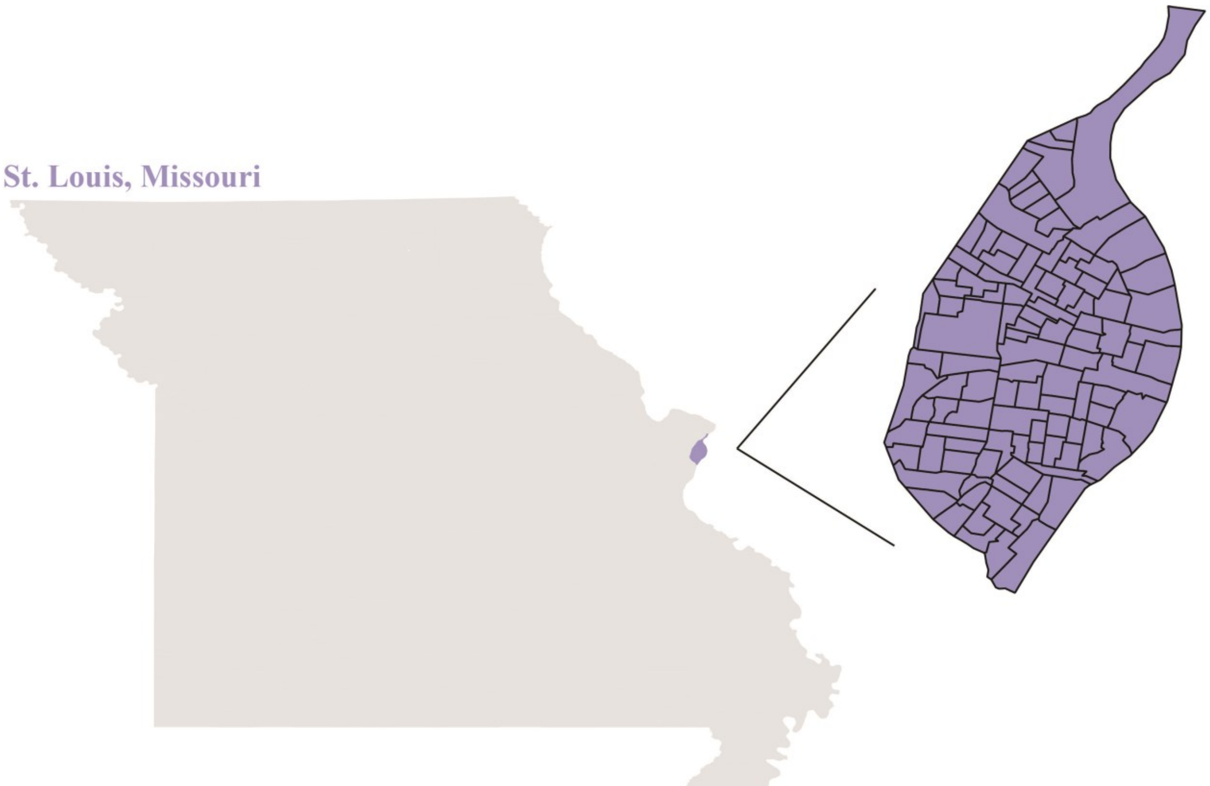
St. Louis, Missouri

The section lays out the necessary information to understand the legacy of redlining in St. Louis, Missouri and the efforts to address displacement. It also includes background details, existing policies, incentives, and efforts geared toward displacement. This framework will allow the reader to better understand the implementation and application of displacement strategies in St. Louis, as well as the hopes and expectations for its future.

Background

Located along the Mississippi river, St. Louis is a bi-state metropolitan area that extends across the Missouri and Illinois border shown in **Figure 24**. St. Louis' governmental structure is unusual as it is an independent city from St. Louis County, which is a separate government entity. This means that it is not part of any county but operates as both a county and a city (City of St. Louis, 2022).

Figure 24. Geographic Location of St. Louis, Missouri



As of 2020, the population of St. Louis City, Missouri is 301,578 residents, about 17,716 (-2.7%) less than in the 2010 Census (U.S. Census Bureau, 2020). The community's race and ethnic makeup is White (44%), Black (46%), Hispanic (4%), Asian (3%), and two or more races (3%) shown graphically in **Figure 25.** As seen, the majority of the race and ethnicity in St. Louis is black or of African American origin. The median household income in KCMO is $45,782, which is below the national median household income of $64,994 shown in **Figure 26** (U.S. Census, Reporter, 2020). According to the number of housing units in St. Louis City, about 45% of units are owned while 55% of are rented shown in **Figure 27** (Housing and Transportation, 2022). The median house value is $143,700 with a median gross rent of $840 in 2020 (U.S. Census Bureau, 2020) shown in **Figure 28**. 88.7% of people 25 years and older graduated from high school while only 37.2% received a bachelor's degree or higher shown in **Figure 29** (U.S.

Census Bureau, 2020). In addition to the lower-than-average median household income, 20.4 percent of the population lives in poverty shown in **Figure 30**.

Figure 25. Racial and Ethnic breakdown of St. Louis City [(from 2020 Census Data estimates)]

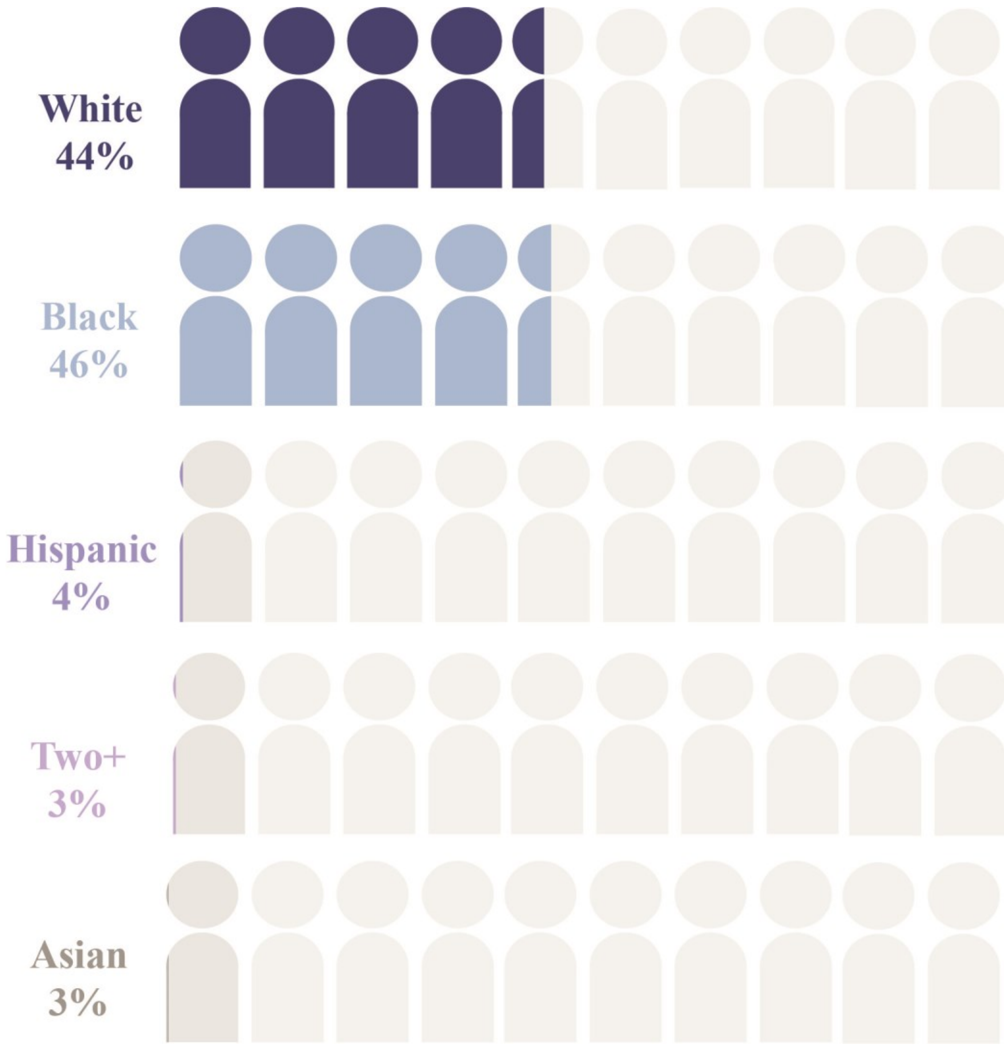


Figure 26. Median Household Income in St. Louis City [(from 2020 Census Data estimates)]

