



The Impact of Gentrification on Women and Families in Four Brooklyn Neighborhoods

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Executive Summary

Across New York City, concern over gentrification is sharp and contentious. Defined in this report as an inflow of higher socioeconomic status households into a neighborhood composed primarily of low-income households, gentrification has left New Yorkers divided on a path forward. Proponents say that opposing growth is contradictory to inclusiveness, and see building more housing as the only way to build cities that are environmentally sustainable and welcoming to newcomers. But legacy residents and their allies maintain that displacement, rising cost of living, loss of political power, and anxiety brought on by fear of displacement and of losing one's culture and community outweigh such benefits.

To guide their grantmaking strategy for their Brooklyn Economic Justice Project, the New York Women's Foundation (NYWF) asked our Capstone Team to assess how low-income women and families in the target neighborhoods of Bedford-Stuyvesant (Bed-Stuy), Brownsville, Bushwick, and East New York can benefit from the byproducts of gentrification while avoiding its negative consequences.

We found that for the factors of displacement, housing, wages and job opportunities, civic engagement, health, public safety, and neighborhood amenities and investment, women and families in the target neighborhoods were disproportionately impacted by the negative consequences of gentrification. Repeatedly, legacy residents reported being excluded from the planning and political discourse over how even positive neighborhood changes occur. Our team also concluded that the coronavirus pandemic is now and will continue to disproportionately hurt women and families in the target neighborhoods, particularly people of color, and particularly those who were already struggling with economic and housing insecurity.

However, there is a significant opportunity to rebalance the scales. Through collaboration between public, private, and nonprofit stakeholders in the target neighborhoods, legacy women and families can remain in their homes, achieve economic growth and stability, and regain ownership over their communities. Our final recommendations encompass a pathway forward that allows low-income women and families in the target neighborhoods to enjoy the benefits of gentrification without facing displacement. While some recommendations will undoubtedly be challenging to achieve within the constraints of NYC's political environment and the ongoing coronavirus pandemic, we hope these recommendations can serve as a roadmap for the NYWF and its partners as the City transitions from emergency management to recovery.

KEY FINDINGS

Displacement	<ul style="list-style-type: none"> Gentrification exacerbates displacement, especially for women, families, and people of color.
Housing	<ul style="list-style-type: none"> Rent growth is outpacing wage growth for people at every income level. The impact is most severe for low-income households, for whom the affordable housing market is rapidly shrinking. Legacy residents are increasingly falling victim to eviction, landlord and developer harassment, deed theft, and other real estate scams, hastening displacement in these communities.
Wages & Job Opportunities	<ul style="list-style-type: none"> Gentrification brings job and economic growth, but not for legacy residents. Minority-owned businesses' share of revenue and employment remains disproportionately small.
Civic Engagement	<ul style="list-style-type: none"> Gentrification leads to loss of representation for legacy residents, via loss of elected seats and monopolization of local institutions like PTAs and Community Boards.
Health	<ul style="list-style-type: none"> Gentrification sometimes worsens the physical health of legacy residents, exacerbating pre-existing health disparities, but the research in this area is contradictory. Legacy residents experience worse mental health, especially increased anxiety & depression.
Public Safety	<ul style="list-style-type: none"> Legacy residents enjoy decreasing rates of crime, but experience increased negative police interactions, especially by way of 311 complaints and fare evasion enforcement.
Neighborhood Amenities & Investment	<ul style="list-style-type: none"> Changing neighborhood demographics by way of gentrification produce lower public-school enrollment, limiting funding for programs essential to legacy students. While some public amenities, like public parks, have improved, the City continues to hinge capital investment on neighborhood approval of upzonings, contributing to rapid gentrification.
Coronavirus	<ul style="list-style-type: none"> The pandemic will disproportionately hurt legacy, low-income women and families in the target neighborhoods through increased rates of infection and death, and by exacerbating the economic and health disparities these communities have grappled with for generations.

RECOMMENDATIONS

1	Address the lack of research connecting gentrification and gender by funding new research in this area.
2	Protect tenants by investing in organizations fighting for tenant rights and providing direct tenant services.
3	Promote long-term affordability by supporting nonprofit land ownership and development, CDFIs, and organizations that promote homeownership, and by advocating for a reduction in developer tax incentives.
4	Advocate for comprehensive city land-use planning to relieve pressure on the target neighborhoods.
5	Ensure legacy women have a stake in the local economy by funding job-training in high-growth industries and institutions supporting women-owned businesses.
6	Prevent cultural displacement and create a shared community by investing in social infrastructure and cultural institutions that promote a sense of belonging.
7	Amplify the political power of legacy women by helping them run for office and hold developers accountable.
8	Fund wraparound services for low-income women and families.

Key Terms

American Communities Survey (ACS) - a survey conducted by the U.S. Census Bureau on a yearly basis. It is sent to approximately 3.5 million residences per year to gather information about ancestry, educational attainment, employment, income, language proficiency, and other household characteristics.¹

Gentrification - an inflow of higher socioeconomic status households into a neighborhood predominantly occupied by households of relatively low socioeconomic status.

Legacy Resident - individuals already living in a given neighborhood prior to and during observed periods of gentrification.

Market-Rate Housing - residential properties that are not subject to rent restrictions or affordable housing laws imposed by the City or State government. Owners of such properties can attempt to rent or sell them at whatever price is determined by the supply and demand of the free market for housing.

Rent Stabilized Housing - housing units in buildings that meet the qualifications for Rent Stabilization that the City first imposed in 1969. Such units are protected from sharp year-to-year rent increases, and tenants are guaranteed the right to renew their lease. As of 2019, approximately 1,000,000 apartments in NYC are rent stabilized.²

New Resident - refers to individuals who move into a given neighborhood during observed periods of gentrification. Typically, these individuals are wealthier and/or have a greater earning potential, by way of higher educational attainment

Public Housing - rental housing typically owned and managed by a government entity that has the aim of being affordable to low-income residents. In NYC, the New York City Housing Authority (NYCHA),

¹ United States Census Bureau, "About the American Community Survey", accessed 20 Apr. 2020, <https://www.census.gov/programs-surveys/acs/about.html>

² New York City Rent Guidelines Board, "Rent Stabilization FAQ", accessed 20 Apr. 2020, <https://rentguidelinesboard.cityofnewyork.us/resources/faqs/rent-stabilization/#what>

provides housing to low- and moderate-income residents, and oversees the federal housing subsidy program known as Section 8.³

Redlining - systematic denial of services to residents of neighborhoods with high proportions of Black and ethno-racial minority residents. Historically in the U.S., redlining has been achieved through exploitative behavior by banks, private businesses, and governments to intentionally raise prices, deny loans, and/or discourage housing and commercial development.

