

An aerial night photograph of a city skyline, likely New York City, featuring a complex highway interchange with light trails from traffic. The city lights are visible in the background against a dark sky.

**WE'RE NOT MOVING OUT!
LUXURY DISPLACEMENT, REDLINING, AND
GENTRIFICATION:**

**THE MAYORAL COUNCIL OF URBAN
DEVELOPMENT IN NORTH AMERICA**

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A Letter from your Chair

Hi, Delegates!

My name is Jacob LeBrun and I am so eternally excited to chair the Mayor Council addressing Gentrification and Urban Development. I'm a



sophomore at Clark University, and I am majoring in Political Science and American History. Prior to coming to Clark, I never had a Model UN background- though I had been active in different associations, communities, and clubs discussing international, or local issues- with one of my proudest works in High School being a speech and questionnaire in March 2022 on the War in Ukraine. In college,

I found myself with a deep passion for global issues, which Model UN was able to help me navigate. Since then, I have been able to help the club navigate both national and international traveling as the Chief of Administration on the Team's E-Board, as well as chairing for ClarkMUN before. In my ClarkMUN experience, I had the honor of chairing 2025's UNHRC on the Humanitarian Crisis in Afghanistan. This committee was not only memorable, but incredible. Innovative policy, collaboration, and debate flooded the committee and made it one which I will never forget. Having been given another chairing opportunity, I decided to create an advanced, and often ignored topic which will navigate wealth,

migration, gentrification, and social imbalances in America's largest cities, and America's most sought-after towns.

For the past few years, I have experienced the effects of gentrification first-hand. Having lived on the Coast of Maine for my entire life, I have watched the doubling of property values, and the increase of out-of-state migration which has resulted in both the rise of homelessness, and one of the worst affordability crises in the country, with nearly 70% of renters in the Sanford Metropolitan area, where I reside, unable to afford the average rent for a two bedroom apartment.¹ The rent in the Sanford Metropolitan Area compared to the entirety of York County increased from \$891.00 in 2010² to \$1,214.00 for a two bedroom apartment.³ This is an increase of 36%, and surprisingly, isn't the most severe increase in the region. Other Coastal Cities, such as the York, and Portsmouth metropolitan area (also in York County, Maine), saw a drastic increase- with the York metropolitan area having a median rent for a 2 Bedroom apartment at \$1,800.00, and Kittery (in the Portsmouth metropolitan area), having an increase at \$1,999.00. This finds that the York area saw a percent increase of 102%, and Portsmouth/Kittery area seeing a percent increase at 125%. Though percent increases are expected, affordability for the working,

¹ Maine State Housing Authority, *Maine Rental Housing Facts, 2020*, (Maine Housing Authority, 2020), pg. 2, https://mainehousing.org/docs/default-source/policy-research/housing-facts/2020/rental/mainebylmarental2020.pdf?sfvrsn=68258e15_4.

² Maine State Housing Authority, *Maine Rental Housing Facts, 2010*, (Maine Housing Authority, 2010), pg. 1. <https://www.mainehousing.org/docs/default-source/2012-maine-annual-action-plan/appendix-c-maine-rental-facts-2010.pdf?sfvrsn=5>

³ Maine State Housing Authority, *Maine Rental Housing Facts, 2020*, (Maine Housing Authority, 2020), pg. 1 https://mainehousing.org/docs/default-source/policy-research/housing-facts/2020/rental/mainebylmarental2020.pdf?sfvrsn=68258e15_4.

and middle classes is becoming hard to find on the coast, especially whereas the cost of living has increased non-linearly to the increase of wages.

Growing up and seeing the drastic increases in rents, and housing costs in Southern Maine, particularly along the coast which is where I grew up calling home, I have found myself questioning whether or whether not I could afford to work, and live in Southern Maine by the time I become an adult, an answer which is becoming increasingly unsure. This is a reality that a large demographic of Americans are facing. The gentrification which is occurring on the Southern Maine coast is driven largely from digital nomads, a burgeoning tourism industry, and an investor and landlord market which looks favorably on high-income non-Mainers to rent to, while evicting prior residents. Maine's case is not unique, but is infrequently discussed, and led me to continue a pattern of research regarding gentrification.