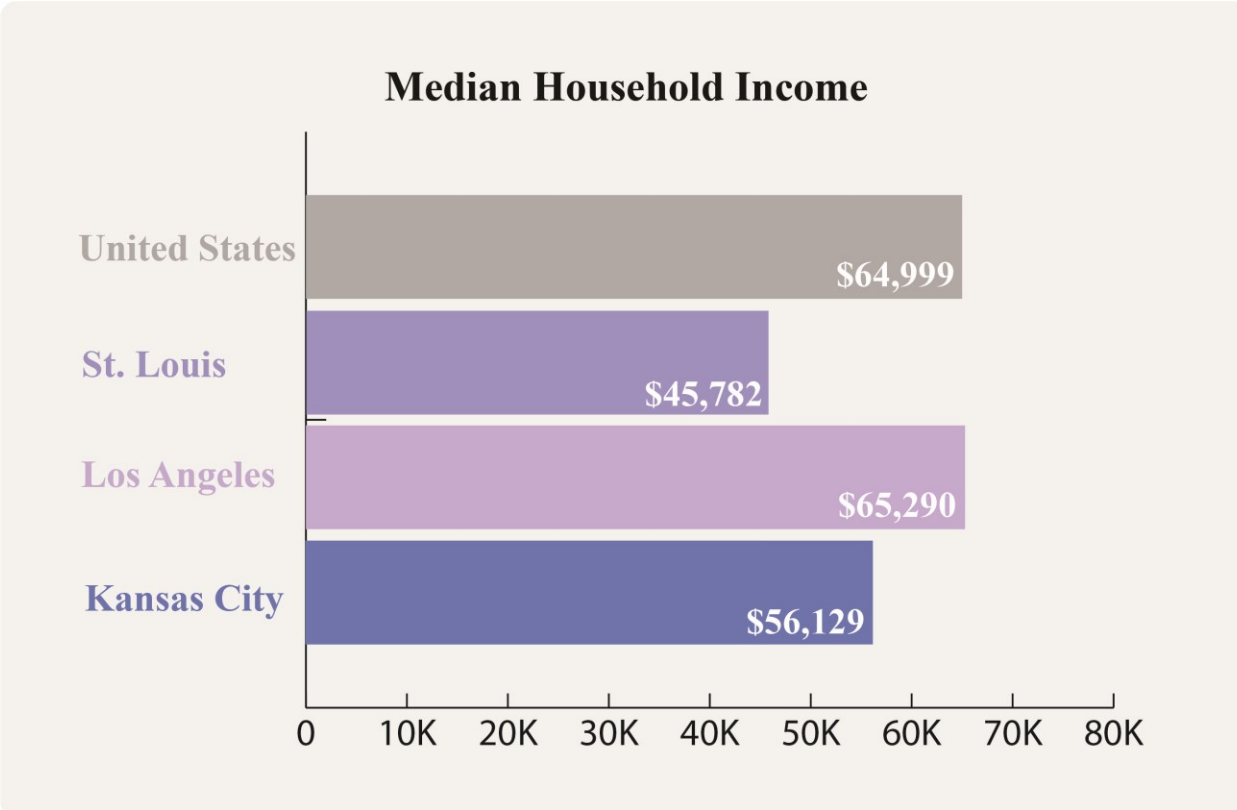


Figure 28. Owner to Renter Occupied Units is St. Louis City [(from 2020 Census Data estimates)]

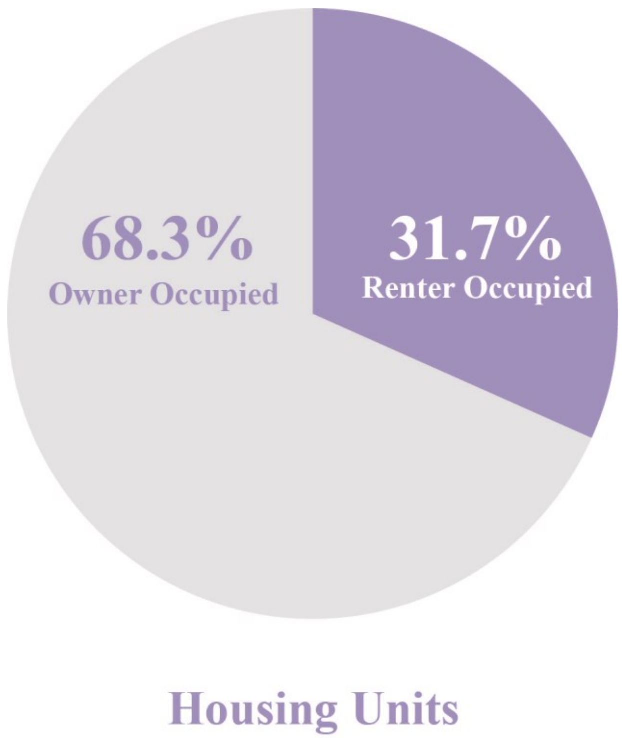


Figure 27. Median Household and Rent Value in St. Louis City (from 2020 Census Data estimates)

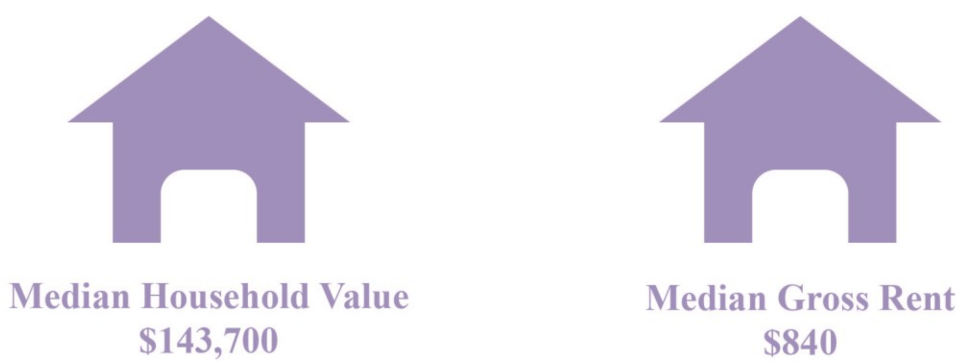


Figure 30. Education Attainment in St. Louis City [(from 2020 Census Data estimates)]

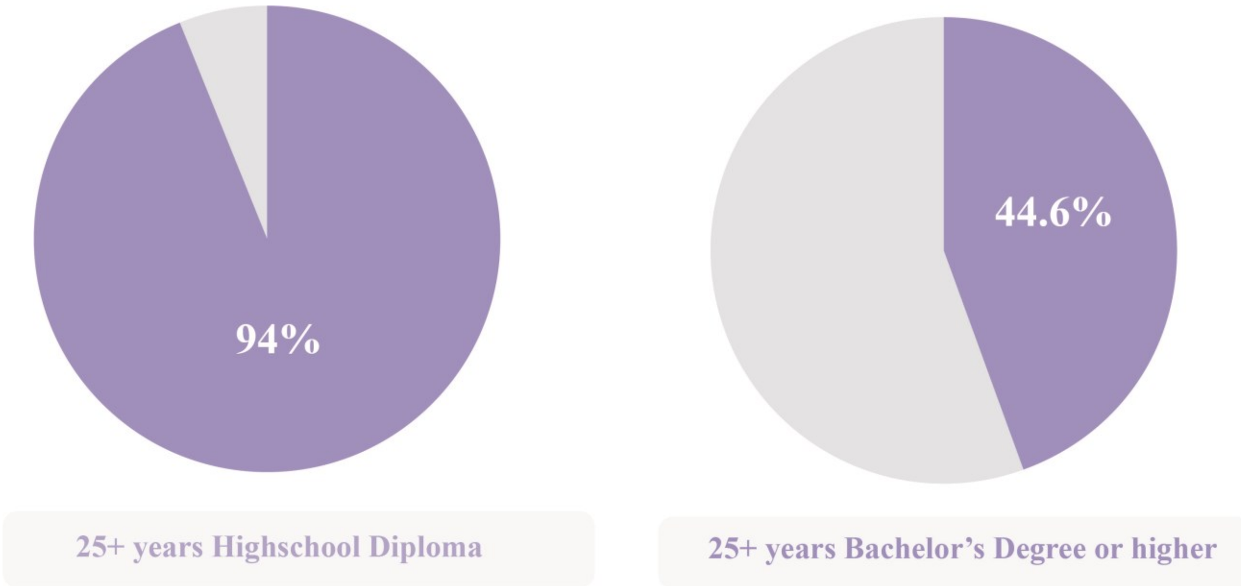
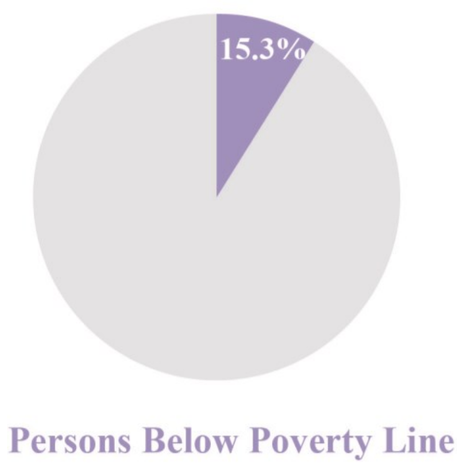