Rezoning - process of modifying existing zoning codes to allow for changes in land use and building size. NYC first instituted its Zoning Resolution in 1916 (amended in 1961).⁴ Under these guidelines, the City Planning Commission (CPC) must approve special permits and authorize requirement exemptions.⁵

U.S. Census - nation-wide household survey conducted every 10 years in the United States. This survey aims to count every single individual in the United States in order to help distribute billions of dollars in public funding and determine state-by-state Congressional representation. The U.S. Census Bureau is responsible for this process. The most recent Census data is from 2010, and the 2020 Census is ongoing at the time of writing.⁶

Upzoning - refers to the process of changing zoning codes to allow for taller and/or denser building. Typically, upzoning has the goal of accommodating growing numbers of residents into previously-drawn neighborhood boundaries.

Zoning - process of dividing land in a municipality into “zones,” dictating how those lots can be used (e.g. for residential, commercial, or manufacturing purposes), and how densely structures can be built. In NYC, the New York City Department of Buildings (DOB) is responsible for enforcing the City’s Zoning Resolution.⁷

³ Nicholas Dagen Bloom and Matthew Gordon Lasner, editors, *Affordable housing in New York: The people, places, and policies that transformed a city* (Princeton University Press, 2019)

⁴ New York City Department of City Planning, *Zoning Process*, accessed 20 Apr. 2020, <https://www1.nyc.gov/site/planning/zoning/zoning-process.page>

⁵ New York City Department of City Planning.

⁶ In 2011, the City contested the Census Bureau’s official 2010 count, claiming that it had overlooked “at least 50,000 residents of Brooklyn and Queens living in homes and apartments that the bureau incorrectly concluded were vacant,” per the New York Times, August 10, 2011. <https://www.nytimes.com/2011/08/11/nyregion/ny-says-census-undercounted-brooklyn-and-queens.html>

⁷ New York City Department of City Planning.

Methodology

The methodology consisted of a variety of qualitative and quantitative methods, including interviews, a literature review, landscape analysis, public data set analysis, and stakeholder analysis. Our goal was to generate a comprehensive snapshot of the current impact of gentrification in the target neighborhoods and a power map of the stakeholders and entities with the capacity and motivation to create change around this issue.

Interviews: Our team conducted twelve structured interviews with individuals in the public, private, and social sectors to gain firsthand knowledge of gentrification's impact on women and families in the target neighborhoods. We used the interviews as an opportunity to gain insight into the challenges faced by legacy residents in these neighborhoods, existing policies and programs that address those challenges, and future projects and policies stakeholders plan to pursue. For elected officials with whom we could not schedule meetings, we compiled relevant statements from sources including campaign websites, social media, and news articles. Throughout the report, we paraphrase from the interviews we conducted. A full compendium of all interviews for this project can be found in the Project Interview Notes.

Literature Review: We conducted a thorough investigation of existing literature on the topics of gentrification, affordable housing, displacement, and poverty in NYC. By grounding our research in academic studies, we were able to shape our project to better serve community-based organizations and legacy residents on this complex issue.

Landscape Analysis: We took stock of existing policies and programs that aim to tackle the negative impacts of gentrification by reviewing a variety of sources, including news stories on issues related to gentrification in the target neighborhoods, podcasts, city mandates, government legislation, and more. This gave us a comprehensive picture of the state of gentrification in the neighborhoods of Bed-Stuy, Brownsville, Bushwick, and East New York.

Public Data Set Analysis: Our team conducted analysis of Census and American Community Survey (ACS) data for the neighborhoods of Bed-Stuy, Brownsville, Bushwick, and East New York in comparison with one another and with the borough of Brooklyn and the City of New York. We identified key indicators of gentrification and analyzed how these indicators have changed over the past decade.

Stakeholder Analysis: We constructed a power-map of key stakeholders on the issue of gentrification in the target neighborhoods. We outlined who had the power and motivation to make changes around the impact of gentrification in these neighborhoods, and determined what these parties' priorities are, where strategies overlap, and what opportunities exist for collaboration or consolidation of resources. This analysis was woven into our recommendations.

A NOTE ON PROJECT SCOPE

Target Neighborhoods: Our report aims to address gentrification's impact on the neighborhoods of Bedford-Stuyvesant, Brownsville, Bushwick, and East New York exclusively.

Target Population: Our report aims to isolate how gentrification impacts women and families.

Housing Affordability: While issues of gentrification and housing affordability remain inextricably intertwined, our report does not assess how public housing (NYCHA) or the policies surrounding it play into these issues in the target neighborhoods.

CHALLENGES WE ENCOUNTERED

1 Limited gender disaggregated data sources:

Our team was unable to identify existing data sets or studies that disaggregated gentrification's impact on the target neighborhoods by gender.

2 Public Housing:

ACS data does not isolate public housing from the overall housing supply, making it difficult to determine specific housing supply numbers by market.

3 Coronavirus:

The onset of the coronavirus pandemic limited the interviews our team was able to complete for this project. While some interviewees were willing and able to meet remotely, many were sick, unresponsive, or overwhelmed with work as their offices and programs responded to the ongoing pandemic.

Additionally, the onset of the coronavirus pandemic midway through our research project meant that we were unable to discuss the disproportionate impact of coronavirus on our target populations in all interviews. We recognize that this might render our findings less relevant to the ongoing pandemic in NYC. In all interviews, we asked interviewees to speak to the immediate needs of legacy residents in the target neighborhoods. But these needs have and continue to rapidly evolve as the pandemic plays out across the City of New York. While some interviewees were able to speak to shifting priorities in response to this crisis, many were not, and were unavailable to be re-interviewed.