This fascination, generated from my own experiences, has grown to become a reality to what many of my friends and family still living in Maine have to face on a daily basis. The lack of economic opportunity, and the outcompetition by out-of-state buyers or renters for housing is one which becomes a growingly present, and unfortunate conversation which I have when talking about living in Maine. Despite this, few talk about it, and fewer generate sustainable solutions to the issue. So why do we continue to ignore the reality of gentrification?

I am more than pleased to introduce some to a new topic, and others to continue to research an issue which the realities of many face, whether or not it

be in Maine. This committee, I am sure, will be nothing short of innovative, inspiring, and informing. I am more than excited to share this time with all of you, and to see what policy, and discussion is generated!

Best, Jacob LeBrun, jlebrun@clarku.edu

Note of Sensitivity

Although I am excited to discuss this topic and see the generation of policy and debate, I feel obligated to provide a note of sensitivity. This topic affects many individuals in many different ways, no matter where they live. As a result, I expect every delegate to be aware of the atmosphere in which they create in this committee.

The topics we will be discussing in this committee will include racism, classism, redlining, historical facets, urban decay, and population displacement. I urge all delegates to treat this topic with great sensitivity as to respect the communities and individuals who face this ongoing reality. As a chair, I have the responsibility to ensure debate does not get disrespectful, and will keep this in mind when delegates are speaking in both moderated and unmoderated caucuses.

With that being said, I do not want any delegate to feel inhibited in their ability to address serious issues, ongoing social matters, and different prejudices which contribute to this issue. I urge every delegate to treat this topic with seriousness, and to discuss the serious contributions which different aspects of prejudice, history, and intersectionality may provide to this issue. However, delegates need to address these issues in both a serious, and mature manner.

Role of Committee and Committee Functionings

The Mayoral Council of Urban Development in North America is a completely fictional council. It is highly unlikely that Zohran Mamdani, Michelle Wu, and 98 other mayors would organize a council to combat the issue of gentrification on a multi-national scale. Despite this challenge, I found that a council of mayors who represent their respective communities, whether or not gentrified, was important to the discussion of gentrification, and the handling of the issue.

This committee is a non-traditional large spec, but will function as a large, traditional general assembly. That means that Rules of Procedure, and traditional protocol will occur; working papers, as well as draft resolutions are expected, and traditional blocing will occur. In the committee, myself, and my co-chairs will call on Mayors, and may alternate between the mayor's name and the mayor's city. For example, we may say *Zohran Mamdani of New York City*, or *Zohran Mamdani*, or *New York City*. There is no overlap in mayors representing cities, and each mayor represents his, her, or their city in office as of January 1, 2026. This means that there is only *one* New York City, only *one* Boston, and only *one* of any other American, Mexican, or Canadian city which is represented in this committee. Therefore, mayors will be interchangeable with their city names, and delegates are expected to be familiar with both their mayor name, and their city name.

I do not expect position papers from Mayors, though I do expect, in committee, for mayors to be familiar with the ongoings of their city relative to gentrification, redlining, housing, and displacement. This does not have to be the most remarkable in-and-out understanding of their cities, but it must be a fair amount of knowledge as to navigate this committee in a fair, and educated way. If there are any struggles researching your cities struggles, or mayors position, please email me with questions you may have. I am a resource for you!

This committee's role is to analyze methods to prevent gentrification, reduce the harm of gentrification, protect pre-existing populations, or turn gentrification into a beneficial asset to pre-existing populations. I want to see beneficial policy generation that is both innovative, and constructive.

Key Themes of the Topic

Gentrification

The term *gentrification* was not coined until 1964, with British sociologist Ruth Glass' *London: Aspects of Change*, a book which analyzed the changing demographic situation of the city of London. The term gentrification, in Ruth Glass' eyes, the traditional affluence of London's core center city, and suburbs, was changing as populations moved away, or into the city, and employment opportunities both expanded, or diversified.⁴ The migration of the middle and upper classes into London, a historically working class city, gave way to concern in the mass displacement of working class populations. Though early sociologists and geographers were concerned with class displacement or shifting, modern activists, researchers, and scholars, view the wholesale displacement of lower class populations in communities such as London, to contribute to the decline of urban culture, or broader socio-economic repercussions.⁵

Although Ruth Glass was nothing short of a spectacular scholar, her work certainly pertained to the demographic and class constructs of a post-war United Kingdom. American gentrification is not only unique, but a multi-faceted issue driven through many centuries of historical precedent which has determined the socio-economic outcomes of communities, particularly in Urban

⁴ Ruth Glass, ed. By the University College London's Centre for Urban Studies, *London: Aspects of Change*, (London: MacGibbon and Kee, 1964), pg. xiv-xv.