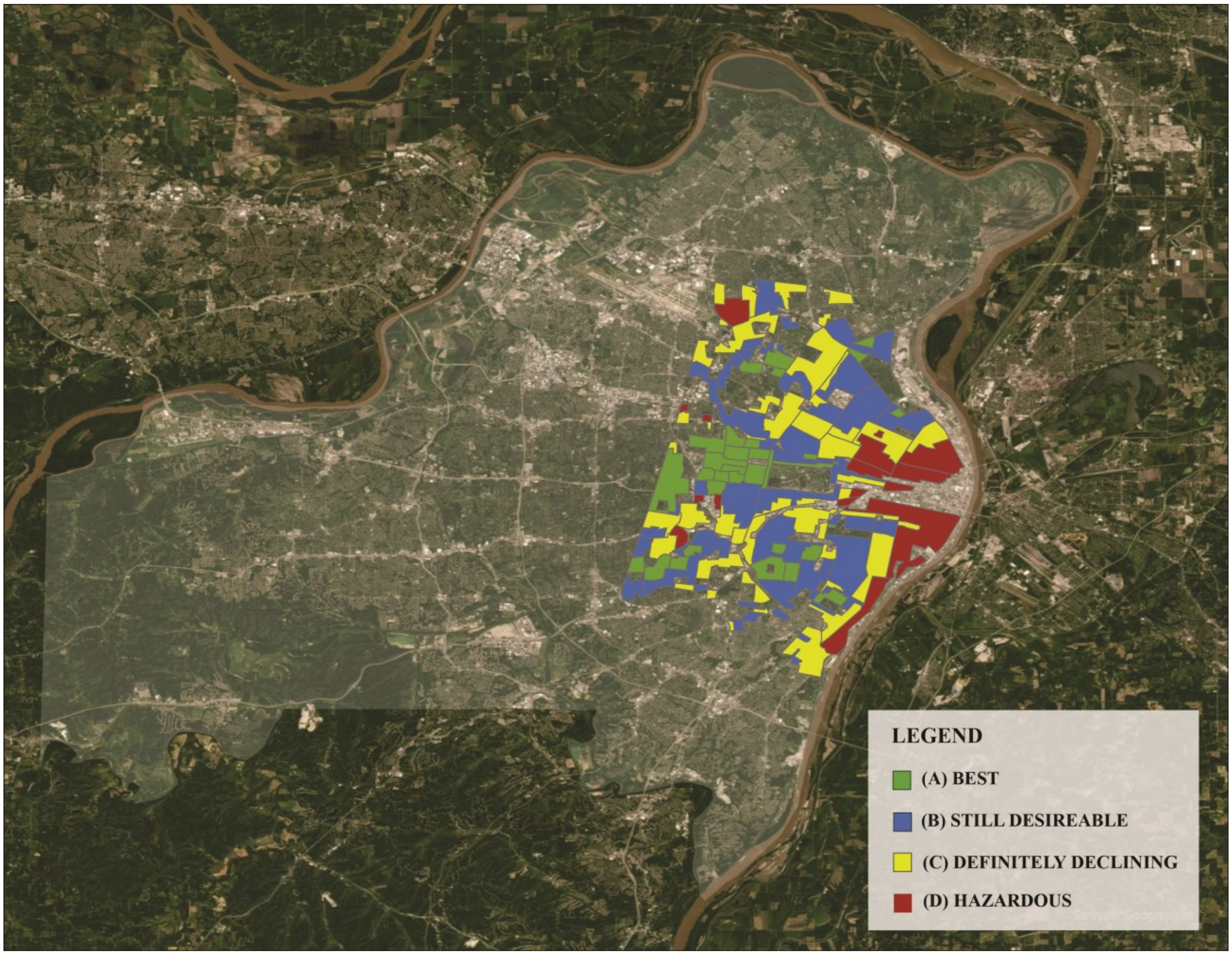
Figure 29. Persons living in poverty in St. Louis City [(from 2020 Census Data estimates)]



Redlining in St. Louis

In the same way, St. Louis experienced segregation and racial diversity in its city around the same time as KCMO. Racial segregation is evident in the St. Louis region, as it is considered one of the top 10 most segregated cities in the country (Swanstorm, 2017). St. Louis passed a reform ordinance in 1916 that prohibited blacks from relocating to neighborhoods that were 75 percent white (Rothstein, 2014). However, it was made illegal the following year by the Supreme Court in the *Buchanan v. Warley* case in Louisville, Kentucky. It was deemed unconstitutional because it violated the Fourteenth Amendment's protection for freedom of contract (Day & Supreme Court of the United States, 1917). Racial covenants were also practiced in St. Louis. However, in 1948, racial covenants were made illegal by the Supreme Court in a case originating in St. Louis, known as *Shelley v. Kraemaer.* It was deemed unconstitutional as it violated the Equal Protection Clause provision of the Fourteenth Amendment (Vinson & Supreme Court of the United States, 1947). The redlining map of St. Louis was released in 1935 and is shown in **Figure 31** (Nelson et al., 2016). The map includes both St. Louis city and St. Louis County (Nelson et al., 2016). As one can see, North St. Louis City and downtown are mostly redlining along the Mississippi River. As it gets further from the urban city into St. Louis County, it is mostly blue and green grade with yellow areas scattered throughout.

Figure 31. Redlining Map of St. Louis [(from Mapping Inequality)]



Crossing St. Louis, there is a dividing street like Troost Avenue, known as Delmar Boulevard. This boulevard is regarded as a socioeconomic and racial dividing line that spans nine miles east to west (Harlan, 2014). Home ownership in this area for African American is still exceptionally low paying high rents in deteriorating homes (Cambria et al., 2018). Still today, north the Delmar divide there continues to be many vacant properties. Given the history of segregation and redlining, mortgages today in this area are hard to obtain due to the appraisal gap. This happens when the cost of renovating a property to make it livable is more than what the market value appraises it (Oscar, 2019). Because of this, homebuyers wanting to buy do not apply for a loan. In 2018, St. Louis reported that no one applied for loans north of Delmar

Boulevard in 2015 and 2016 (Oscar, 2019).To demonstrate the disparity between the north and south part of Delmar, the median house value North of Delmar Divide (Zip Code 63113) is $67,700 while South of Delmar Divide (Zip Code 63108) is $320,000. The median household income for the North $32,607 and the South $48,535 (US Census, 2022).

This disparity is still apparent today, as more and more home become vacant north of Delmar Boulevard. St .Louis City and St. Louis County have initiated plans to address vacancy and displacement in St. Louis.

Gentrification in Los Angeles

As I previously mentioned the Urban Displacement Project (UPD), is an ongoing research study and initiative that aims to understand and describe gentrification, displacement, and exclusions. These maps and tools have been used by policymakers to increase their knowledge about gentrification and improve future equitable development. UPD has publicly published a gentrification and displacement interactive map of Los Angeles. This map has a complex displacement typology that describes if an area is susceptible, ongoing, at risk, early/ongoing, and advanced gentrification. UPD takes it a step further by including if an area is stable moderate/mixed income, at risk of becoming exclusive, stable/advanced exclusive, and high student population. This complexity of the typology helps us understand more what is going on in the Los Angels and Bay Area. The Los Angeles interactive map is accessible on the Urban Displacement Project website (https://www.urbandisplacement.org/maps/los-angeles-gentrification-and-displacement/).

Policies for Anti-displacement: Programs & Application in St. Louis

St. Louis was chosen for this report due to its current displacement strategies and programs that have been initiated by the community. The application of policies addressing displacement in St. Louis has been occurring for many years. There are currently two direct policies that mention the terms "displace" or "displacement," but projects exist and have flourished in common practice throughout St. Louis' environment. These projects have been successful and financed by public and private entities. With the consistent decline of federal grants towards affordable housing from the Department of Housing and Urban Development, the City of St. Louis has had to try to fill in the gaps (City of St. Louis, 2020). With the COVID-19 pandemic hurting millions in 2019, St. Louis and community members have increased their awareness and efforts to address displacement through many initiatives. This section of the report will discuss current policies concerning displacement, along with programs, tools, and initiatives occurring in St. Louis with anticipation for policy expansion.