Introduction

This report examines the impacts of gentrification on low-income women and families living in four gentrifying neighborhoods in Brooklyn: Bedford-Stuyvesant (Bed-Stuy), Brownsville, Bushwick, and East New York. As part of the Brooklyn Economic Justice Project, the New York Women's Foundation seeks to bring together a group of community-based organizations and fund initiatives to support women and their families in the target neighborhoods. To better inform these efforts, this report outlines the context and realities of gentrification in the target neighborhoods, the impacts on women and families, and the existing landscape of initiatives to mitigate the negative impacts of gentrification and help legacy residents better access gentrification's benefits.

For the purpose of this report, we will define gentrification as an issue of wealth:

Gentrification is an inflow of higher socioeconomic status households into a neighborhood predominantly occupied by households of relatively low socioeconomic status.

With this influx of higher socioeconomic status households comes a host of neighborhood changes, including rising incomes, changing racial composition, shifting commercial activity, and displacement of original residents.⁸ While the reality of changing racial compositions in gentrifying neighborhoods has led many to conflate gentrification with an influx of white residents, people of any race or ethnicity can be gentrifiers.⁹

MEASURING GENTRIFICATION IN THE TARGET NEIGHBORHOODS

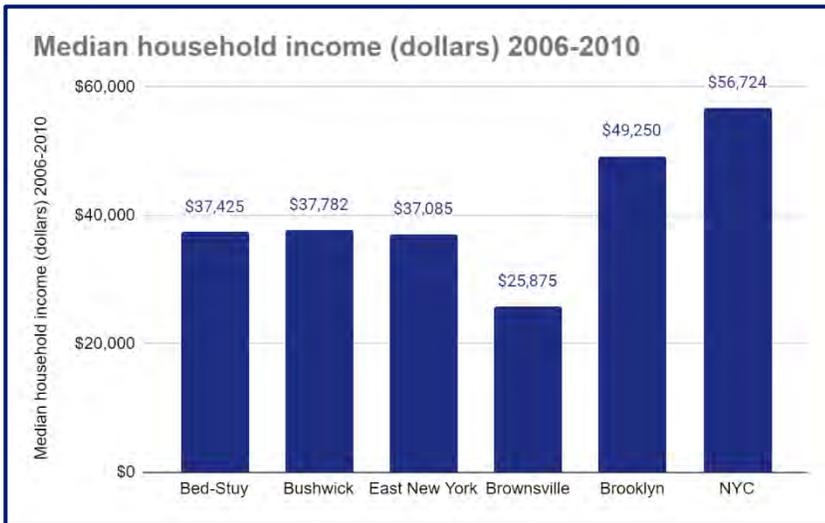
Gentrification denotes the influx of higher income residents into a predominantly low-income neighborhood. Therefore, to measure gentrification, metrics must be identified that encompass residents' wealth and earning potential.

Neighborhood Median Income: By definition, neighborhoods that are at risk of gentrification are those with a baseline median income lower than the City average. For the purposes of our analysis, we compared income data collected through the American Community Survey in 2006-2010 to the updated figures in 2013-2017.

⁸NYU Furman Center, *State of New York City's Housing and Neighborhoods in 2018*, <https://furmancenter.org/research/sonychan>

⁹Kesha S. Moore, "Gentrification in Black Face?: The Return of the Black Middle Class to Urban Neighborhoods", *Urban Geography*, vol. 30, no. 2, 2009.

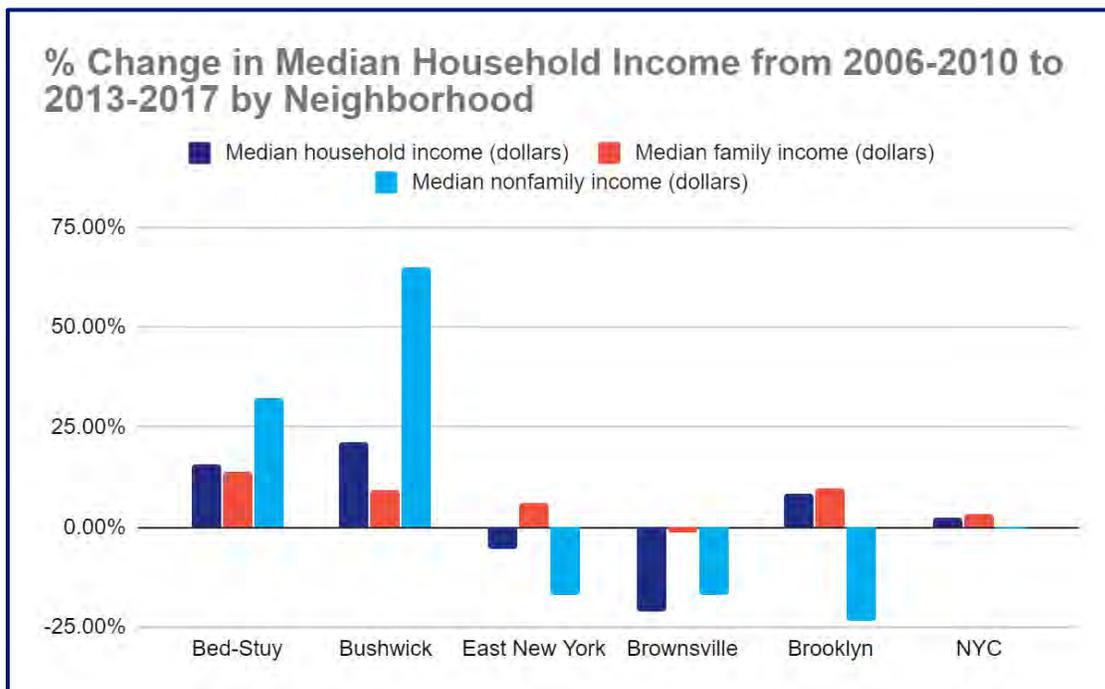
Figure 1¹¹



Based on our data analysis as summarized in Figure 1, the median income for all four neighborhoods at baseline, 2006-2010, was substantially below the citywide and borough-wide median incomes. Brownsville’s was notably lower than the rest at \$25,875 annually.¹⁰

As seen in Figure 2, the increase in median income from 2006-2010 to 2013-2017 in Bed-Stuy and Brownsville (15.8% and 21.1%, respectively) was greater than both the borough-wide increase (8.4%) and the citywide increase (2.5%).¹² Notably, the median non-family income in both neighborhoods increased significantly. Median income in East New York and Brownsville actually decreased from 2006-2010 to 2013-2017.¹³

Figure 2¹⁴



¹⁰ New York City Department of City Planning, *NYC Planning Population FactFinder*, last accessed April 20, 2020.