⁵ Bruce C. Mitchell, Jad Edlebi, Helen C.S. Meier, Jason Richardson, Joseph Dean, and Liang Chen, *Displaced By Design: Fifty Years Of Gentrification And Black Cultural Displacement In US Cities*, (National Community Reinvestment Coalition, 2025), https://ncrc.org/displaced-by-design/#_ftn1.

America. A 2016 commentary from Dr. Derek Hyra of American University highlights some of the modern causes, and effects of American gentrification, outlining Millennials as the generation being studied. Hyra hypothesizes that modern American urban gentrification is driven by a handful of factors, including the preference to live in an urban atmosphere due to the proximity of amenities, or businesses, which include third wave coffee shops, craft beer gardens, and bike shares.⁶ Alongside these amenities, Hyra states that public policy in the 1990s, such as the HOPE VI bill, pumped funding into economically suffering, or wholly deprecated neighborhoods in, or around urban centers, which led to the mass-condemnation of low income high density housing projects. Finally, Hyra concludes that Millennials are more racially tolerant than past generations, allowing for Millennial's innate attraction to typically non-white urban areas was not stunted by the lack of residents who were of a like-race.⁷

Gentrification has been a phenomenon coined in the 1960s, but has roots in the early 1900s. Cities like Charleston, or New Orleans shared a specific historic charm which attracted preservationists, and young professionals in the 1920s, turning areas like the French Quarter which consisted of run-down tenements, into the tourist attractions which they are now. This early gentrification was stunted by the Great Depression, with large demographics of urban poor inhabiting cities. The expansion of the middle class, and the closure decrease in rates of poverty in the 1950s and 1960s saw a massive wave of

⁶ Derek Hyra, *Commentary: Causes and Consequences of Gentrification and the Future of Equitable Development Policy*, in *Cityscape*, Vol. 18, No. 3, (2016), pg. 170 (2).

⁷ *Idib.*

white flight out of cities, with Baby Boomers being the first generation having a large share of people outside of urban centers, but in close enough proximity to consider them part of the the cities sphere of influence, or metropolitan area.

Sociologists, Geographers, and Historians, have conceptualized different periodizations for waves of gentrification. Suburbanization of white populations led to some of the highest rates of segregation the country has seen, as communities became entirely white, or black. Similarly, large waves of immigrants in the midcentury grew to inhabit areas which were abandoned by white populations. Redlining, White flight, and the Great Migration all contributed to the conditions which fed urban gentrification in America's cities. Communities became heavily segregated due to both white flight, the migration of Southern Black populations to Northern and Western cities, as well as nearly 30 years of redlining. Whereas migration was largely voluntary by black and white populations, redlining typically forced blight in a neighborhood by disincentivizing investment, and denying loans for home ownership. Typically, redlined communities were deemed as high-risk for property damage, either by geographic factors, or socio-economic factors such as burgeoning crime rates. Redlining was entirely artificial in its construct, and forced predominantly non-white communities to remain in cycles of disenfranchisement, and inability to cultivate generational wealth through property ownership. Consequentially, these populations became renters, and were typically unable to leave redlined communities.

Poor communities were primed by all three factors in the 1960s, and the collapse of industry in America led to the exponential vacuum of wealth in cities across the United States, leading to working class populations dominating the economic demographics of urban centers. Attracted to these cheap, urban centers, with access to great amenities and away from the steady life of suburban America, artists, LGBTQ communities, and childless couples were the first wave of gentrifiers in communities across America. Though they didn't purposefully change communities to fit their wants, or match their wealth, their probability to renovate their homes contributed to an increase in property value, and created a desire for future waves of migration to these communities.⁸ The pioneers of gentrification, that being the first wave of population influx, typically are called "Brownstoners," due to their historic draw to urban townhomes. This first wave of demographic influx results in both investors and private citizens viewing the community more favorably. The second wave of gentrifiers typically consists of the middle or upper income class, who seek the charm of a newly renovated, or renovating, community. The influx of this demographic includes young professionals, and middle class couples seeking urban amenities, charm, and lower prices than other parts of the city. The second wave of demographic influx results in a third wave, which consists of corporations and private investors, who fundamentally change the culture of a community. Whereas the first and second wave of demographic influx typically

