RESEARCH REPORT

A Building Block for Inclusion
Housing for Community-Level Diversity, Participation, and Cohesion

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September 2017
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This report was funded by the Ford Foundation. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute’s funding principles is available at www.urban.org/support.

I thank several colleagues and readers for their insights as we developed this series of reports. Erika Poethig and Solomon Greene provided important input throughout the process of developing the four reports. George Galster, Ethan Handelman, and Maya Brennan each gave thoughtful and valuable feedback on previous versions of this report. Any errors are the sole responsibility of the authors.
A Building Block for Inclusion: Housing for Community-Level Diversity, Participation, and Cohesion

As the nation has become more diverse, our neighborhoods, cities, metropolitan areas, and rural communities have strained to keep up. Some have accommodated change well. But for many it has been overwhelming and resulted in growing concerns about displacement from gentrification or flight from distress. And more privileged communities have protected themselves from change by shutting out low- to middle-income households, renters, and people of color. Just as we need to remake housing for families as a source of economic security and platform for mobility, we also need to remake communities to provide greater inclusion and opportunity.

Cities, suburbs, and rural communities in the United States are divided by income and race—separated into zones meant exclusively for living, working, and shopping and so spread out that daily living is inconvenient even with a car. This report describes the structural dynamics that drive these divisions. It explores how we can build more mixed-income, sustainable, opportunity-rich neighborhoods that are accessible to low-income and vulnerable populations by reinforcing civic infrastructure toward the end of broader participation, deeper deliberation, and the development of more cohesive communities. We hope to expand this definition in two ways: (1) by acknowledging the interconnected ways that housing assistance and neighborhood resources can support individual and family well-being; and (2) by including pathways that low-income households that do not receive housing assistance can access to improve life outcomes.

Communities can be inclusive on three key dimensions. First, they can be diverse, as when a neighborhood has residents of many income levels, ages, races and ethnicities, and family structures. Second, they can encourage broad participation in decisionmaking processes, as when low-income people and people with limited English proficiency participate fully in conversations about community priorities. Third, they can convey a subjective sense of belonging or cohesion that flows out of an accepting environment, as when a community has institutions that deliberately welcome refugees. These dimensions can be mutually supportive, or they can work against one another. For example, participation does not always yield cohesion. Cohesion can be the basis for strong resistance of
outsiders. Diversity can reduce participation and trust. And absent deliberate measures to build cohesion, participation can generate dissatisfaction and burnout; conversely, processes that limit participation can often resolve conflicts that would otherwise prevent progress toward diversity (Innes and Booher 1999). Using housing as a building block for inclusive communities, then, means creating more mixed-income neighborhoods with greater access to opportunity for low-income and vulnerable populations, but it also means designing these communities in participatory processes that invite deliberation and reinforce cohesion.

**BOX 1**

**Housing for Equity and Inclusion**

This is part of a four-part Housing for Equity and Inclusion series that explores our housing assistance and production system and presents wide-ranging opportunities for change with an eye toward inclusion, economic security and mobility, and environmental sustainability. These four papers aim to inform actors in housing policy and philanthropy as they work to identify solutions and approaches to building a 21st-century housing system that is robust, equitable, and secure for all households regardless of race or income.

We define the housing system broadly, as the set of public and private investments, regulations, and legal and policy frameworks that shape safety, stability, and affordability in housing and diversity, engagement, and cohesion in neighborhoods, towns, cities, and regions. We view systems change as a fundamental shift in how federal, state, and local actors prioritize and pursue the development of affordable housing and inclusive neighborhoods.

**Housing as a Safety Net** explores housing instability and the shortage of housing affordable for extremely low-income people and the implications for their long-term economic security. It offers three sets of entry points for reform: strengthening the legal and consumer protection framework for all renters; increasing housing assistance for low-income renters; and transforming the way housing assistance is provided.

**Housing as a Platform** describes the relationships between housing and neighborhood quality and a range of individual and family outcomes and the ways the system fails to ensure low-income households’ long-term well-being.

This paper appraises the significant costs wrought by postwar suburbanization and a singular focus on the owner-occupied detached single-family home. It lays out strategies to create greater diversity and access to opportunity in neighborhoods, cities, and regions, leveraging growing demand for compact, walkable, sustainable cities through broader participation and deeper consensus building.

**Housing as an Asset Class** examines the incentives built into rules, regulations, and programs. It outlines a series of potential reforms that would motivate market action among developers and investors, spurring the production and preservation of affordable housing for low- and middle-income households.
We begin this paper with a brief overview of how the traditional model of residential growth in the US has led to unacceptably high levels of separation among communities, exposure to risk, and contribution to climate change. We then discuss strategies—most of which need to be undertaken by cities, towns, and counties and encouraged by state governments—that can build diversity, participation, and cohesion in communities. Recognizing that many impediments and disincentives limit the broad acceptance of many of these strategies, the final section identifies possible routes to system change that would shift the calculus of local decisionmaking toward greater inclusion.

The Status Quo: Separated, Unequal, Unsustainable

People in the US live in neighborhoods, cities, and metropolitan areas in which differences among people are reinforced by spatial separation, resulting in unequal access to opportunity and exposure to harm. Building our own system of “American Apartheid” (Massey and Denton 1993) has also generated serious costs to air and water quality and increased greenhouse gas emissions (Burchell et al. 2002). The separated status quo was created by post–World War II suburbanization. The construction of suburbia—houses, streets, and public buildings as well as the consumer goods and cars necessary for suburbs to exist—helped power the national economy during a time in which economic inequality dropped to historically low levels. But it also left a legacy of division and exclusion among neighborhoods and across metropolitan areas (Briggs 2005; Orfield 1997).

Expected population growth can continue this well-trodden and inequitable path, or it can be a catalyst for reflection, mobilization, and change. The United States, uniquely fortunate among wealthy nations, still expects substantial levels of population growth. The Census Bureau projects that the United States will grow by about 100 million people by 2060 (Colby and Ortman 2015). Over a million people are likely to arrive from other nations every year, joining three to four million children born here annually. Meanwhile, the nation will see the retirement and passing of the baby boom generation and the inheritance of its accumulated assets by children, grandchildren, and great-grandchildren, perpetuating existing inequalities. To accommodate this growth and change, the nation will need to rebuild many communities create new ones.
Separated

Segregation by race, class, tenure, and activity dominates neighborhoods in the United States. Even decades after passage of the Fair Housing Act, high levels of segregation between non-Hispanic whites, African Americans, Latinos, Asians, and Native Americans/Alaska Natives persist in most metropolitan areas and in rural America (Firebaugh et al. 2015; Lichter et al. 2007). Segregation by income has worsened over the past two decades (Reardon, Fox, and Townsend 2015), as has the concentration of low-income people in high-poverty neighborhoods (Kneebone and Holmes 2016).