<https://popfactfinder.planning.nyc.gov/#12.25/40.724/-73.9868>

¹¹ New York City Department of City Planning.

¹² New York City Department of City Planning.

¹³ New York City Department of City Planning.

¹⁴ New York City Department of City Planning.

Neighborhood Median Rent Growth: In the New York University (NYU) Furman Center’s 2016 “State of New York City’s Housing and Neighborhoods in 2015” report, it divides New York City neighborhoods into three categories:

1. “Gentrifying neighborhoods”: neighborhoods that were low-income in 1990 and experienced rent growth above the median neighborhood rent growth between 1990 and 2010-2014;
2. “Non-gentrifying neighborhoods” or “persistently low-income neighborhoods”: neighborhoods that also started off as low-income in 1990 but experienced more modest growth; and
3. “Higher-income neighborhoods”: neighborhoods with higher incomes in 1990.

By this measure, Bushwick, Brownsville, and Bed-Stuy qualify as gentrifying neighborhoods, while East New York is considered non-gentrifying.¹⁵ However, this data does not take into account the demographic changes and new wave of gentrification that has occurred since 2014.

Figure 3¹⁷

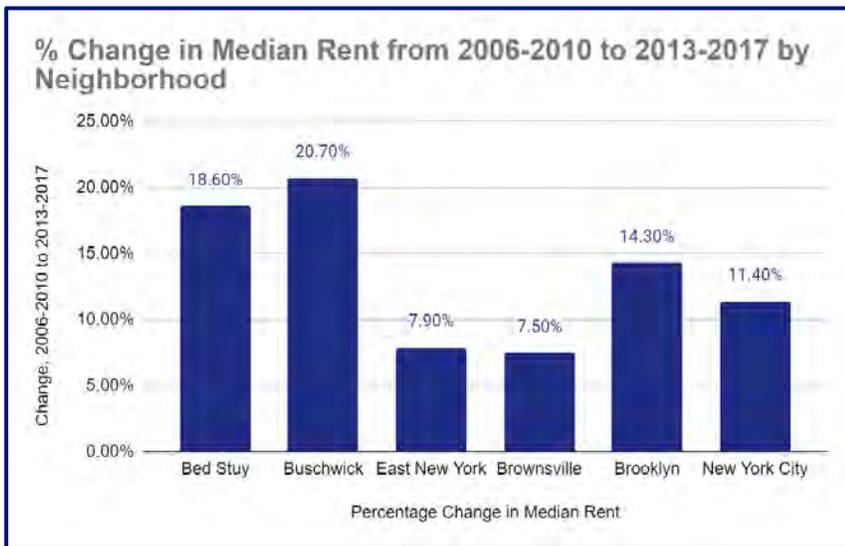


Figure 3 shows that Bed-Stuy and Bushwick have had an increase in median rent (18.6% and 20.7%, respectively) greater than both Brooklyn’s and New York City’s (14.3% and 11.40%, respectively) increase in median rent from 2006-2010 to 2013-2017.¹⁶

Neighborhood Share of College-Educated Adults: Growth in the percentage of adults with a college degree is a good indicator of gentrification because it reflects individuals’ earning potential. While new college graduates moving to low-income neighborhoods may not initially have the income to afford rents above the area median, their earning potential is much higher than the average legacy resident’s. This measure can better reflect an influx of new residents to a neighborhood, rather than any incumbent upgrading (e.g. income growth among legacy residents as a result of better job opportunities).¹⁸

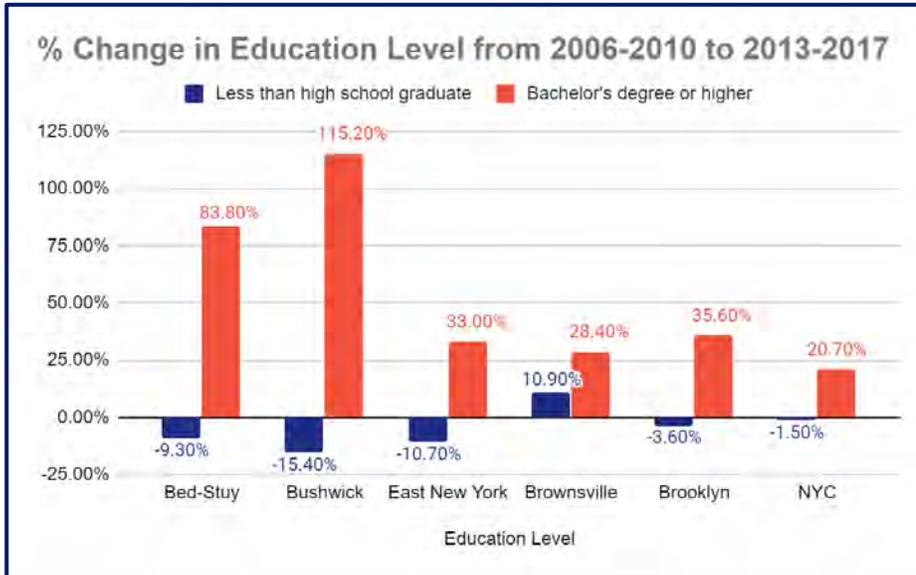
¹⁵ NYU Furman Center, *State of New York City’s Housing and Neighborhoods in 2015*, <https://furmancenter.org/research/sonychan/2015-report>

¹⁶ New York City Department of City Planning.

¹⁷ New York City Department of City Planning.

¹⁸ Kacie Dragan, et al. *Does Gentrification Displace Poor Children? New Evidence from New York City Medicaid Data*. Working Paper, 25809, National Bureau of Economic Research, May 2019.