⁸ Amy Brogna Baione, *Gentrification: A Tangled Web of Cause and Effect*, EBSCO Information Services, Accessed on January 12, 2026, Published in 2023, <https://www.ebsco.com/research-starters/social-sciences-and-humanities/gentrification-tangled-web-cause-and-effect>.

renovated property, and displaced populations in the resultant rise of rent, or property value, investors (as seen in much of Brooklyn, or Manhattan), aim to develop luxury condominiums, or businesses that cater to the new high-income demographics. As a result, not only are long-time residents displaced, but their traditional businesses, or family businesses, are replaced⁹ by large trendy stores like Whole Foods, Erewhon, high-price bars and restaurants, an increase in entertainment venues, and situations like the “Bodega to Boutique effect” which has been seen in New York City.¹⁰

Other scholars have periodized gentrification as a whole-scale situation, which has occurred in most American cities between the 1950s-2020s. Derek Hyra outlines Five distinct waves of gentrification, starting between the 1950s-1970s which accounts for the *first wave* of periodic gentrification. The First Wave of gentrification only occurred in global cities like London and New York City, while introducing an early brownstoning effect, and the pioneering of the middle class into specific, and small pockets of the urban West.¹¹

The Second Wave of gentrification occurred in a far more broad, less global, more local dynamic, and was directly linked to suburbanization and de-industrialization. Occurring in the 1970s, and 1980s, The Second Wave was influenced by policy changes such as investment incentives for the renovation

⁹ Idib.

¹⁰ Sara Martucci, *From Bodegas to Boutiques: The Changing Face of Retailing Shows Gentrification's Effects*, (Center for New York City Affairs, 2023), <http://www.centrernyc.org/urban-matters-2/from-bodegas-to-boutiques-the-changing-face-of-retailing-shows-gentrifications-effects>.

¹¹ Derek Hyra, Mindy Fullilove, Dominic Moulden, and Katharine Silva, *Contextualizing Gentrification Chaos: The Rise of the Fifth Wave*, (American University, 2020), pg. 8, <https://www.american.edu/spa/metro-policy/upload/contextualizing-gentrification-chaos.pdf>.

of older, dilapidated homes in urban areas, as well as a social mindset produced by the middle class which included the “Back to the City movement.”¹²

The 1990s saw direct government intervention in the process of gentrification. The American government, for example, had released the HOPE VI plan, with multiple billions of dollars of “investment” from historically divested public housing projects, or communities of color. Resultantly, investors saw profitability in a historically unprofitable, and possibly redlined community. As a result, private developers with public investment began the process of demolition of public housing projects, building lower density, fewer-unit complexes which were “mixed income,” but typically housed wealthier urban commuters. Too, the shrinking of the manufacturing industry provided fewer jobs to the poor, and lessened their ability to afford a burgeoning high-income work force which was produced in many American and European cities business districts.¹³

The fourth wave of gentrification was one defined by the lowering of federal interest rates, and the ability for large sums of young professionals, and perhaps middle income families to afford houses in undesirable, or up and coming neighborhoods in cities. This process of property acquisition led to banks undoing historic redlining practices in neighborhoods such as Bushwick, Williamsburg, and Harlem in New York City, or Jamaica Plain, and Charlestown in Boston. During the fourth wave, new practices such as Secondary Mortgage

¹² Derek Hyra, et al., *Contextualizing Gentrification Chaos...* Pgs. 9-10.