From a land-use perspective, the separation of people by race and income begins with separation by structure type, with single-family homes, small multi-unit buildings, larger apartment structures, and mobile homes confined to different neighborhoods or entirely separate jurisdictions in most parts of the US (Pendall 2000). Separation by structure type translates into separation of renters from owners, because most attached housing is rented and most single-family homes are owner occupied. Though working-class whites were widely able to access homeownership in new suburbs after World War II, African Americans had much less access to homeownership because of explicitly and implicitly discriminatory policies and practices (Jackson 1985, Rothstein 2017). Differences in homeownership rates across racial and ethnic lines persist today with the legacy of redlining, continued discrimination and disparate treatment in credit markets, and wealth and income gaps between white households and households of color (Rothstein 2017). The further separation of detached single-family homes through minimum lot size requirements separates owners by wealth. In short, low-density zoning excludes low-income and minority residents (Massey and Rothwell 2009).

Cities also sort by race and income because of the age of the housing stock. Over time, houses lose value, such that absent any increase in the value of the locations they occupy, their price drops (Rosenthal 2008). Many urban areas develop outward before upgrading or increasing density in existing neighborhoods, leaving behind the oldest (and increasingly inexpensive) housing in the central city and older satellite cities until redevelopment starts the housing lifecycle all over again.

When a metropolitan area’s housing supply expands faster than household growth, neighborhoods made up of older homes are vulnerable to middle-class flight. In extreme cases, like Detroit and Cleveland, entire cities and inner suburbs become “last resort” locations. Depopulation and abandonment create serious problems for the city, which, at the same time, loses the tax base necessary to respond to the problem, hastening neighborhood deterioration (Galster 2012). The concentration of low-income African Americans further stigmatizes these cities, and the conditions of African American
neighborhoods reciprocally reinforce the stigmatization of African Americans, making it more difficult for them to find housing in the suburbs.¹

Some older neighborhoods and homes experience rising prices, however, because the value of the land on which the homes sit also matters for their price. In many cities, older neighborhoods have become increasingly valuable locations in the past several decades. Changing demographics, historically low crime rates, new urban education options, the resurgence of employment in many central business districts, and a rising preference for reduced automobile dependence have led to rising values in central cities and other older neighborhoods.

In hot-market cities like New York, San Francisco, and Washington, DC, metropolitan housing construction lags demand and affordability pressures in reviving older neighborhoods are strong. While this pressure has helped create more mixed-income and mixed-race neighborhoods, low-income renters and people of color lack protection in many areas (Galvez et al. 2017). So, diversity may be only temporary and displacement can prevent existing residents from accessing the benefits of neighborhood revitalization, further perpetuating historic cycles of disenfranchisement. Furthermore, even when low-income people retain a foothold in cities where affordable housing has been preserved, distinctions can sharpen between rich and poor neighborhoods on a micro level (e.g., between an assisted-housing development and a neighboring market-rate area) or even between sectors of a city (e.g., between Northwest Washington, DC, or Capitol Hill and the neighborhoods east of the Anacostia River). Central city revival can push middle-class families out to the suburbs and exurbs and leave poor families behind in search of low-cost (and often low-quality) options wherever they can find them.

Notwithstanding the increase in affluent households in some central cities, affluent households in the US mainly opt to live in the suburbs. The highest-income, highest-wealth households tend to concentrate in a limited number of suburban locations with good access to jobs and open space, large new (or refurbished) homes, spacious lots, public schools with high test scores, and high-cost retail goods. Residents protect high land values by supporting regulations that restrict the ability of the housing supply to expand, keep lot sizes large, limit housing-unit density, ensure the provision of open space and contributions to infrastructure, and increase the uncertainty of the development approval process. Not all suburbs are affluent, of course; as metropolitan areas have grown across multiple jurisdictions, their suburbs have become more differentiated by both income and race. Suburban poverty also rose substantially in the 2000s as national poverty rates increased (Cooke 2010; Kneebone and Berube 2013).
Mutual reinforcement among land-use regulations, infrastructure provision, households’ residential preferences, and land values makes it difficult to change the trajectory of residential sorting—especially considering that the policymakers who can change the trajectory are beholden to voters who profit from the current rules. Many metropolitan areas whose high housing costs might be addressed by changing regulations and investing in infrastructure are also those where coastlines, steep slopes, wetlands, and other features make it expensive or impossible to build both housing and infrastructure (Saiz 2010). The fact that these geographically constrained metropolitan areas have also experienced significantly higher levels of demand—including demand from foreign buyers and investors—compounds the challenge.

Unequal

Some observers consider segregation by race and class a bad thing in itself, arguing that it reduces interaction among an increasingly diverse population. More broadly, however, segregation is considered problematic because it results in an unequal distribution of exposure to harm and access to opportunity.

These divergences begin in the housing. Old housing in old neighborhoods is often contaminated with lead, asbestos, mold, and other hazards, and, as the water crisis in Flint, Michigan, demonstrates, the infrastructure serving these homes is often poorly maintained and exposes residents to additional toxic harms. Newer housing, by contrast, offers (predominantly high-income) residents superior quality and reduces home-based health hazards (de Leon and Schilling 2017; Hood 2005). The divergences continue as low-income neighborhoods sit in less favorable locations than high-income neighborhoods, with greater exposure to floods, highway noise and pollution, and industrial or hazardous land uses (Woolf et al. 2015).