The St. Louis Code of Ordinances addresses displacement under the Affordable Housing Commission, established in 2003, which oversees the Affordable Housing Trust Fund (AHTF). The trust is funded from the city use tax paid by businesses on out-of-state purchases (Forrest & Patterson, 2021). The Trust Fund supports affordable housing by awarding loans and grants to develop housing projects, repairs, modifications, assistance, and support for the homeless (Community Builders Network, 2022). The ordinances state that the disbursements of funds pertain to families with incomes at or below 80% of the area's median income. The funds are also disbursed to very low-income families, in which 40% of the funds go to families or individuals with an income of 20% at or below the area's median income (Forrest & Patterson, 2021).

A shortcoming of the fund is that the annual contribution to the fund is a minimum of $5 million. However, the trust fund has not been fully funded since 2011 (Cambria et al., 2018). In 2015, commissioners voiced that the funding needed to increase to be able to increase the demand for affordable housing. However, there was no proposal to raise the minimum budget for the City of St. Louis (Faulk, 2020). However, in 2020, Mayor Krewson increased the Trust Fund budget from $5 million to more than $6 million. With the increase in commitment to affordable housing, development projects are in place to provide affordable single-family homes to be sold to moderate and low-income families (Long, 2020).

As for St. Louis County, in 2018, Executive Steve Stenger created an affordable housing taskforce to initiate the process of establishing an affordable housing trust fund for the county (Cambria et al., 2018). This taskforce released a community report that analyzed and reviewed the history of segregation and its effects on residents in St. Louis. At the end of the report, the authors offer main goals and recommendations that can increase affordable housing, inclusivity, and resources (Cambria et al., 2018). The first goal recognizes that St. Louis needs to provide more affordable housing options for the community. The problem is that there is an unstable rental and homeowner market. With an increase in deteriorating homes, landlords and tenants are not able to keep up with maintenance. The recommendation to solve this problem is to create an Affordable Housing Trust Fund for the county (Cambria et al., 2018).

In 2019, the St. Louis County Council passed Bill 284 which established an Affordable Housing Trust Fund (AHTF) for the county. The fund would be funded by a local sales tax on medical marijuana (Woodbury, 2020). The priority populations for the AHTF are: (1) single-parent households in poverty with children; (2) households earning less than $35,000 a year; (3) people 65 or older; (4) households experiencing homelessness; and (5) households experiencing evictions or foreclosures (Anderson, 2020). Bill 284 also established a geographic and renter priority with areas of vacancy rates.

In 2021, the AHC released a report to the community on how St. Louis invested the fund and projects notably awarded. Examples of affordable housing projects include Doorways Campus, Preservation Square Phase I, and Webster School Senior Apartments. Doorways Campus features 1- and 2-bedroom units in a 3-story building that will provide offices, support, and services for residents. The AHC provides the necessary funds to support the HIV housing services in the area (Jones, T. & Affordable Housing Commission, 2021). Preservation Square is over 50% developed, which provides 131 garden-style apartments and townhomes to mixed-income families, children, seniors , and adults. The Webster School Senior Apartments is an over 100-year-old building that is being renovated into 49 affordable senior apartments (Jones, T. & Affordable Housing Commission, 2021).

With the increased efforts, the AHTF between the City of St. Louis and St. Louis County is prospering with the help of the Affordable Housing Trust Fund Coalition (AHTFC) and the Community Builder Network of Metro St. Louis (CBN) (Anderson, 2020).

Another code for St. Louis is the Relocation Policy, which mentions the terms "displaced" and "displaced." The policy adopted results in the City's power to exercise eminent domain, tax increment financing, tax exempt revenue, and tax abatement (St. Louis Code of Ordinances, 1991). The purpose of the relocation policy is to ensure that all people displaced by projects receive public assistance in the city and are treated fairly in the process. Though this addresses public and urban redevelopment, this policy does not encourage private development to provide a certain percentage of affordable housing units.

Though these policies are in place, additional programs, tools, and initiatives have formed in the community. A notable accountability tool released in 2018 is the St. Louis Affordable Housing Report Card, which helps measure success based on housing goals and outcomes in the community. With the help of the Affordable Housing Trust Fund Coalition, this report card helps with the nuisance of measuring the effectiveness of anti-displacement and affordable housing policies in the areas. The report card quantifies the need for affordable housing in St. Louis. According to the Housing Report Card, St. Louis received an "F" in providing affordable housing to renters, low-income families, and black households (URBNRX et al., 2021).

The housing demand model was inspired by New Orleans' affordable housing demand model developed by Housing NOLA (City of New Orleans, 2006).The nine themes explored in this tool are: (1) preserve existing affordable housing; (2) increase the supply of affordable housing; (3) prevent displacement and support housing stability; (4) improve quality of housing; (5) increase access to affordable housing financing; (6) promote mobility to areas of opportunity; (7) improve quality of life in affordable neighborhoods; (8) enforce fair housing policies, and (9) increase accessibility for residents with special needs. (City of New Orleans, 2006). The first six themes are included in the final report card, while the other three are still under research to be included in future report cards. Theme (3) specifically addresses preventing displacement within affordable housing preservation. St. Louis measures displacement in their community by rising rents, eviction rates, foreclosures, and tax sales. With this, their prevention efforts are measured by rental/mortgage assistance, property tax relief, and community ownership (Cambria et al., 2018).

This tool was commissioned by Community Builders Network of Metro St. Louis for the AHTFC with generous support from Deaconess Foundation, a grant-making organization through a ministry of the United Church of Christ supporting and advocating for racial equity and public policy change (Deaconess Foundation, 2022).

<u>Conclusion</u>

To conclude, St. Louis, Missouri provides guidance in navigating housing policy and support to address displacement in their community. There is an apparent need to address segregation, displacement, homelessness, and affordable housing options. The discussion of these topics needs to continue to be able to achieve their goals in their community. St. Louis' efforts to address displacement and affordable housing provide insight into the future and community in their culture and history.