¹³ Derek Hyra, et al., *Contextualizing Gentrification Chaos...* Pgs. 10-12

Markets began to pop up, where a home-owners mortgage was sold to a third-party investor, who provided capital to a home loan-provider. Mortgages were tied to pensions, and other securities, creating more market capital and increasing home ownership by allowing for housing loans to be treated similarly to bonds. At this time, Real Estate Investment Trusts (REITS) became widespread, and acquired large swaths of property in gentrifying, and low income communities. REITS such as Blackstone typically cater to the wealthy, final demographic influx of residents into a gentrifying community, displacing both the lower and middle income individuals who inhabit those areas. Stuyvesant Town in New York, a historically middle-income complex or apartments was purchased by Blackstone, and rents for a 1 Bedroom exceed \$4,000 a month, with some 2 Bedrooms going for nearly \$6,000 a month, effectively displacing middle income families. REITS, too, bought single family, or multi family homes to renovate, and sell for a profit, exacerbating the already growing trend of private citizens renovating homes and raising property value. Alongside federal funding cuts to public housing programs, residents of public housing projects were kicked out, their buildings torn down, and many given vouchers to rent from low income complexes outside of gentrifying cities. This has predominantly affected black communities in heavily gentrified cities, with theories such as *double displacement* gaining academic popularity. In all, Fourth wave gentrification dismantles the traditional renovation-driven,

brownstoner private investor, and funnels investment into an area to drive up property value.¹⁴

Fifth Wave Gentrification, in Hyra's analysis, is driven by post-recession economics. Hyra explains that some 10,000,000 homes were at risk of foreclosure, and home ownership in America decreased from 68% to 64%, translating to a couple million Americans, with 9,000,000 Americans becoming renters after the recession. Between 2006-2014, rents increased by 22% across the country, and the increase of renters strained the rental market, making rent increases both rapid, and giving great power to REITS, and large rental companies. The fifth wave of gentrification is not only predatory, but continues to target neighborhoods of color, especially ones which are typically low-income. Flatbush, Harlem, and Bushwick in New York City are some of the newest communities being gentrified in the fifth wave, with cities like Atlanta, Nashville, and Detroit joining the mix. Fifth Wave Gentrification, too, has given way to new forms of gentrification and displacement, with home ownership in America decreasing.¹⁵ Gentrification in historically low income communities in Northern New England, such as Burlington, Portsmouth, and Portland, which have seen tremendous rental pressure, especially in the past twenty years.

¹⁴ Derek Hyra, et al., *Contextualizing Gentrification Chaos*, pgs. 12-16.

¹⁵ Derek Hyra, et al., *Contextualizing Gentrification Chaos*, pg. 16-19.

HOPE VI

HOPE VI promoted mixed-income low density developments, which both raised property value, and rents, making blocks of apartments functionally unaffordable to the lower class. HOPE VI's intent did not match its outcomes, as it "(failed) to account for existing structural racial hypersegregation and isolation from economic opportunity"¹⁶ and slashed low income housing supply between 30%-50% depending on the city and neighborhood.¹⁷ The funding, oftentimes dispersed to local housing authorities which would help finance private project investments oftentimes did not incentivize *real* benefit to low income communities, as investors targeted low income areas, redeveloped these neighborhoods with HOPE VI funds, and had hopes of dispersing low income residents in turn for high income renters, who would effectively raise property value, and ensue rent increases.¹⁸ Similarly, by the late 90s and early 2000s, HUD reports, as well as researchers concluded that 12% of residents in public housing projects which had been demolished, and replaced with mixed use residencies actually returned to the same development. 30% of residents were given public housing vouchers to transfer buildings, and roughly 50% of displaced residents which inhabited these demolished public housing projects were transferred to different deteriorating public housing projects. With many

¹⁶ Danielle Pelfrey Duryea, *Gendering the Gentrification of Public Housing: HOPE VI's Disparate Impact on Lowest-Income African American Women*, in *Georgetown Journal of Poverty Law & Policy*, Vol. 13, No. 3, (2006), pg. 569 (3).

¹⁷ Idib.

¹⁸ Matthew H. Greene, *The Hope VI Paradox: Why do HUD's Most Successful Housing Developments Fail to Benefit the Poorest of the Poor?* In *Journal of Law and Policy*, Vol. 17, No. 1 (2008), pg 195 (5).

reports, too, claiming that large percentages of low income residents lost their public housing vouchers all together, and were kicked off of the waitlist for public housing.¹⁹