Figure 4²⁰



Our data analysis in Figure 4 reveals that both Bed-Stuy and Bushwick saw an increase in the college-educated population between the 2006-2010 ACS and the 2013-2017 ACS, of 83.8% and 115.2%, respectively. This growth was much higher than the borough-wide increase of 35.6% and the citywide increase of 20.7%. However, East New York and Brownsville's share of the adult population with a college degree also increased by 33% and 28.4%, respectively.¹⁹

The NYC Comptroller's office also uses median rent growth and the share of college-educated adults as metrics to determine whether a neighborhood is gentrifying. According to Comptroller Scott Stringer's office, neighborhoods have gentrified since 2010 where a) the median rent in 2010 was below the median amongst all 188 NYC neighborhoods, b) there was a higher than average increase in median rent between 2010 and 2016, and c) the share of adults with a bachelor's degree increase by more than the City median.²¹ Using this definition, Bushwick and Bed-Stuy gentrified between 2010 and 2016.

In summary, our data analysis reveals that Bed-Stuy and Bushwick are experiencing increasing median income, median rent, and share of the population with a college degree. Together, this data supports the hypothesis that Bed-Stuy and Bushwick are gentrifying. Although ACS data shows that East New York and Brownsville have not seen the same trends between 2006 and 2017, our interviews and qualitative analysis lead us to believe that they are already a part of the next wave of gentrification.

¹⁹ New York City Department of City Planning.

²⁰ New York City Department of City Planning.

²¹ Adam Forman, "NYC Neighborhood Economic Profiles", *New York City Office of the Comptroller*, 3 Aug. 2018, <https://comptroller.nyc.gov/reports/nyc-neighborhood-economic-profiles/>

THE NEGATIVE IMPACTS OF GENTRIFICATION OUTWEIGH THE GOOD FOR LEGACY RESIDENTS

Gentrification is neither purely negative, nor purely positive. Instead, its impact on the target neighborhoods of Bed-Stuy, Brownsville, Bushwick, and East New York represent a delicate balancing act between happy byproducts, debilitating consequences, and middling outcomes.

As it stands, the positive impacts of gentrification in these neighborhoods are sharply outweighed by the negative impacts. But with targeted intervention, informed by scholarly research and the experiences of legacy residents, these scales can be rebalanced.



Background & Historical Context

The process of gentrification is shaped by larger economic forces, which have affected the demand for and supply of affordable housing in New York City for decades.

WHITE FLIGHT & DISINVESTMENT

Between 1970 and 1980, the population of NYC declined by more than 800,000 people, 10.4% of its population.²² “White Flight,” the large-scale migration of middle-class white people to the suburbs, was precipitated by federally-funded highway construction, mortgage subsidies, and racism, as people sought to move away from areas becoming more ethnoculturally diverse.²³

“White Flight” drained the City of tax revenue, leading to disinvestment at a time when the City was already experiencing a fiscal crisis. This resulted in concentrated poverty, unemployment, high crime rates, failing public schools, and severely deteriorated physical infrastructure, including roads, mass transit, and parks. The ongoing decline in the local manufacturing industry accelerated in 1980, triggering corporations to move to the suburbs and overseas in search of cheap land and labor. NYC became a place for poor minorities who could not afford to move to the suburbs.²⁴

FROM URBAN RESURGENCE TO GENTRIFICATION

NYC’s population was enticed back to the City by a combination of urban renewal policies, real estate development, and changing preferences for urban living.²⁵ The population in gentrifying neighborhoods in 2010, however, was still roughly 16% below its 1970 population.²⁶

NEW YORK CITY’S CAUSES OF GENTRIFICATION

As NYC’s population has grown, increased demand for housing has been compounded by various macroeconomic factors. The result in observed increases in gentrification. Below we outline some of the most prevalent New York City-specific events, policies, and practices that have contributed to the affordable housing shortage and gentrification trends seen today.

The following factors are increasing housing shortages in New York City:

²² NYU Furman Center, *State of New York City’s Housing and Neighborhoods in 2015*, 7.

²³ Ester R. Fuchs, “Governing the Twenty-First-Century City”, *Journal of International Affairs*, vol. 65, no. 2, 2012.

²⁴ Ester R. Fuchs.

²⁵ As stated in the *State of New York City’s Housing and Neighborhoods in 2015*, higher-income and non-gentrifying neighborhoods regained their 1970 population levels by 1990 and 2000, respectively.

²⁶ NYU Furman Center, *State of New York City’s Housing and Neighborhoods in 2015*, 4.

- **Reurbanization and a Changing Economy - People Follow Jobs:** In the past half century, New York City has witnessed a macroeconomic shift from a manufacturing economy to a professional services economy.²⁷ As manufacturing and industrial jobs moved out of the City, professional service jobs moved into downtown areas. This increased the demand for housing in city centers and raised housing prices.²⁸
- **Stagnating Wages and Rising Rents:** Many relatively young, college-educated individuals choose to live in lower-income urban neighborhoods, where housing costs are more affordable to them. This drives demand, and increased housing costs follow.²⁹
- **Declining Crime:** Decreasing violent crime rates made certain low-income neighborhoods in NYC more enticing to higher-income earners, driving up demand in such neighborhoods.³⁰
- **Economic Development Efforts to Bring Business to Historically Low-Income Areas:** Between 2009 and 2018, Brooklyn's private sector grew by 46%.³¹ This private sector growth has brought higher-income individuals into many historically low-income neighborhoods, increasing demand for housing.
- **NYC's History of Redlining:** Depression-era redlining maps labeled majority-minority neighborhoods in NYC - like Bed-Stuy - as "hazardous" or "declining," identifying them as dangerous areas for banks to underwrite mortgages. As recently as 2010, differences in the level of racial segregation, homeownership rates, home values, and credit scores were still apparent where these redlined boundaries were drawn.³² All four target neighborhoods were formerly redlined.³³
- **Upzoning:** Upzoning is the changing of zoning codes to allow taller and/or denser buildings. Upzoning increases building capacity, creating the opportunity to increase the supply of housing

²⁷ Matthew L. Schuerman, *Newcomers: Gentrification and Its Discontents* (University of Chicago Press, 2019).