People who live in low-income neighborhoods also suffer higher rates of violent and property crime than those in upper-income neighborhoods. Low-income neighborhoods have especially high crime rates when they have low levels of collective efficacy, in other words, informal mechanisms of social control (Sampson, Raudenbush, and Earls 1997). To the extent that low-income neighborhoods predominantly accommodate people of color, antagonism between the police and communities of color can also reinforce the effects of low collective efficacy (Carr, Napolitano, and Keating 2007; Kirk and Papachristos 2011).
Children who live in low-income neighborhoods also are exposed to very different school and recreational environments from those in middle- and upper-income neighborhoods. The quality of facilities and instruction correlate closely with the income level of children in the schools, which in turn corresponds closely in most metropolitan areas—especially at the elementary school level—with the income level of surrounding neighborhoods (Cunningham and MacDonald 2012; Filardo 2016; Orfield and Lee 2005). Peer effects and parental involvement are also higher in schools in high-income neighborhoods than those in low-income neighborhoods. In a natural experiment comparing outcomes for elementary school children in Montgomery County, Maryland, Schwartz (2010) found that low-income children whose classmates were mainly from prosperous families experienced sustained improvement in academic outcomes. Those whose classmates were mainly from low-income families, by contrast, did not experience these improved outcomes, even when low-income schools received higher funding to support student achievement than the upper-income schools did.

Unsustainable

US metropolitan areas exhibit high levels of urban sprawl, which has been defined as low-density development with a lack of mixing among land uses, a disconnected street system, and a lack of well-defined activity centers (Ewing, Pendall, and Chen 2003; Hamidi and Ewing 2014). Sprawl brings a host of negative environmental impacts: loss of environmentally fragile lands and ecosystem fragmentation, reduced regional open space, greater air pollution, higher energy consumption, decreased aesthetic appeal of landscape and a monotonous visual environment, loss of farmland, reduced species diversity, increased runoff of stormwater and risk of flooding, and excessive removal of native vegetation (Burchell et al. 2002; Johnson 2001).

Perhaps the foremost concern today about sprawl is its likely contributions to global climate change. Several dimensions of sprawl lead to high levels of energy consumption, with associated greenhouse gas emission impacts. Compared with people in compact metropolitan areas, people in sprawling areas drive more, choose less-fuel-efficient vehicles, and live and work in larger buildings that take more energy to heat, cool, and light (Brownstone and Golob 2009; Committee for the Study on the Relationships among Development Patterns, Vehicle Miles Traveled, and Energy Consumption 2009; Norman, MacLean, and Kennedy 2006). Urban areas that are dense and centered have higher shares of people using transit for their commutes than otherwise similar urban areas that sprawl more on these two dimensions (Hamidi and Ewing 2014). With large shares of greenhouse gas emissions coming from transportation, the reduction of sprawl has become an important objective for planners and advocates.
Given the disproportionately negative impact of climate change on low-income and vulnerable populations, any reduction in greenhouse gas emissions that can be gained through building more compact urban areas could redound to the benefit of low-income people both in the United States and abroad.

Conventional wisdom would suggest that sprawl also contributes to segregation and undermines access to opportunity. For example, most US metropolitan areas have high levels of both sprawl and segregation, whereas European cities are at least superficially both less segregated and more compact (Couch, Leontidou, and Petschel-Held 2007; Musterd and Ostendorf 2013). But the limited studies that systematically test the connection suggest that compact development can in fact exacerbate exclusion and reduce access to opportunity. A study on the relationship between density and income segregation revealed that across the range of densities found outside New York City, higher density associated significantly with greater levels of and growth of income segregation among census tracts (Pendall and Carruthers 2003). Density may encourage builders to produce more housing of the same kind in the same neighborhoods or discourage sharing of neighborhoods among dissimilar households (Galster and Cutsinger 2007). Renters also appear to transition to homeownership more readily in sprawling metropolitan areas than in compact ones (Dawkins 2009), although this finding was not significant for low-income renters, and the precise mechanisms are unclear.

Other studies, however, suggest that compact development can yield better outcomes for low-income households. For example, Chetty and colleagues (2015) suggest that metropolitan areas with high levels of sprawl have lower levels of economic mobility. Ewing and colleagues (2016) showed that urban areas with higher levels of job accessibility (one measure of compactness) also have greater economic mobility. Another study found that all else being equal, single mothers have lower neighborhood satisfaction in more sprawling metropolitan areas (Yang and Stockard 2013). But these studies also suggest that these connections are contingent. Ewing and colleagues (2016) found that compact urban areas have greater concentration of poverty than sprawling ones, which suppresses upward mobility (but not enough to undo the direct benefits of compactness), and Yang and Stockard (2013) found that respondents were less satisfied when their own neighborhoods were compact and mixed, even if they lived in compact metropolitan areas.

Ultimately, the evidence suggests that though making cities more compact may reduce greenhouse gas emissions and increase long-term economic mobility, it can also raise housing costs and contribute to both lower homeownership rates for minorities and higher levels of racial and economic segregation. It will be difficult and costly to mitigate the climate impacts of sprawl (and its possible negative effect on economic mobility). It is, however, feasible and practical to mitigate the affordability and inclusion
impacts of compact growth. This suggests that, rather than embrace sprawl, decisionmakers ought to leverage compact development to build more inclusive communities because it could help raise homeownership and contribute to racial integration.

Strategies for Inclusive Communities

What can we do to transition toward neighborhoods, towns, cities, and regions with higher levels of diversity, cohesion, and participation? Any strategy to make cities more inclusive must acknowledge tensions among these three goals.

An increase in diversity by race, socioeconomic status, religion, or other characteristics can lead to conflict or stress in a community (Alesina and Ferrara 2002; Putnam 2007). People’s reaction to community change depends in part on their loyalty to the neighborhood (Hirschman 1970). The least loyal may exit if they can. Some theories of city and suburban politics even see potential exit as the paramount motivator of officials’ decisionmaking (Peterson 1981; Schneider 1989; Tiebout 1956). By this theory, some residents will always be on the margin between preferring the community they live in over another. As their community changes, they will be inclined to move out. The people who replace them will be those who prefer the somewhat more diverse place that has emerged. This replacement process will in turn motivate more exit by the next-least-tolerant resident, and so on, until the entire neighborhood or city has “tipped” (Schelling 1971). Many studies have shown this process at work both in the US and abroad (Aldén, Hammarstedt, and Neuman 2015; Clark 1991; Pietila 2010). Even so, contrary evidence also shows that a substantial minority of neighborhoods in the US have sustained diversity over time even without deliberate support (Ellen 2000).