Public housing projects in cities like New York City house 500,000 New Yorkers, and have a long history of opportunity, and disenfranchisement. In 1934, NYCHA was founded, and allocated funds for massive low-income housing developments which were seen as high quality, well kept units. Tenants would forgo background checks to ensure prospective tenants did not suffer from addiction, have records of crime, or relied on government assistance for a sustained and extended period of time. Despite this, activists and the federal government pressured NYCHA to dismantle the strict prerequisites for renters, and these relatively well-kept apartment blocks began to decline. NYCHA's relatively well-organized management kept the public housing afloat whereas other American cities saw a massive collapse in Public Housing projects, especially with HOPE VI. Despite this, public housing became increasingly undesirable, and unmaintained, leading to large closures of units between the 1990s and the early 2000s.²⁰

Although Hope VI sought to aid in the removal of poorly maintained units, it targeted public housing, and failed to provide solutions to low income citizens. Many long-time New Yorkers, for example, were driven out of the city,

¹⁹ National Housing Law Project, Poverty & Race Research Action Council, Sherwood Research Associates, and Everywhere and Now Public Housing Residents Organizing Nationally Together (ENPHRONT), *False HOPE: A Critical Assessment of the HOPE VI Public Housing Redevelopment Program*, (National Housing Law Project, et al. 2002), pg. 14 (ii), <https://www.nhlp.org/files/FalseHOPE.pdf>.

²⁰ Luis Ferré Sandurní, "The Rise and Fall of New York Housing, an Oral History," *The New York Times*, July 9, 2018, <https://www.nytimes.com/interactive/2018/06/25/nyregion/new-york-city-public-housing-history.html>.

or were placed in differing neighborhoods due to the closure of their buildings, and the unaffordable rent elsewhere. Neighborhoods across major cities in the US with public housing projects saw such projects torn down, and further decline after HOPE VI, making it even more unaffordable to live as a low-income individual in a city.

Redlining

Redlining is the process of banks systematically disinvesting from certain neighborhoods which they consider “risky investments.” Redlining occurred in large part between the 1930s and the 1960s, ending during the civil rights era. Redlining as a systematic institution would outline and paint on a map specific communities, particularly Black, Brown, and immigrant communities, (or communities with a high influx of these groups), and deem them as risky investment areas. Because of this assessment, these communities were rejecting loan opportunities. This often operated as a loan desert, where buyers in search of a home, or storefront in redlined neighborhoods must pay cash if they wanted to purchase a property, being unable to obtain a loan for any property within the redlined communities borders. Redlining was the worst of the four “tiers” of the map criteria being considered D-Tier, with Yellowlining having similar effects, rejecting a majority of loans for a yellow-lined neighborhood. Blue and Greenlining targeted suburban communities of new development which were a majority white. Blue and Greenlining allowed for greater loan access and the ability for white families to accrue generational wealth through real estate ownership.

The 1930s saw a massive housing shortage and the expansion of American slums, which caused a government-led initiative to generate housing. The Federal Housing Administration was created in the early 1930s to ensure a white lower and middle class was guaranteed state subsidized or state built

housing in American suburbs. The Federal Housing Administration was established on the racist and pseudoscientific belief that non-whites were “racially inharmonious”²¹ and must be systematically separated from white communities. As a result, systematic racism and segregation took root in a new form, particularly affecting inner city, suburban, and rural America which were majority black, or hispanic. It should be noted that redlining did not only affect non-whites, but also had significant effects on immigrant communities, including Jewish, Italian, French Canadian, Irish, Middle Eastern, and other immigrant communities of the early-to-mid-1900s. On top of deeming Black, Hispanic, Native American, and Asian American communities as “risky investments,” or “hazardous investments,” little Canada’s, little Armenia’s, and little Italy’s were targeted due to their high concentration of non-English speaking populations. This occurred due to American nativism and a view that Catholic and non-English speaking immigrants were undesirable, inferior, or non-assimilating.

Redlining as a practice of outlining, and specifically calling a neighborhood “hazardous,” or “risky,” was abolished in the 1960s through a number of differing federal and state laws during the civil rights era. Though the abolition of the system came with it (in theory) greater loan opportunities for formerly red-lined communities – rentership, high public housing and welfare reliance persists in these regions at higher rates than non-redlined

²¹ Mike Calhoun, Mitria Spotser, Kanav Bhagat, *Federal Housing Authority, 2024 Advocates Guide*, (National Low Income Housing Coalition, 2024), https://nlihc.org/sites/default/files/AG-2024/5-8_Federal-Housing-Administration.pdf.

communities.²² The effects of redlining are seen not just in higher rates of rentership and welfare reliance, but too, in public health. There are large inequities between women who live in formerly greenlined communities, and formerly redlined communities in reproductive health, with women in formerly redlined communities likely to have preterm, low weighing, and other troubling outcomes.²³ Similarly, food deserts are a large, and persistent issue in inner city communities with “supermarket redlining” becoming popular among corporate food stores.