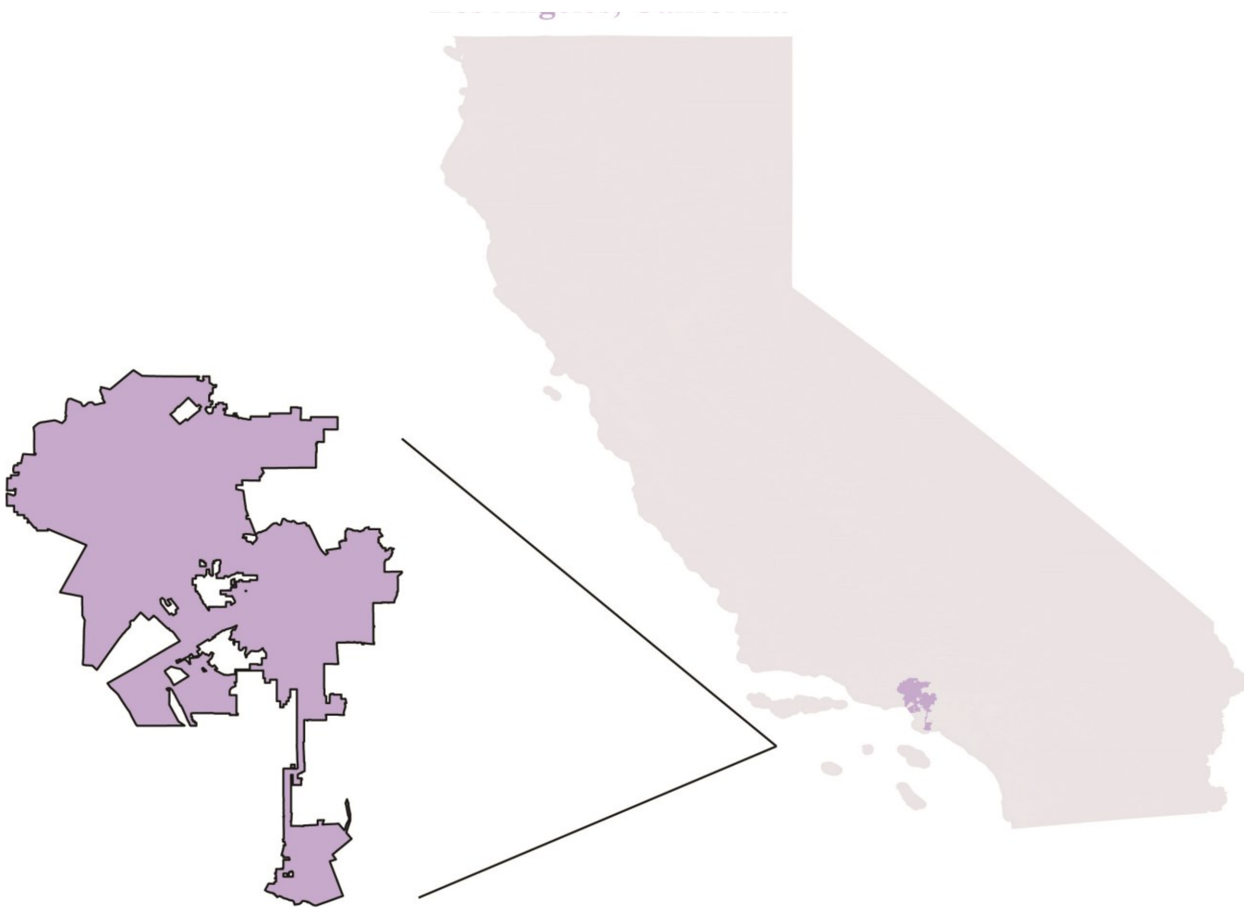
Los Angeles, California

Los Angeles provides a detailed case study with the necessary understanding of the history of Los Angeles and the large metropolis it is today. This section lays out demographic information, a historical redlining map, and existing plans and policies geared toward addressing anti-displacement. Los Angeles is a leader in the implementation and application of anti-displacement measures toward its large renter population (Gonzalez et al., 2017).

Background

Los Angeles is a sprawling city in Los Angeles County in Southern California, show in **Figure 32.**

Figure 32. Geographic Location of Los Angeles, California



As of 2020, the population of Los Angeles is 3,893,986 residents, only about 239 fewer than in the 2010 Census (U.S. Census Bureau, 2020). The racial and ethnic makeup of the community shown in **Figure 33** as follows: White (28%), Black (9%), Hispanic (48%), Asian (11%), and two or more races (7%) are represented. As seen, the majority of the race and ethnicity in Los Angeles is of Hispanic or Latino origin. The median household income in Los Angeles is $65,290, which is above the national median household income of $64,994 shown in **Figure 34** (U.S. Census, Reporter, 2020). Los Angeles is one of the cities with the highest rent burden and population density. The renter's population is 54% of the occupied units shown in **Figure 35.** The median house value is $670,700 with a median gross rent of $1,523 in 2020, as shown in **Figure 36** (U.S. Census, Reporter, 2020). As shown in **Figure37** (U.S. Census, Reporter, 2020), 78.3% of people 25 years and older graduated from high school while only 35.6% received a bachelor's degree or higher. Aside from the lower-than-average median household income, 16.9 percent of the population is poor, as shown in **Figure 38** (U.S. Census, Reporter, 2020).

Figure 33. Racial and Ethnic breakdown of Los Angeles [(from 2020 Census Data estimates)]

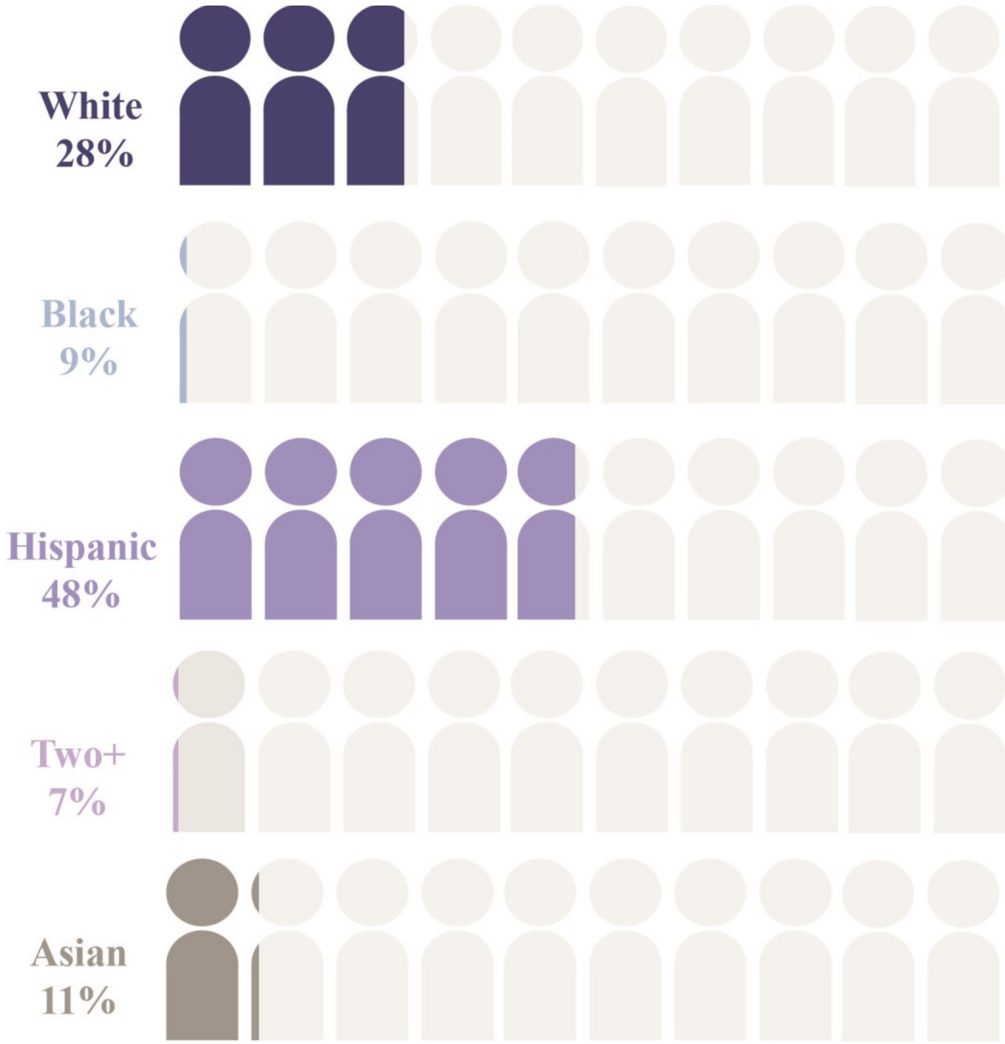


Figure 34. Median Household Income in Los Angeles [(from 2020 Census Data estimates)]

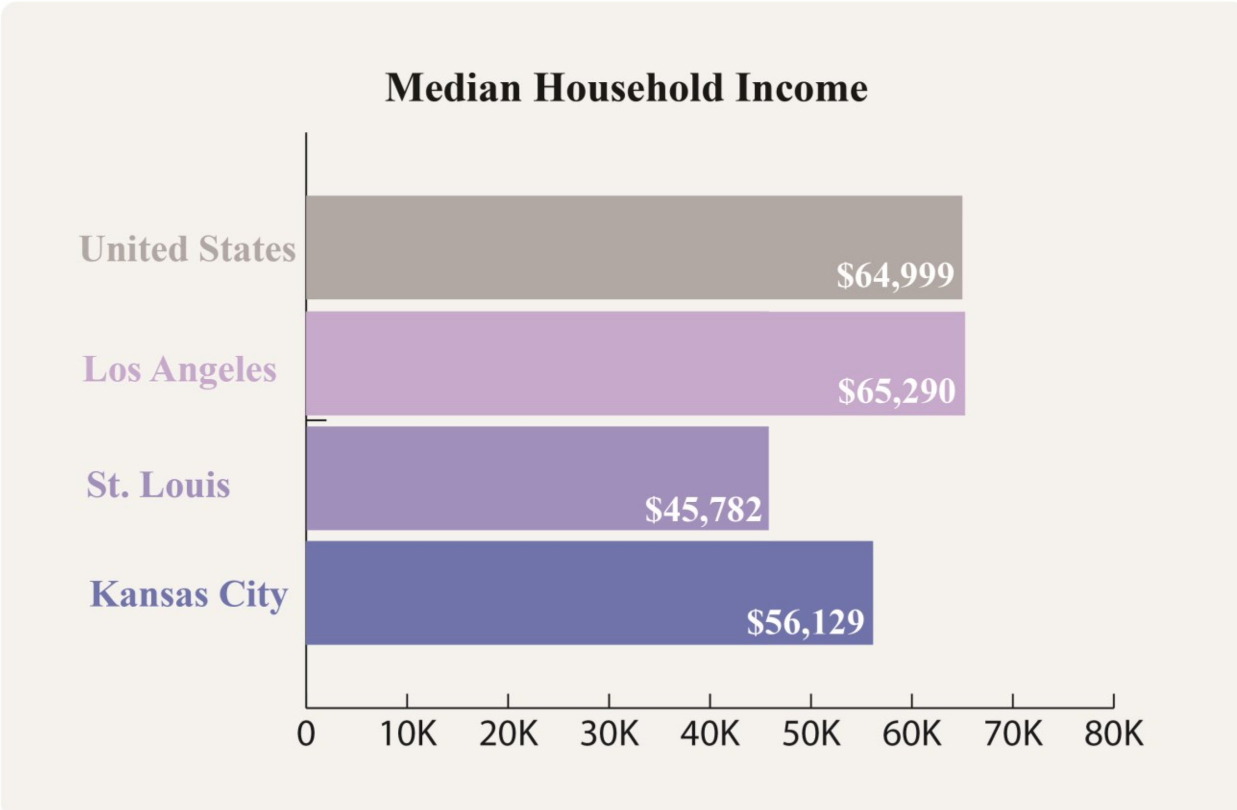


Figure 36. Owner to Renter Occupied Units in Los Angeles [(from 2020 Census Data estimates)]