The tendency to exit in the face of unwanted change is balanced by a community’s social cohesion. Cohesion is a function of individuals’ subjective feelings of trust, safety, and belonging, as well as the strength of channels and networks within a community allowing individuals to connect one another so they can "get by and get on at the ... mundane level of everyday life" (Forrest and Kearns 2001). Social cohesion is often closely linked with social capital: “features of social organization such as networks, norms, and trust that facilitate co-ordination and co-operation for mutual benefit” (Putnam 1993, 137). Social capital is sometimes normatively modeled as something good, but cohesion can also be strong in criminal and terrorist organizations and in neighborhoods where residents band together to keep unwanted newcomers out (Hirsch 1978; Portes 2000; Sugrue 1996). People who cannot or prefer not to exit need not resist with violence, however; they may instead become apathetic or alienated. Or they
may look for new ways to meet their needs, as when, for example, middle-class residents send their children to private or parochial schools rather than moving to another community (Sharp 1984).

Often, however, people neither move out nor check out when their communities change—they speak up. Such participation in community decisionmaking offers greater potential for sustained and cohesive diversity than either exiting or opting out. Even though diversity can erode trust and reduce people’s willingness to interact with one another, contact with members of other groups can build trust (Stolle, Soroka, and Johnston 2008). As Letki (2008, 105) puts it, summarizing an array of empirical studies,

Diversity may well have a negative effect on individuals’ propensity to interact with fellow neighbors; however, once the interaction takes place, its effect is positive: the attitudes of racial hostility and prejudice are overcome, and an individual becomes more favorable towards other people in general.

Since interaction can either build or erode trust, then, participation needs to be designed to create civil discourse and meaningful interaction. Doing so intentionally is all the more important in an era when partisanship is increasing, ideologies are becoming more mutually exclusive, and people are obtaining information and forming friendships in ways that reinforce their own views and delegitimize or demonize those of others (Golman et al. 2016; Holmes and McNeal 2016). Evidence suggests that thoughtful measures can be taken that sustain cohesion and diversity at higher levels than those typically observed in the United States, including both national policies (see Ong 2015 on the Netherlands) and practices at the micro scale among neighbors of mixed-income communities (Chaskin and Joseph 2015). These practices and policies hinge consistently on the development and maintenance of participatory mechanisms that channel disagreement into dialogue, resolution, and mutual accommodation or tolerance and eventually a broader sense of belonging, trust, and safety.

We next identify potential strategies for building more inclusive neighborhoods in widely varying US market and regulatory conditions and that respond to the population growth expected in coming decades. We present two major sets of strategies for inclusion (box 2). The first set corresponds to the need for broader participation, deeper deliberation, and the development of more cohesive communities through development planning processes and investments in local capacity. The second corresponds to the need to build diverse neighborhoods and cities through local land use and regulatory processes. Together, these strategies can add up to more inclusive communities in the broadest sense, with greater cohesion, participation, and diversity.
BOX 2

Strategies for Inclusive Neighborhoods

- Engage and deliberate
  - Broaden public involvement and deepen deliberation
  - Plan
  - Support a robust civic infrastructure

- Channel growth and redevelopment for inclusion
  - Maintain a 20-year land supply
  - Monitor and manage the public domain for inclusion
  - Create regulatory certainty
  - Rightsize infrastructure
  - Adopt integrated tactics for inclusive residential development

Engage and Deliberate

Communities in the United States are constantly changing. New homes are built in outlying areas, new retail spaces and employment zones open up, and new modes of agriculture transform the rural landscape from the farm to the local market city. Older neighborhoods decline as their buildings age and become unsuited to new lifestyles and economic situations, sometimes experiencing reinvestment and sometimes not.

Change in the built environment occurs whether places are growing, stable, or declining. And even when the built environment is not changing perceptibly, the activities going on in neighborhoods and cities still evolve. Local responses to change and the extent to which they prioritize inclusion and equity differ greatly across contexts, but some strategies related to public engagement and participation in community planning processes make sense regardless of the setting. Strategies for participation and deliberation may not be necessary to achieve temporary gains in diversity, but diversity gains will be difficult to sustain unless they are accompanied or followed by measures to increase community cohesion.
BROADEN PUBLIC INVOLVEMENT AND DEEPEN DELIBERATION

Current practices governing public involvement in land-use decisions are often contentious, focused on stopping unwanted growth or limiting citizen voice rather than facilitating change in a constructive way. The path to inclusion requires a process of problem-solving and deliberation that builds and reinforces civic capacity. Such deliberation over land use can take root even in regions with conservative political orientations. To respond to metropolitan growth in the Salt Lake City area, for example, a civic organization called Envision Utah recruited skeptics and potential opponents, held off challenges to become an advocacy organization with a specific policy agenda, and completely upended the traditional approach to public planning in the state of Utah—distancing citizen engagement from government authority, challenging participants to make choices that reflected real trade-offs and competing objectives, shifting the focus from near-term development decisions to long-run outcomes and their implications, and emphasizing the relevance of long-range planning... to the core values and everyday experiences of local people. (Briggs 2008, 78)

Briggs suggests that such efforts can emerge and persist only if they are consistent with local cultural values and norms and start from the recognition that resistance to change is often justified and healthy. Efforts to change communities—whether they aim to build inclusion in high-opportunity areas or revitalize disinvested ones—often look like schemes intended to benefit people outside the community at the expense of established residents. Public opposition can set back any planning altogether if decisionmakers announce plans that state or imply intentions to force change too quickly, as occurred in New Orleans after Katrina and in Detroit in the early 2010s. But both cities show that broad-based efforts can dampen opposition, engage the community, develop new plans, and result in actions that reinforce trust (Nelson and Ehrenfeucht 2016).

PLAN

Modern comprehensive plans anticipate demographic, economic, and environmental trends that communities will face; offer visions for how cities, districts, and neighborhoods will develop; and provide concrete measures for achieving those visions (Berke, Godschalk, and Kaiser 2006). What types, mixes, and intensities of land uses will be allowed or prohibited? Where will new public facilities be situated? How will the transportation system work? Answers to these questions about physical systems, which are relevant to all communities, matter profoundly for segregation and impacts on disadvantaged people. Planning processes also can build a sense of belonging and social cohesion, as the Envision Utah example suggests (Briggs 2008). Skillful structuring of public and stakeholder engagement can enhance understanding, reconcile competing interests, increase commitment to
implementation, and produce plans that work (i.e., the plans are carried out and have their intended effects) (Beatley, Brower, and Lucy 1994; Berke and Conroy 2000; Brody 2003; Innes 1996).