Despite the abolition of redlining as a practice on map, it has adapted to a practice of predatory loans which target the modern effects are still felt, with formerly redlined communities, as well as broadly Black, Brown, and Immigrant communities being the targets of “reverse redlining.” Reverse redlining is a bank practice that floods communities with high-interest loans that aim to maximize bank profit, and house foreclosure. Furthermore, supermarket redlining is a term which explains the exodus, and refusal of supermarkets to open in inner city communities, resulting in a depletion of fresh food access, and higher prices for fresh food. Supermarkets are not legally urged to exit, or not open stores in inner city communities, but rather cite low profit margins, and high crime rates in urban areas which deters them from opening storefronts.

²² Emma Fernandez, Katie Fallon, Brenda Chen, Samanta Batko, Lauren Lastowka, Rhiannon Newman, Jerry Ta, and Emily Peiffer, “The Ghosts of Housing Discrimination Reach Beyond Redlining,” The Urban Institute, March 15, 2023, <https://www.urban.org/stories/ghosts-housing-discrimination-reach-beyond-redlining>.

²³ Nadia Lathan, “50 Years after being outlawed, redlining still drives neighborhood health inequities,” UC Berkley Public Health, September 20, 2023, <https://publichealth.berkeley.edu/articles/spotlight/research/50-years-after-being-outlawed-redlining-still-drives-neighborhood-health-inequities>.

Redlining can be seen in numerous different capacities across urban America. Cities such as Saint Louis, Philadelphia, Baltimore, Detroit, Chicago, Milwaukee, Cleveland, Los Angeles, and Memphis have significant disparities related to redlining. Similarly, these cities have stark racial division lines which correlate to income disparities, high rentership, high poverty rates, etc. The practice of redlining, though formally abolished, has had drastic effects across America. In Worcester, for example, redlining of neighborhoods such as Green Island, and Main South leave the areas particularly inept to both low rates of home ownership, high rates of poverty, and economic vulnerability. Because of which, these areas are also targets of gentrification, with the Green Island neighborhood and Canal District seeing some of the most drastic changes in the 2010s from gentrification and neighborhood upheaval.

Questions to Consider

1. In combating gentrification, how can you ensure that long-term communities and residents do not get displaced in the process of gentrification?
2. How can disparities caused through systems like redlining be bridged in a modern context?
3. How can you ensure that communities displaced in non-traditional forms of gentrification (such as tourist-driven displacement in Mexico, Vermont, or Maine), can afford, and compete with wealthier investors?
4. How can home ownership rates be increased among residents in Urban and Rural America?
5. How can investment be fostered in inner city, or disinvested communities to spur business and job growth?
6. How can localized solutions be applicable (or non-applicable) to other communities?

7. How can we ensure that long time residents can continue to stay in their homes?
8. How can we solve the issue of supermarket redlining and food deserts?
9. How does gentrification contribute to the unhoused crisis?

City List

This list will not hold every character, or city, but will outline the relevance of each city in the process of gentrification. It should be noted that these cities are experiencing gentrification. Some cities which have been allocated either do not have a large issue with gentrification, or have issues with gentrification that relate to one of these cities.

New York City, New York

New York City has long been the center of gentrification discussion. Communities such as Bushwick, Williamsburg, Park Slope, Harlem, and Flatbush have permeated contemporary discussion on gentrification, and the harm which has been done to communities across New York. New York remains the most relevant point of display for gentrification, and the destruction in which it causes for communities across the city. Whether or not it be in New York Times articles, or Tik Tok, displays of changing communities include new and wealthy groups which are aiding in the gentrification of Brooklyn neighborhoods. Former bodegas have turned into Whole Foods, and the decline of Brooklyn block parties have been evident in the cultural and human displacement caused by gentrification in the city.