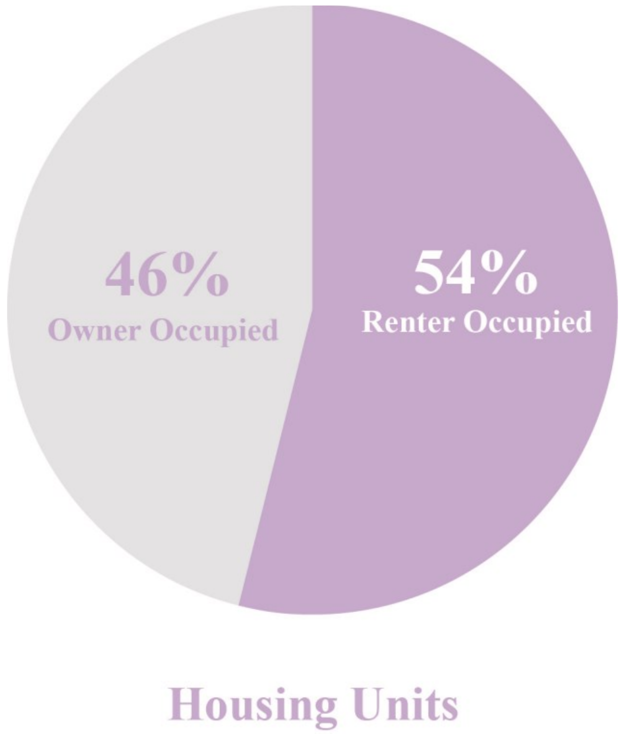


Figure 35. Median Household and Rent Value in Los Angeles [(from 2020 Census Data estimates)]

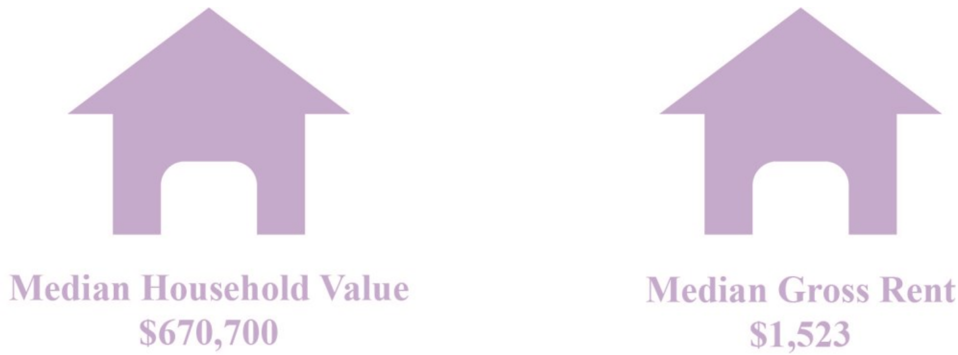
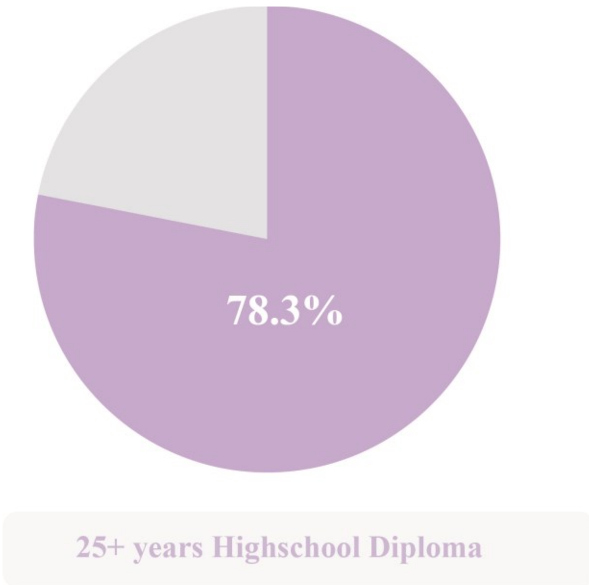


Figure 38. Education Attainment in LA [(from 2020 Census Data estimates)]



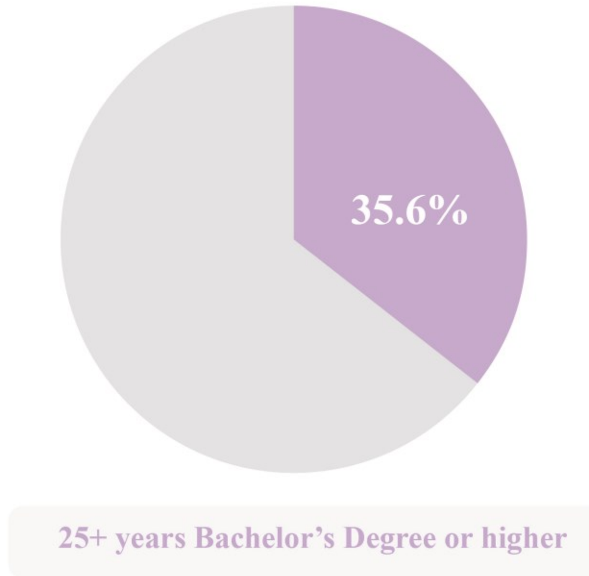
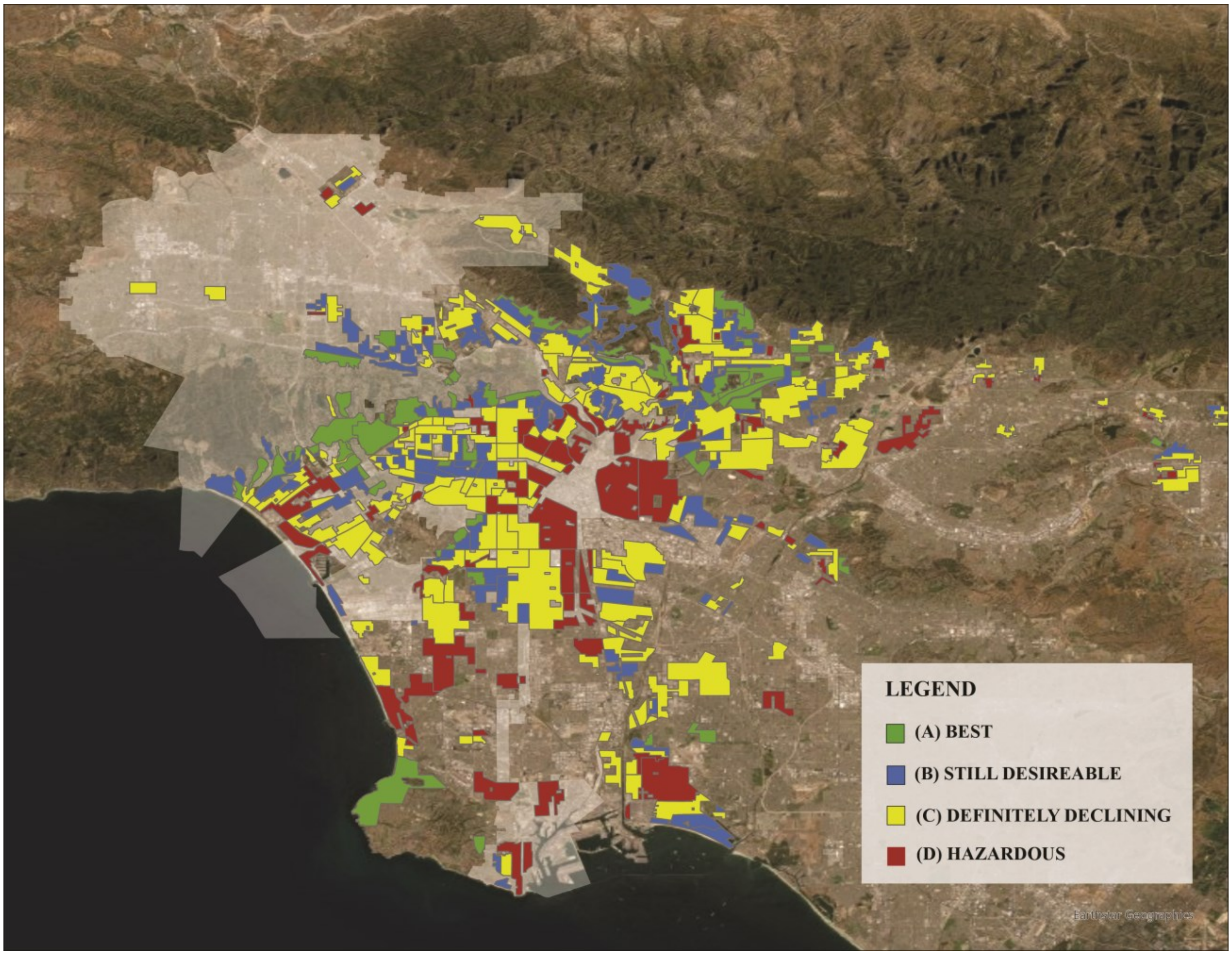