²⁸ Schuerman.

²⁹ Derek Hyra, "Commentary: Causes and consequences of gentrification and the future of equitable development policy," *Cityscape*, 18.3, 2016.

<https://www.american.edu/spa/metro-policy/upload/hyra-2016-cityscape-proofs.pdf>

³⁰ Ingrid Gould Ellen, Keren Mertens Horn and Davin Reed, "Has falling crime invited gentrification?" *Journal of Housing Economics*, vol. 46, Dec. 2019.

³¹ Office of the New York State Comptroller, *New York City Employment Trends*, Apr. 2019, <https://www.osc.state.ny.us/osdc/rpt1-2020.pdf>

³² Daniel Aaronson, Daniel Hartley, and Bhashkar Mazumder, "The Effects of the 1930s HOLC Redlining Maps", *Federal Reserve Bank of Chicago*, Feb. 2019, <https://www.chicagofed.org/publications/working-papers/2017/wp2017-12>

³³ Robert K. Nelson et al., *Mapping Inequality*, accessed 15 Apr. 2020, <https://dsl.richmond.edu/panorama/redlining/#loc=11/40.654/-74.115&city=brooklyn-ny>

units.³⁴ In practice, developers take advantage of upzoning to target “underutilized neighborhoods” and build more market-rate housing. The prospect of upzoning by developers can spur landlords to end leases with low-income tenants in anticipation of an increased rental demand.³⁵

- **Inadequate Rent-Regulated Units:** Rent stabilization is meant to protect renters from being rapidly priced out of their homes. But the stock of rent stabilized units is not rising to meet the demand for affordable housing. Of the 860,000 apartments that were stabilized in the mid-'90s, almost 250,000 have become market-rate since.³⁶ With the number of moderately rent-burdened New Yorkers on the rise, a dearth in rent stabilized units amplifies the factors decreasing the affordable housing supply.³⁷
- **Deed Theft:** Deed theft is a crime that involves tricking renters and homeowners with fraudulent paperwork to hand over the deed to their property. Of the nearly 3,000 deed fraud complaints recorded by the City since 2014, 1,350 — about 45% — have come from Brooklyn, according to data compiled by the City’s Department of Finance.³⁸ Brooklyn accounts for just 30% of the City’s housing units. This further diminishes the supply of affordable housing.³⁹

Partly as a result of the above factors, by 2016, over one third of low-income households in NYC lived in low-income neighborhoods at risk of or already experiencing displacement and gentrification.⁴⁰ Citywide, between 2007 and 2017, the share of rental units affordable to low- and moderate-income households decreased, while the distribution of average household income became more skewed toward higher and lower incomes.⁴¹ Gentrification is a citywide (if not national) problem. And yet, what protective policies exist are insufficient to tackle the scale of impact gentrification takes on legacy residents. As things stand, communities are largely forced to address issues stemming from gentrification on their own.

³⁴ Diana Budds, “Will Upzoning Neighborhoods Make Homes More Affordable?”, *Curbed*, 30 Jan. 2020, <https://www.curbed.com/2020/1/30/21115351/upzoning-definition-affordable-housing-gentrification>.

³⁵ Alanna Schubach, “Stop Blaming The Hipsters: Here’s How Gentrification Really Happens (And What You Can Do About It)”, *Brick Underground*, 15 Feb. 2018, <https://www.brickunderground.com/rent/what-causes-gentrification-nyc>

³⁶ Marcelo Rochabrun and Cezary Podkul, “The Fateful Vote That Made New York City Rents So High”, *ProPublica*, 15 Dec. 2016, <https://www.propublica.org/article/the-vote-that-made-new-york-city-rents-so-high>

³⁷ NYU Furman Center, *State of New York City’s Housing and Neighborhoods in 2018*.

³⁸ Kimiko de Freytas-Tamura, “Why Black Homeowners in Brooklyn Are Being Victimized by Fraud”, *The New York Times*, 21 Oct. 2019, <https://www.nytimes.com/2019/10/21/nyregion/deed-theft-brooklyn.html>.

³⁹ Kimiko de Freytas-Tamura.

⁴⁰ This comprises 24% of the New York metro area’s census tracts, or more than 1.1 million households. Source: Urban Displacement Project, *Mapping Displacement*, <https://www.urbandisplacement.org/>

⁴¹ NYU Furman Center, *State of New York City’s Housing and Neighborhoods in 2018*, 24.

Neighborhood Profiles

Bedford-Stuyvesant

Population Overview

147,107 Population **25.7%** of Pop <18 **40.65%** of Households are Female-Headed
77,983 Female **10%** of Pop 65+

Neighborhood Overview

27.0% Poverty Rate **44.3%** of 4th graders at grade level, English **17.5** serious crime rate (per 1000 residents)

Health Overview

4.4 Infant mortality (per 1,000 live births) **76.8** years life expectancy

Political Overview

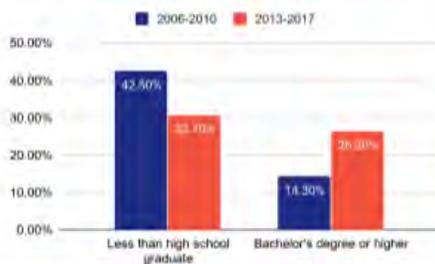
State Senate District **25**
 State Assembly District **56**
 City Council Districts **35 & 36**
 Community Board **BK 03**

Economic Overview

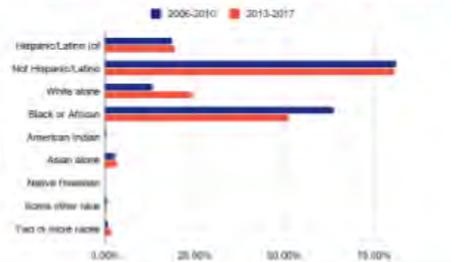
5.90% Unemployment Rate
29% Increase in Businesses 2010-2016