Portland, Oregon

Portland Oregon's process of gentrification has dated back to the 1990s, and has seen ten of Portland's historically Black communities become historically White. Rising home values, and the displacement of long-time businesses has changed Portland's unique charm, and has forced the city to become unaffordable. Rents in Portland, Oregon, have doubled in some cases, with mass evictions of long-time renters, and the wave of Millennials chasing the tech boom, bringing both wealth capital to renter-dominated communities. Portland has enacted the Portland Plan, but it is unknown whether or not this plan can aid in the underlying housing and wealth inequality issues which Portland faces.

Portland, Maine

Portland Maine's process of gentrification is recognized to have started in the 2000s. A large influx of tech workers entered both Portland, and the surrounding coast. Similarly, tourists from Massachusetts, Connecticut, and New York have aided in the rising home prices across the city and the surrounding regions, which has aided in a luxury second home market, making it harder for long-time Mainers to find homes to live in. Neighborhoods such as Munjoy Hill (a historically working class community), have seen price increases of over 105% for homes. Similarly, the average rent in Portland is between

\$2,000-\$3,000 a month, despite the per capita income of Portland residents being around \$52,000 annually. Some newspapers such as the Down East Magazine call Portland as “Portlyn,” a spin on Brooklyn- citing mass similarities in the cultural and population displacement seen in the city.

Boston, Massachusetts

Boston, Massachusetts, is often cited as the most gentrified city in America, with most neighborhoods being at the end stage of gentrification. The city has some of the highest rents in the country, alongside some of the highest home prices. Though per capita income remains relatively high in Boston, the mass displacement of longtime residents, and the changes seen in neighborhoods such as Seaport have become major talking points on Boston’s gentrification. Gentrification in Boston has been caused by the arrival of high income earners, particularly those who work in Tech, Academia, or Business.

Mexico City, Mexico

Mexico City is a profound example of the effect digital nomads and tourists have on gentrification. Each case of gentrification is unique, and the case of Mexico City is no exception. Across Mexico City, the draw of culture, cuisine, and community has brought many American digital nomads to the city as ex-pats. The increase of high-income American workers has allowed for

Mexico City's landlords to increase rents at extreme rates, and force many out of their homes. The displacement of long-time residents, catering to new ex-pats, and the growing economic inequality has driven to massive campaigns against Mexico City's gentrification.

San Francisco, California

San Francisco is cited as one of America's most gentrified cities, with rents averaging between \$3,200-\$4,000. San Francisco, a city which has long been home to large working class communities, has become a center of relocation, particularly among the Silicon Valley's Tech workers. Tech had boomed in the valley, and as a result, San Francisco became a center of this boom. The city has undergone massive changes to its initial demographic and cultural identities, with large income inequalities, and population displacements occurring due to the ongoing process of gentrification. All of these problems have contributed to the rising unhoused crisis in the city, as well.

Washington DC

Washington DC is a prime example of Gentrification, with gentrification coming in unique forms. Driven by both Tech, and Politics, the DMV, and particularly DC has seen a large shift in population. Washington DC, a historically Black city, has seen exorbitant increases in wealth inequality across

the city, and gentrification which has led to the mass eviction of longtime residents. Redlining has played a massive role in DC's vulnerability to gentrification. The brownstoning of neighborhoods across DC has led affluent families to buy, and renovate homes which either used to be renter properties, or abandoned properties. Dupont Circle, in particular, is a prime example of brownstoning and gentrification in Washington DC.

Seattle, Washington

Seattle, Washington is a city which has faced gentrification related to the tech boom, and vulnerabilities due to its history of redlining. The city is now among America's most expensive, which is largely attributed to high income jobs and persons moving into the city (particularly from the tech and business industries), as well as gentrification, which have both contributed to the rising unhoused crisis in the city.

Stowe, Vermont

Stowe, Vermont is a high-end tourist hub, which has seen an influx of second-home buyers, significantly increasing the home value in this ski-resort town. The tourists who own homes in this town diminish the housing stock and lead to an exodus of long-time residents, contributing to the town's growing issue of gentrification.

Atlanta, Georgia

Atlanta, Georgia is a growing Music, Tech, and Business center in America. Not only has it seen a large influx of people in the past twenty years, but it too has seen a large influx of wealth. The city, which has struggled with issues of redlining throughout its history, has been particularly vulnerable to gentrification, has seen long-term communities become displaced as a result of the massive influx.