Despite these advantages, many local governments do little or no comprehensive land-use planning. Only about half of states mandate local comprehensive planning, and most of these do not require plans to be consistent with regional plans or statewide goals. Among the states without mandates, and even in some of those with mandates, plans take on an advisory character that reduces their legal status and political legitimacy (Pendall, Puentes, and Martin 2006). Thus, many communities, rather than planning, use and modify land-use regulations (zoning ordinances and subdivision regulations) to anticipate and respond to private-sector development applications.

Given localities' tenuous commitment to plan even for a future they want, it is not surprising that few local governments plan for diversity without being induced to do so by a higher level of government. States currently work with three main categories of inducements: threshold-based housing appeals processes, incentives, and mandates (Pendall 2008). Since 1969, the Massachusetts Housing Appeals Committee has been empowered by the state’s “anti-snob zoning” provision (also known as Chapter 40B) to override local disapprovals of affordable or mixed-use housing projects in jurisdictions in which fewer than 10 percent of housing units are affordable (Stonefield 2000). By 2010, Chapter 40B had been credited with creating over 60,000 housing units statewide in some of the state’s more exclusive communities; over 32,000 were reserved for households earning less than 80 percent of the area median income (Hananel 2014). Connecticut, Rhode Island, and Illinois use such threshold-based housing appeals processes (Pendall 2008).

Second, some states require or create incentives for jurisdictions to plan for diversity. For example, California and New Jersey both require or strongly encourage jurisdictions to plan to accommodate their “fair share” of new housing for low- and moderate-income people. Massachusetts now reduces the threat of housing appeals and provides new state school funding to local governments that plan for and approve affordable housing (Karki 2015). And Oregon is at least one state that requires some local governments to plan for apartments as well as single-family homes and townhouses, which can foster racial and income diversity.

Mandates to plan and permit housing (or more broadly, to build and reinforce diversity) have important advantages. They tell local decisionmakers that they and other jurisdictions may not practice exclusion. If the most exclusionary jurisdictions can zone out housing without repercussions, then their slightly more accommodating neighbors may feel less compulsion to play by the rules, and so on in a chain reaction of exclusion. Mandates also create institutions that allow advocates for inclusion in a
community or a region to engage with others about how to go about meeting a need rather than fighting over whether to meet it at all, and they provide protective cover to officials who want to build diversity but fear backlash by organizations and individuals who want exclusion. Finally, compared with systems that rely mainly on incentives, affordable housing mandates usually produce more affordable housing (Hananel 2014).

Mandates have limitations, however, especially if the goal is to build cohesion and not just diversity. If carried out in a clumsy or high-handed way, planning mandates and zoning overrides can activate overt conflict and resistance. When such opposition deepens and builds, it can undermine support for the continuation of the mandate. Overrides like Massachusetts’ Chapter 40B also face legitimacy threats because builders sometimes use it as a threat in negotiations that ultimately result in somewhat more density than zoning would otherwise permit but no affordable housing (Stonefield 2001). Such abuse of Chapter 40B helped soften the opposition of the state’s affordable housing advocates to the passage of planning incentives after 2000. Incentives and engagement strategies that go beyond public hearings are important for tempering opposition, building understanding, and ultimately creating an environment in which planning for diversity is normal.

State mandates aimed at jurisdictions like those in New Jersey, California, and Oregon also do not necessarily ensure more diverse neighborhoods even if jurisdictions comply with the requirements. In most cases, cities and towns can still plan and approve affordable developments only in low-income neighborhoods while protecting high-income neighborhoods. For this reason, we need additional strategies to ensure income mixing within cities and counties. But such strategies have succeeded at various smaller scales, including multineighborhood districts (see Forsyth 2005 on Columbia, Maryland), neighborhoods (Ellen, Horn, and O’Regan 2012; Keating 1994), and even blocks and buildings (Chaskin and Joseph 2009).

SUPPORT A ROBUST CIVIC INFRASTRUCTURE
Engagement and deliberation require support from organizations and institutions that plan meetings, keep records, broker negotiations, and keep promises. When planning inclusive neighborhoods and cities, local government stands at the center of these institutions. But local governments and school districts have faced strained capacity and financial resources in recent years, even those with strong economies and growth. Older cities and suburbs in weak-market metropolitan areas are even more challenged to protect and serve vulnerable residents. They cannot afford to tap into their eroding tax bases by raising taxes on current property owners or residents without encouraging people and businesses to leave—usually those whom the city can least afford to lose. Thus, their service quality
suffers because there just is not enough to go around. Many struggling cities also have weak public-sector management capacity because of understaffing, low morale, high turnover, and few opportunities for training. With weak management capacity, local governments can find it difficult to make efficient use of formula funds from state and federal sources or to win and carry out competitive grants. If many cities struggle to provide even a basic level of services for their residents and businesses, it is no wonder that few can deliberate, plan, and build a strategy for the future.

Funding support from higher levels—regions, states, and the nation—is therefore part of the answer to the question of how to sustain inclusion within struggling cities. That financial support needs to be accompanied by federal, state, county, and regional supports for the local public sector in high-need jurisdictions and school districts. The Community Development Block Grant (CDBG) program has intended to provide such basic level of support since 1974 (Rohe and Galster 2014; Theodos, Plerhoples Stacy, and Ho 2017). More recently, federal initiatives at the city and neighborhood scale have recently begun to aim directly at local capacity, such as the Strong Cities, Strong Communities; Choice Neighborhoods; Promise Neighborhoods; and Promise Zones programs. Such programs could be replicated at the state level (Ross and Boteach 2014). The federal government could apply and extend lessons from these programs by partnering with state governments and metropolitan planning organizations to improve training and other support for local government administration in struggling cities. Philanthropy can also play a catalytic role in bring together government, private-sector, and civic actors to improve city administration.