Demographic Changes

Change in Educational Attainment

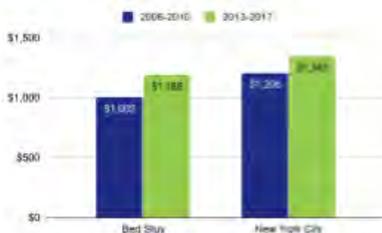


Change in Racial Demographics



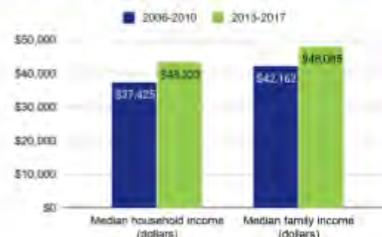
Housing Changes

Change in Median Rent



Income Changes

Changes in Median Income



Brownsville

Population Overview

57,112 Population

25.30% of Pop <18

60.98% of Households are Female-Headed

33,248 Female

11.30% of Pop 65+

Neighborhood Overview

27.8%
Poverty Rate

31.1% of 4th graders at grade level, English

18.1 serious crime rate (per 1000 residents)

Health Overview

4.9 Infant mortality (per 1,000 live births)

75.1 years life expectancy

Political Overview

State Senate District **19 & 20**

State Assembly District **55 & 60**

City Council Districts **41**

Community Board **BK 16**

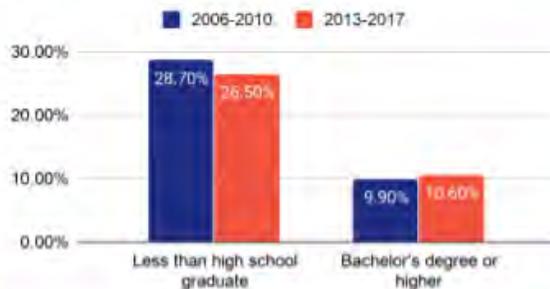
Economic Overview

6.53% Unemployment Rate

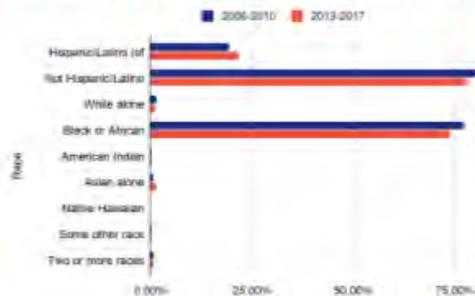
21% Increase in Businesses 2010-2016

Demographic Changes

Change in Educational Attainment

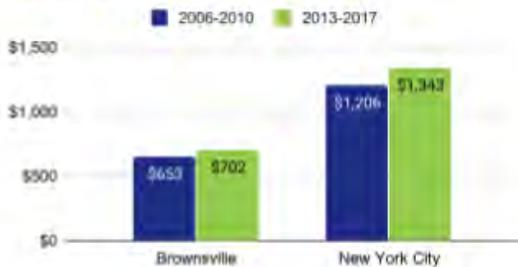


Change in Racial Demographics



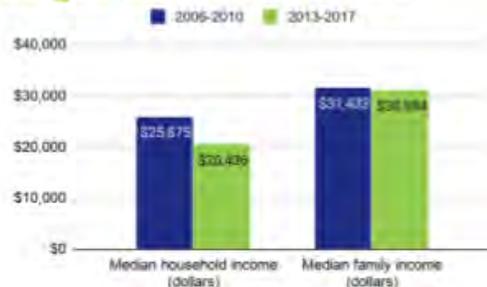
Housing Changes

Change in Median Rent



Income Changes

Changes in Median Income



See Appendix E for Sources & Assumptions

Bushwick

Population Overview

135,515 Population
68,464 Female

21% of Pop <18
8.70% of Pop 65+

42.20% of Households
are Female-Headed

Neighborhood Overview

24.0% Poverty Rate
37.0% of 4th graders at grade level, English

13.1 serious crime rate (per 1000 residents)

Health Overview

3.8 Infant mortality (per 1,000 live births)
80.4 years life expectancy

Political Overview

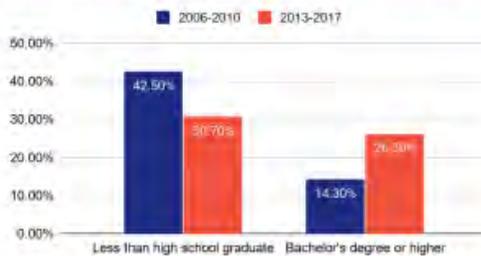
State Senate District **18**
State Assembly District **53**
City Council Districts **34**
Community Board **BK 04**

Economic Overview

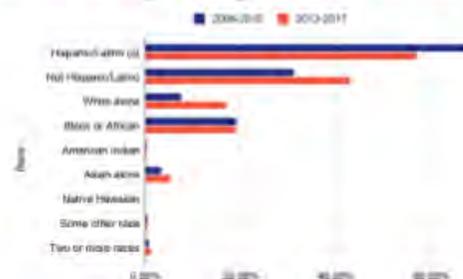
3.85% Unemployment Rate
30% Increase in Businesses 2010-2016

Demographic Changes

Change in Educational Attainment

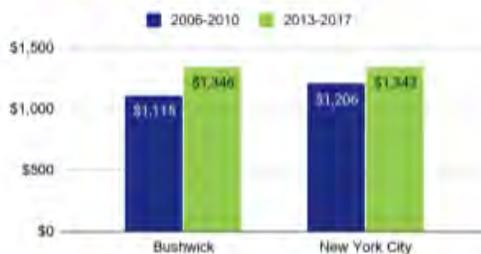


Change in Racial Demographics



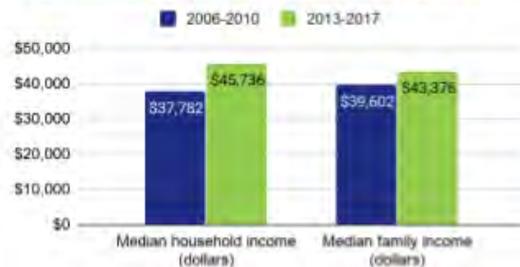
Housing Changes

Change in Median Rent



Income Changes

Changes in Median Income



East New York

Population Overview

126,489 Population **27.40%** of Pop <18 **49.64%** of Households are Female-Headed
69,630 Female **9.90%** of Pop 65+