Figure 37. Persons Living in Poverty [(from 2020 Census Data estimates)]

Redlining in Los Angeles

Los Angeles is another large city for which the HOLC created a redlining map of Los Angeles County in 1939, as shown in Figure 35. The FHA valued homogeneity over heterogeneity, especially when it came to race and ethnicity. Racial segregation and the practice of racial covenants are evident in the Los Angeles region. As one can see in **Figure 39**, most communities in red included minority groups in the urban areas, such as African Americans, Asian-Americans, Mexican-Americans, and immigrant groups such as Jews, Italians, and Slavs. Because of redlining, private investment drained away from diverse communities (Reft, 2017). Areas in green are mostly located on the outskirts of LA, near Santa Monica, Beverly Hills, and the Northeast. These areas were prioritized for white families in the middle and lower class (Melendez, 2021).

Figure 39. Redlining Map of LA (from Mapping Inequality)



Since then, the suburbs and urban areas have grown in size and in population density. Los Angeles has grown sustainably, with new issues affecting neighborhoods and housing, but the city still suffers from redlining and racial covenants.

Los Angeles's history, housing market, and environment position the city to make valuable contributions to the anti-displacement policies for its residents. Los Angeles was chosen to be included in this research for its extensive efforts towards anti-displacement policies in the community and efforts to preserve affordable housing and retain its population. This historical urban city can offer an abundance of resources to Kansas City, Missouri and provide many opportunities for guidance when developing policies in the growing urban city.

The application of anti-displacement strategies in Los Angeles has been occurring for many years. Anti-displacement policies are often grouped into four categories: producing new affordable housing, preserving existing affordable housing, protecting tenants, and building assets for low-income residents (Crispell et al., 2017. p. 186). There are currently four specific policies/ordinances that relate to anti-displacement strategies: rent control/stabilization, mobile-home rent control ordinances, inclusionary zoning, and residential hotel unit conversion and demolition. These ordinances/policies have initiated other programs in the L.A. community.

Rent stabilization in L.A.

Rent stabilization is a preservation strategy used to control the price of non-subsidized rental units considering inflation rates (Chapple, 2017). Los Angeles enacted a Rent Stabilization Ordinance (RSO) in 1979. However, rent controls in the city date back to 1921 (Los Angeles Municipal Code, 1990). Los Angeles imposes different rules regarding rent controls compared to the state. The Los Angeles Housing and Community Investment Department (HCILA) oversees the ordinance under the Ellis Act and investigates if violations have occurred. The Ellis Act is a provision in Californian law that provides a legal way for landlords to demolish or remove rental units permanently from rental housing use (Los Angeles Municipal Code, 1990).

The Rent Stabilization Ordinance protects tenants from excessive rent increases while providing landlords with a just and reasonable return on their rental units (Tobener, 2021).The ordinance protects most multi-unit residential rental properties built before October 1, 1978 . Rent under the ordinance can only increase once every 12 months and cannot exceed the annual rent increase percentage determined by the Rent Adjustment Commission (RAC) (Los Angeles Municipal Code, 1990).

The effectiveness of rent control depends on the application of policy and the market. (Levy et al., p.17, 2006). Rent control offers many benefits for tenants because it provides insurance against rent increases and limits displacement (Diamond, 2018). Rent stabilization/control ordinances have two main goals, which are to maintain existing affordable housing and limit rapid rent increases (Rakasekaran et al., 2019).

The City of Los Angeles Rent Stabilization Ordinance is complicated. Rent Stabilization/Control ordinances are accompanied by extrernalities. In an analysis of rent control regulations in California, as follows (Beacon Economics, 2016):

- Price ceiling encourages high-income residents who woul move elsewhere decide to stay in househols
- Price ceiling discourages diversification with less turn over which decrease the supply of available units contracted;
- Limiting landlord on increasing rent can lead to landlords not properly maintain units which can affect the quality of life and decrease property value.

Mobile Home Rent Control Ordinance

The mobile home parks and the people who reside in them constitute a unique housing community in the City of Los Angeles. Rent prices for mobile homes have been the most affordable housing option for many years. However, because of low inventory and high demand, things are changing (Bhattarai, 2022). In the same way that rent is rising for apartments and homes, rent on mobile home parks is becoming unaffordable.

The Rent Stabilization Ordinance (RSO) applies to both mobile home parks and mobile homes as they are defined as rental units under the ordinance. Los Angeles currently has 57 mobile home parks with approximately 6,500 spaces concentrated in the San Fernando Valley and San Pedro areas (LAHD, 2022). Though it falls under the RSO, there are differences in application for mobile home parks. The date of exemption changes to those built on or before February 10, 1986. Vacancy control does not apply to vacancies unless the mobile home is sold and removed from the park. If the mobile home is sold in place, the rent may only increase by 10% (LAHCID, 2019).

Inclusionary Zoning

Inclusionary Zoning policies/programs are among the most commonly used policies in the country, particularly concentrated in California and New Jersey (Hickey et al., 2014). Inclusionary zoning ordinances have been applied at the local, county, and state levels. California's jurisdiction designed policy to impose requirements for affordable housing in new residential development (California Coalition for Rural Housing, year). Since then, inclusionary housing policies and ordinances have spread throughout the state. California is the leading state in the country for the number of inclusionary housing programs (California Coalition for Rural Housing, 2014).

On November 10, 2020, Los Angeles County adopted an Inclusionary Housing Ordinance that ensures the production of affordable units in new development. Market rate developments that meet certain criteria need to set aside a certain percentage of affordable housing units. The set aside requirement ranges from 5% to 20% of the unit count depending on the project size and affordability level (LA County Planning, 2020). Most projects can also be eligible for benefits such as the density bonus ordinance.

The Density Bonus Ordinance is an incentive program designed to encourage on-site affordable housing production in multi-family zoned areas (Los Angeles City Planning, 2022). Alongside the density bonus program, Los Angeles created the Transit Oriented Communities (TOC) program that encourages the construction of affordable housing near bus and train stations (City of Los Angeles, 2018). The Density Bonus program is successfully producing mixed-income and affordable housing.

There are many challenges when it comes to inclusionary zoning and housing in Los Angeles. In 2013, a Center for Houising Policy brief outlined challenges affecting policies (Hickey, 2013):

1. The growing difficulty of applying inclusionary housing to rental properties
2. The elimination of redevelopment in California undermined many inclusionary housing policies
3. New inclusionary housing policies have come harder to pass

Residential Hotel Unit Conversion and Demolition

Residential hotels are a last resort for affordable housing for the elderly, disabled, and very low-income families. The City of Los Angeles established the Residential Hotel Unit Conversion and Demolition Ordinance (RHO), which states that it is unlawful to convert or demolish residential units in a hotel without a clearance from the Los Angeles Housing Department (LAHD) (Article 7.1, Residential Hotel Unit Conversion and Demolition) (Los Angeles Municipal Code, 2008).

Single Room Occupancy (SRO) Housing is a non-profit, community-based organization that helps the homeless and low-income individuals by providing affordable housing. SRO

Housing is the only organization to provide emergency, transitional, and permanent supportive housing in private units (SRO Housing Corporation, 2021).