A key move for planning is to manage abundant available data, overcome expensive and unequal access to some critical data (especially data on property transactions and ownership and on personal travel), and speed progress toward more effective use of data for public engagement and decisionmaking. Community data platforms like those supported by the National Neighborhood Indicators Partnership show the potential power of data not only as a tool for decisionmaking but also as an opportunity to build civic capacity and break down silos among organizations and governments (Kingsley, Coulton, and Pettit 2014). Data infrastructure is also central to the task of land-market monitoring and management, which we discuss in our next section.

**Channel Growth and Redevelopment for Inclusion**

Beyond engagement and deliberation, local action through equitable land use, land management, and regulatory practices is necessary to achieve sustainable and inclusive growth. These challenges are
being addressed in many places across the US, suggesting that actions are needed to make inclusive growth more standard practice; we return to this challenge in the final section on Systems Change.

MAINTAIN A 20-YEAR LAND SUPPLY
Regardless of the market context, understanding the current and projected demand and supply of land is essential to building more inclusive and compact communities. To ensure inclusion across communities, land-supply planning needs to be regional in scope and every jurisdiction should have a role.

In strong markets, the challenge is to designate enough land for new growth. Metropolitan Portland meets this challenge with measures to ensure that enough land is designated inside its urban growth boundary to accommodate 20 years of growth; state law and local practices also have made development approvals faster and more certain than in many other locations. Builders have responded to the combination of “constraints with certainty” by increasing the density and housing mix in many suburban neighborhoods and downtown Portland. This arrangement has persisted in part because just as builders get certainty inside the urban growth boundary, residents get certainty about preservation beyond the boundary and can see the benefits of density and reinvestment that comes with growth. California also has a land-supply requirement in its housing element law, but it encompasses only five years of future growth, does not apply to any land uses except housing, and has not been well enforced.

In middling and weak markets, the challenge is to preserve the vitality and market strength of older communities. Land management in these regions therefore needs to reduce development at the fringe and channel demand back into established areas by encouraging redevelopment and retrofit, discussed at greater length below. This is much easier said than done, given the nature of land markets, state and local government structure and traditions, and support among suburbanites for large lots and preservation of neighborhood open space for amenity, rather than regional containment strategies (Schmidt and Paulsen 2009). But many stakeholders share an interest in reinforcing central cities, inner suburbs, and older satellite cities whose vitality is sapped by sprawl without growth. Growth management arose in Minneapolis-St. Paul in the 1970s and was reinvigorated in the 1990s thanks to coalition building among sometimes uneasy bedfellows (Orfield 1997); the Twin Cities now is among the most vibrant and successful metropolitan areas in the Midwest. Other such coalitions will need to be built among public officials, institutions, business groups and owners, organized labor, civil rights groups, community organizations, and residents at large in established older communities to organize for change in metropolitan planning organizations and state legislatures. They may find allies in
organizations fighting for environmental protection and climate change mitigation and for preservation of farmland.

Cities and counties can make faster progress toward inclusion if they use modern methods and available data to monitor and manage their urban land supply (Knaap 2001; Treuhaft and Kingsley 2008). In the past 25 years, most large cities and metropolitan areas have developed platforms of data on land use, land cover, land ownership and value, housing and land values and sale prices, infrastructure, socioeconomic characteristics, regulatory constraints, environmental features, toxic and hazardous facilities, and natural hazards. The US Department of Housing and Urban Development has also recently complemented these local data with a large dataset on opportunities and risks that its grantees are required to use when they prepare their Assessments of Fair Housing under the new Affirmatively Furthering Fair Housing rule.

**MONITOR AND MANAGE PUBLIC LAND FOR INCLUSION**

Local governments can contribute by monitoring and managing publicly owned land to build compactness and diversity. Struggling cities often own substantial amounts of land acquired through tax foreclosure. Though many models are available for systematically managing the public land that accumulates in the face of disinvestment and abandonment, land banks have become a tested model for addressing this challenge. Innovators have been inventing and improving them for at least 50 years (Alexander 2005). These public authorities “efficiently acquire, hold, manage, and develop tax-foreclosed property,” and they have legal tools to “ensure that tax-foreclosed property is sold or developed with the long-term interest of the community and surrounding property owners in mind” (Alexander 2005). In most cases, land banks arise to cope with a crisis, but, over time, they have evolved to be important institutions for long-term planning and land management, sometimes leading the planning and sometimes collaborating with other lead agencies as an implementation partner. Also, importantly, some of the more successful land banks, such as Flint’s Genesee County Land Bank, operate at a regional scale. This connects inner suburbs, older satellite cities, and central cities and builds capacity to assess and address federal and state laws that cause or exacerbate vacancy and abandonment.

Growing metropolitan areas also often have significant amounts of land in the public domain. Negotiations can also make private development possible on state or federal land holdings. Tang (2002) discusses legislation allowing urbanization of federal land outside Las Vegas, and LeRoy (2008) recounts the development of state trust lands outside Albuquerque; both of these accounts provide evidence
that state and federal agencies may be willing to make deals allowing urbanization but that these deals do not necessarily advance diversity and inclusion.

CREATE REGULATORY CERTAINTY
Local land-use regulations and approval processes currently hamper the development of adequate supplies of housing in built-up parts of fast-growth cities. State land-use reforms that create greater certainty and faster processes are key to progress here. Reformed zoning ordinances can boost housing production by providing precision about what can be built “as of right” or after additional consultation and review. And once it comes to development review, a standardized and reasonable process for subdivision and site plan review like those adopted in Rhode Island and California can make it easier for planners, local officials, the public, and developers to understand and predict how applications will be considered and acted on.

Measures that enhance the quality and predictability of local land-use planning have a chance to win broad-based support from builders, property owners, local governments, environmental organizations, and business groups (DeGrove 1992). It is rare, however, for any state to take away the power from local governments to slow down, scale back, deny, or zone out unwanted development. In some states, local governments resist residential growth of all kinds, not just affordable housing, because the fiscal structure of these states makes it likely that new residents will impose more service costs on local governments than the property taxes their homes contribute (Paulsen 2013). These local costs as well as others have grown over time as mandates from state and federal government have multiplied but intergovernmental transfers to pay for them have not kept up (Berman 2015). Local governments are therefore likely to resist calls for them to plan for growth, provide adequate infrastructure, and reduce regulatory constraints absent action from states and the federal government to help them accommodate growth while maintaining the quality of their local services.