Conclusion

Los Angeles recently released the Housing Element of the General Plan that identifies the city's housing needs and conditions, goals, objectives, and policies to guide future housing decisions and programs (Los Angeles City Planning, year). The housing element plan must be updated every year with annual reports. The 2021–2029 Housing Element was adopted on November 24, 2021, by the Los Angeles City Council (Los Angeles City Planning, 2022).

The six concepts that guidling the plan is based on feedback from city planning and state law. The six concepts are:

- Housing stability and anti-displacement
- Housing production
- Access to opportunity
- Homelessness
- Built environment
- Meeting the needs of all Angelenos

The overall housing vision includes preventing displacement from indirect and direct displacement for vulnerable communities in Los Angeles (City of Los Angeles General Plan, pg 244, 2021).

There are goal that guide for anti-displacement and housing whichh are as follows:

- Goal 1: A City where housing production results in an ample supply of housing to create more equitable and affordable options that meet existing and projected needs.

- Goal 2: A City that preserves and enhances the quality of housing and provides greater housing stability for households of all income levels.
- Goal 3: A City in which housing creates healthy, livable, sustainable, and resilient communities that improve the lives of all Angelenos.
- Goal 4: A City that fosters racially and socially inclusive neighborhoods and corrects the harms of historic racial, ethnic, and social discrimination of the past and present.
- Goal 5: A City that is committed to preventing and ending homelessness

There are many leading and supporting agencies involved in implementing the Housing Element. The Housing Element presents an opportunity to build on the foundation of housing policies, programs, and hopes for housing and displacement. A plan to house Los Angeles hopes to provide its residents with housing that meets their needs and budget.

Chapter 5: Recommendations

Redlining, gentrification, displacement, and lack of access to affordable housing options are issues that are recognized in both research literature and popular media. These are problems that lead to of issues of accessibility and affordability of housing options, as rent and house prices increase. As a planner, I believe that the housing crisis may continue for many years. However, with new ideas and plans to address these problems, urban cities may see a change. This report contributes to the constant conversations about gentrification and displacement by providing policies, ordinances, and programs to address displacement and affordable housing. Anti-displacement policies allow cities to seek innovative ways to retain their residents, address homelessness, and provide housing to low-income families into the future. This report provides two detailed case studies of successful applications, plans, and programs in their own community. I focus on the implementation of policy tools and/or strategies that promote, incentivize, and address gentrification and displacement.

The report exhibited policies and strategies for displacement through the case studies and literature provided from St. Louis, Missouri and Los Angeles, California. Both cities use explicit policies varying in implementation for anti-displacement solutions, allowing the recommendations to be flexible. The goal of this research was to identify different policies and strategies that could be applicable in KCMO. The following sections are based upon the research conducted to answer one of my guiding research questions of:

1. What is the connection between areas that were redlined and areas now gentrifying in Kansas City (KCMO)?

2. What are the strategies that can address or mitigate displacement in communities facing gentrification in KCMO?

To answer these questions, I have prepared the following recommendations compiled from the case studies described in previous chapters and literature. The recommendations include:

- Explore possible funding sources outside the Housing Trust Fund
- Adopt explicit policies and zoning ordinance for displacement
- Establish a housing demand model
- Consider a tool or method to measure the effectiveness of policies and strategies

Explore possible funding sources outside the KCMO Housing Trust Fund

As discusses in the KCMO section, the Housing Trust Fund was established four years ago and did not see much funding until the federal COVID-19 economic relief program. This was a large sum of money the city received that will eventually be depleted. That is why exploring other possible funding sources to fund the KCMO Housing Trust Fund can be beneficial in the long run.

St. Louis and Angeles have two different funding approaches pertaining to their affordable housing trust funds. The St. Louis City Affordable Housing Trust Fund (AHTF) is funded from the city use tax paid by businesses on out-of-state purchases (Forrest & Patterson, 2021). As for St. Louis County, the county established their AHTF, which will be funded by local sales tax on medical marijuana. This is estimated to generate $50,000 to $300,000 annually (Anderson, 2020). As for the City of Los Angeles Affordable Housing Trust Fund, it is financed by tax-exempt bonds, federal Low Income Housing Tax Credits (LIHTC), and public and private funding sources.

Adopt explicit policies and zoning ordinances for displacement

Displacement and anti-displacement strategies differ in KCMO, St. Louis, and Los Angeles. St. Louis addresses displace in their Affordable Housing Trust Fund and Relocation Policy. However, there are ambiguities in the state's purpose and application.

Los Angeles has broader existing anti-displacement policies explicitly addressing gentrification, displacement, and homelessness. These policies include rent stabilization, inclusionary zoning, and residential hotel unit conversions. Each policy has its advantages and disadvantages. However, it depends how it is implemented and applied in each market. Rent stabilization can help with rent increases rising while also limiting displacement as KCMO provides more affordable options.

In addition to these policies, I would recommend that there be clear and descriptive sections in the KCMO code of ordinances. Though not explicitly mentioned, KCMO discusses affordable housing units and incentives to developers to include a percentage of affordable units in residential development, which is often referred to as inclusionary zoning. With this clear distinction of the Inclusionary Zoning Ordinance describing the set criteria, I think it would be easier to understand and locate the policy. Another project theme described in various proposed developments and KCMO's Housing Element Plan is the discussion of redeveloping vacant existing structures (hotels, schools, homes) and land. Though not explicitly referred to, this is in adaptive reuse, which can be very beneficial when applying inclusionary zoning, affordable housing trust funds, and public and private developers working together.

Establish housing demand model

Both St. Louis and Los Angeles have established taskforces within their communities to address specific issues regarding gentrification, displacement, housing, and homelessness. It has been beneficial to both case studies of a current plan that addresses the community's housing needs and is updated every five years or a brief overview annually. This plan states their goals and visions for the anticipated project or ongoing projects in the community. This concurrent plan allows the community to know what is happening and how their city or county is addressing the problems among the elderly, minorities, low-income families, and homelessness.

Consider a tool or method to measure the effectiveness of policies and strategies

Another reoccurring theme in literature and through case studies is how to measure the effectiveness of these adopted policies and ordinances. It is important to see if these intended policies and ordinances have the anticipated results. And if not, what changes need to be made? In a sense, it is an accountability tool for the leaders in the community implementing these policies and ordinances.

St. Louis released an accountability tool in 2018 known as the Affordable Housing Report Card that measures the effectiveness of displacement and affordable housing policies in the area based on goals and outcomes. The report card takes into account many variables, such as income levels, household type, and race. The model helps define affordability, estimates affordable housing supply and demand, which are compared to see where the gaps are. This tool helps leaders and the community see what areas in St. Louis need attention. This tool can be beneficial to KCMO as it allows us to see where affordable housing units can be developed to help address displacement and affordability.

Conclusion

The recommendation outlined above offer KCMO the opportunity to see what other urban cities are doing in their communities to address similar problems being faced in KCMO. It is important that the goals and vision for the future of KMCO are met to the best of their ability considering the many circumstances. The first step for KCMO is exploring different financial sources to continue their Housing Trust Fund to be able to develop their vision of providing more affordable housing options for their residents. The funds will allow the city to be able to fund projects and help other programs striving for the same goals. The next crucial step is to have explicit and clear policies and ordinances describing anti-displacement strategies such as inclusionary zoning and adaptive reuse, because they provide a clear distinction and attend purpose. Having a clear and concrete description and purposes of these policies can help with future developments. Coordinating a housing demand model and developing a tool to measure the effectiveness of adopted policies and ordinances can help the city identify the gaps and ensure that the needs are being met.

Kansas City, Missouri has a vision for its community and is on the path to fight against the legacy of redlining by seeking innovative ways to address gentrification and displacement as the city continues to grow.

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Appendix A - Urban Displacement Project Gentrification Methodology

Figure 40. UPD's Gentrification Methodology Appendix A

DEFINITION OF GENTRIFICATION

A tract gentrified from 1990-2000 or 2000-2017 if the following criteria were met:

1. The tract was vulnerable to gentrification in the base year (1990 for gentrification between 1990 and 2000, or 2000 for gentrification between 2000 and 2017). Vulnerability is defined as tracts with:
2. Below regional median housing values or rents
3. Two or more of the following criteria is met:
    a. Above regional median percent of population that is low income
    b. Above regional median percent of population that is non-white
    c. Above regional median percent of population that rents
    d. Below regional median percent of the population that is college educated
4. The tract experienced an above regional median change in percent college educated population
5. The tract experienced an above regional median percent change in median income
6. The tract experienced above regional median percent change in housing values or rents (otherwise known as a "hot market")[6]
7. For non-urban tracts[7]: tract experienced an above regional median loss in low income households (absolute loss)[8]