RIGHTSIZE INFRASTRUCTURE
Land-use regulations are often imposed in an effort to cope with real or expected infrastructure shortages, which began to rise sharply after the curtailment of federal support for new urban infrastructure and the local property-tax revolt of the 1970s (Altschuler and Gómez-Ibáñez 1993). A lack of measures to ensure that permit applicants have the infrastructure necessary to accommodate their proposed development can lead to a backlash as parents worry about crowded schools, commuters fume in traffic, and storm runoff floods basements that used to stay dry.
Creating certainty for development will thus entail a new commitment by the nation and by states, rather than continued onus on strapped local governments or new developers, to jumpstart redeveloping and retrofitting urban infrastructure for transportation, wastewater, stormwater, water supply, prekindergarten through 12 education, parks and recreation, public safety, energy, and communications. This retrofitting is also critical for reaching goals for greenhouse gas reduction and age-friendly communities. Renewing infrastructure built for the 20th century has already begun, especially in a few states and many cities that are leading the way; these measures need to be supported by federal policies that assure diversity, participation, and social cohesion.

Many slow-growth regions also have more infrastructure capacity than they need. Such abundant infrastructure imposes excessive costs on residents and is often distributed inequitably, with older and failing systems serving low-income and predominantly African American neighborhoods and newer infrastructure spread out in middle-income and affluent suburbs. Many of these sprawling regions also have exurban areas in which rural roads are maintained at the expense of taxpayers throughout the county or even the state, benefiting the relatively small number of families in those areas who increasingly include some of their regions’ more affluent households.

ADOPT INTEGRATED TACTICS FOR INCLUSIVE RESIDENTIAL DEVELOPMENT
Identifying land, rightsizing infrastructure, and creating regulatory certainty to accommodate expected growth and change all help create the conditions for more compact growth, but additional measures are needed to ensure growth supports inclusion.

Enact mandatory inclusionary zoning, linkage fees, and other land-value capture methods. Channeling growth to a limited number of areas makes those places more valuable, opening up the possibility of recapturing land value and using the proceeds to underwrite inclusion. There are many mechanisms to make it work. In residential development, these are generally called inclusionary housing or inclusionary zoning. Their design will vary, depending on the nature of the local market and community goals, and will also likely change over time (Pendall 2008). But they do not work well unless they are mandatory. Establishing a universal requirement for inclusion, with statewide rules about process and allowable approaches, will help reduce the uncertainty created by a patchwork of local policies. Inclusion should also be defined more broadly to include goals for dwelling types and tenures and should not be considered a one-time goal for affordable housing; it should be designed instead more along the California housing-element model, which requires cities and counties to plan and identify programs to help ensure adequate housing for very low-, low-, moderate-, and above moderate-income households.
Residential development is not the only land use that cities consider as a source of affordability and inclusion; all urban land can grow more valuable over time, making it important to balance the demands across sectors through other revenue sources that can fund not just affordable housing but also other measures to reinforce diversity, such as small business assistance, publicly owned incubator space for local entrepreneurs, and community gardens and public space. Many mechanisms can be used for land value capture, such as “valorization,” commercial or hotel linkage fees, transfer taxes on property resales, property tax set-asides, and state and local bond funds.

**Pursue neighborhood-scale revitalization to create higher-density, mixed-use, mixed-income communities.**

In the biggest and most expensive central cities and suburbs, local governments are using creative techniques to help transition developed neighborhoods into mixed-use, mixed-income neighborhoods with much greater levels of opportunity. Examples like the Eastern Bayview neighborhood in San Francisco and Sun Valley in Denver show that low-income neighborhoods can gain amenity through processes that involve current residents and ensure that they benefit from the redevelopment if they choose to stay. “Edge cities” like Tysons Corner in Virginia outside of Washington, DC, are also being redeveloped from exclusive office enclaves to mixed neighborhoods with housing, recreational areas, civic buildings, and more diverse transportation infrastructure. These projects represent opportunities to capture land value and use it to create more inclusion in new apartment and condo developments; linkage fees, in-lieu charges, and property transfer taxes could help buy and renovate or build new mixed-income housing in other neighborhoods. To spur inclusive redevelopment on these sites, local governments need to adopt plans, regulations, and public investments that employ inclusive strategies to revitalize communities and build local fiscal strength at the same time. Metropolitan Denver is a good example of how transit can galvanize suburban support for inclusive redevelopment of old shopping centers (Pendall et al. 2012). And like commercial workplaces, government buildings and civic centers can also be redeveloped into mixed-use, mixed-income, multigenerational neighborhoods. School sites can redevelop with multistory buildings (replacing sprawling one-story schools) and recreational areas redesigned for use by the entire community, freeing portions of sites often occupying tens of valuable acres for a greater mix of people for more of the day.

**Make older single-family residential subdivisions more inclusive.** Baby boomers are reaching their senior years in homes and on lots that are often bigger than they prefer. They’re staying alive and living independently in unprecedented numbers. Many boomers live alone because of higher levels of divorce and singlehood than in previous generations. Some are struggling with reduced incomes and wondering how they can preserve their financial security and their independence as long as possible. To emphasize inclusion in single-family subdivisions, strategies may use the land more compactly while retaining
community character, transition available properties to nonprofit hands to add to the rental stock, or assist low-income owners in retaining and maintaining their property.

Accessory dwelling units (ADUs) internal to or behind single-family homes can diversify neighborhoods by adding rental housing to areas that historically have had few renters and by providing small homes to complement larger ones. High-cost cities and suburbs with housing constraints already have many accessory dwellings, sometimes legal but often not. Legalizing and encouraging ADUs through financing and tax credits (or changes in tax rules for owner occupants with ADUs) could stimulate demand and spur innovation. This would be especially true of backyard cottages, which could be prefabricated and placed with less labor than required for an internal ADU.

Another suburban retrofit idea is the strategic acquisition of scattered single-family homes in good neighborhoods by nonprofits and housing authorities for occupancy by low-income renter households. (Denver, Seattle, and Baltimore have taken this approach.) The cost of affordable housing development in many high-cost cities exceeds $300,000 per apartment, not including land (California Tax Credit Allocation Committee et al. 2014). This makes a 1,500-square-foot suburban house selling for $250,000 including its land look like a bargain—especially when it comes with a good school district, a strong tax base, and safe streets. Standardized approaches to retrofits and even ADU development by the new owners could also speed the refurbishment and densification of neighborhoods, though the addition of both density and affordability would have to be managed carefully. Federal and state housing programs could encourage more such acquisitions.

Sustaining the diversity of middle-class neighborhoods can also be supported by extending the tenure of established older low-income residents who own their homes free and clear. If their homes are upgraded for energy efficiency, comfort, and health, it could prevent or delay moves to a nursing home and even extend the residents’ lifespans. We could shift the calculus of senior homeowners so that they use their housing equity for these retrofits, which will often pay off in comfort, expenses, health, and asset value. Mortgages that allow seniors to access their home equity could be designed to encourage green and healthy retrofits, based on mounting evidence that these retrofits will provide greater economic security for themselves and their families. State and federal tax credits could be offered for retrofits, extending existing tax credits in ways that reward seniors for making their homes safer and more comfortable.

*Preserve affordable housing in high-opportunity communities.* Retaining affordability in privately owned assisted housing in the face of gentrification is another important move to secure diversity. Over the past 50 years, the US has stopped building new public housing and instead subsidized private
construction of apartments with term limits on their affordability. Millions of these units provide a foothold for low-income families in middle-income communities, but in strong markets, private owners may anticipate converting the developments to market-rate housing or redeveloping them for more expensive uses. The same is true for older, “market-affordable” apartment buildings.

**Strengthen the pathway for properties to shift between ownership and rental.** People born in the 1980s and later find it challenging to pay the rent. Rental-housing shortages throughout the US, coupled with stagnant wages, have contributed to rising rents and delayed household formation, even in weak-market metro areas. For the remainder of this decade, therefore, housing and land-use policy should focus at least as much on meeting immediate rental housing needs as on rebuilding local homeownership markets. The many stakeholders interested in housing, land use, transportation, workforce development, and wealth-building need to join forces and build scenarios in which their young people will transition out of their parents’ homes into affordable rental housing and eventually into homeownership when they are ready. At the same time, policies at the state and federal levels need to shift so that major players in the housing industry (finance and development, both market rate and affordable) invent new products and practices that cause capital to flow into rental and ownership opportunities in proportions and manners that respond to changes in peak demand.

**Toward System Change**

When asked what she would do, over the course of four years, to create a planning process to make it easier to build affordable housing in her city, Cecilia Estolano, the former director of the City of Los Angeles Redevelopment Agency, responded with the following:

> You’d have to build a broad political movement that could transcend city council boundaries. You’d have to spend a lot of time building an enduring coalition of labor, affordable housing advocates, and some of the reasonable elements of the development community, and make the case that Los Angeles cannot prosper without a balanced economy and a balanced residential population. You’d have to outline a plan to construct, not just low-income housing, but workforce housing. You’d have to combine regulatory reform, entitlement-processing reform, and a genuine community planning process—and it would have to be accelerated. We can’t take 10 or 15 years to do community plan updates; that’s exactly the problem we’re in right now. I think you have to do all of the updates within five years. Otherwise, there’s no legitimacy to the process. That may seem like a Herculean and impossible effort. But that is what it will take to tackle this. Otherwise, why would anyone lend any credibility to the city’s commitment to planning?

Estolano’s answer crystallizes a strategic view about how to shift the calculus not only of Los Angeles but of many communities that do not aim for inclusive and equitable housing. She calls
attention to five key actors in building inclusion and equity in housing: both federal and state governments, which have policymaking and investment powers; private investors in the for- and nonprofit sectors; interest groups who can be organized for change; and local governments themselves. As it happens, these actors are well developed in Los Angeles. But organizing, local government capacity, and state policies and investments are lacking—and not aligned—in many other communities across the US.

To achieve system change, therefore, we need both greater capacity within each of the main actors and a more robust relationship among them. The all influence one another. Federal policies (like the Sustainable Communities Regional Planning Grant Program) and investments (like low-income housing tax credits) influence private investors, state government, local planning, and organizing in ways that are too broad and complex to outline here. These policies and investments can either encourage or discourage cohesion, participation, and diversity. Likewise, state government has wide influence on local planning and can motivate or react to organizing and set the framework for private-sector decisions and investments. But states also influence federal policy as federal agencies shift their policies to reflect state and local practice. Local governments that resist or advance inclusion spur action and reaction by the other actors.

Some observers may consider these interdependencies daunting. Instead, it is important to see them as offering multiple possibilities for progress toward inclusion and equity in housing and communities. Momentum can begin within any sector and translate via alliance with actors in other sectors. Such alliances may be issue- or campaign-based, lasting long enough to fight a single battle; others may develop into longer-lasting coalitions that build momentum for broader gains. Given that so much of the work on housing and community development is local, building alliances and fostering coalition-building needs to occur in neighborhoods and cities and push upward to the state and federal levels. The strategies presented in this paper and the other three in this series are meant to provide tools and mechanisms that could work within those local contexts. Future research needs to demonstrate how local and state actors build alliances and coalitions to develop and enact those tools and extract lessons from those successes—and from the failures—so that we can continue the momentum toward housing that fuels equity and inclusion.
Notes


4. Anna Clark calls the launch of the Detroit Works Project—intended to generate a realistic response to the city’s crisis—“terrible.” He goes on to say, “Planners sorely underestimated the number of people who would show up for community meetings—1,000 showed up for one meeting that had seating for 400. Bing flamed the worst fears of citizens by suggesting that they could be forcibly relocated to more dense neighborhoods. ‘We will depopulate some neighborhoods,’ Bing told a reporter. At another point, he said that relocating residents was ‘absolutely’ part of the plan. ‘There will be winners and losers, but in the end we’ve got to do what’s right for the city’s future,’ Bing said.” See Anna Clark, “Dave Bing’s Detroit.” American Prospect, October 2, 2013, http://prospect.org/article/dave-bing%E2%80%99s-detroit.

5. These two mechanisms are known as Chapter 40R and Chapter 40S.


7. For a wealth of resources on managing vacant properties, see the Vacant Property Research Network (http://vacantpropertyresearch.com/).

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