Neighborhood Overview

21.7% Poverty Rate
35.6% of 4th graders at grade level, English

17.2 serious crime rate (per 1000 residents)

Health Overview

6.2 Infant mortality (per 1,000 live births) **78.6** years life expectancy

Political Overview

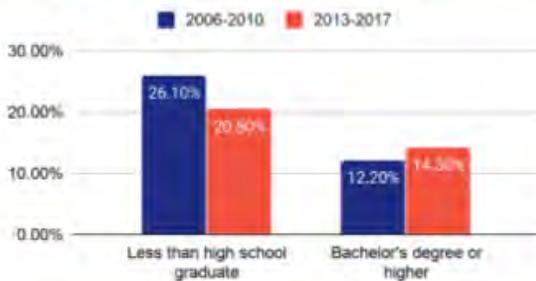
State Senate District **19**
 State Assembly District **54**
 City Council Districts **42**
 Community Board **BK 05**

Economic Overview

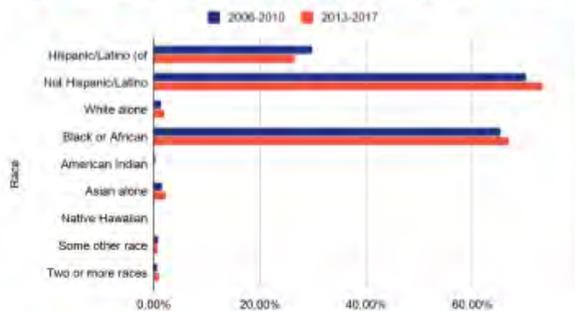
5.75% Unemployment Rate
19% Increase in Businesses 2010-2016

Demographic Changes

Change in Educational Attainment



Change in Racial Demographics



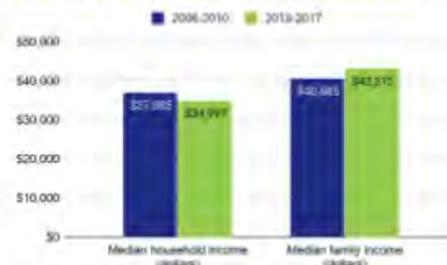
Housing Changes

Change in Median Rent



Income Changes

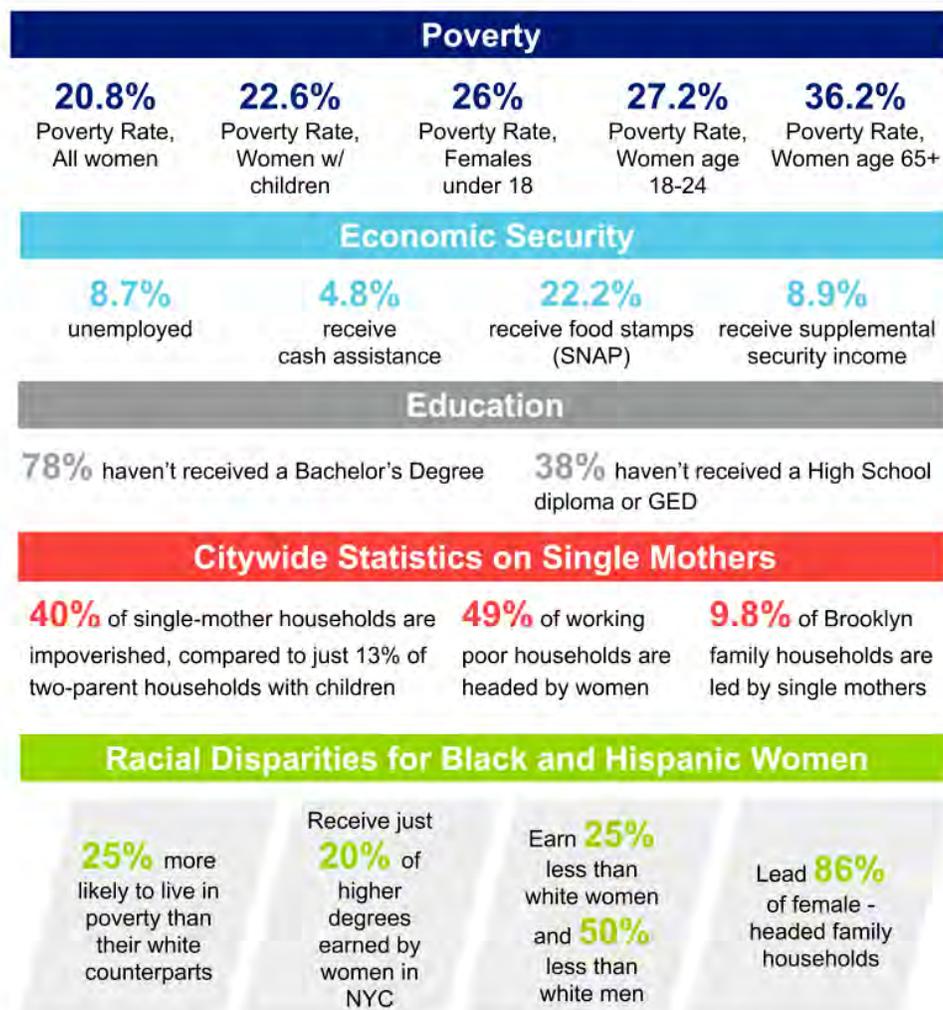
Changes in Median Income



Impact on Women & Families

A SNAPSHOT OF WOMEN IN BROOKLYN

To assess how gentrification disproportionately hurts women in NYC, we can examine a 2013 snapshot provided by the New York Women's Foundation, in conjunction with Citi Community Development and the Center for Research and Policy in the Public Interest:



⁴² C. Nicole Mason, *Economic Security and Well-Being Index for Women in New York City*, New York Women's Foundation, Mar. 2013, <http://oldnywf.gbtesting.us/wp-content/uploads/2013/04/New-York-Womens-Foundation-Report1.pdf>

Cumulatively, it is clear that gentrification has a unique, significant, and debilitating impact on women, particularly women of color, in the target neighborhoods.

Take the example of a single mother of color with two children, who serves as the sole earner for her household. She must compete for housing with new residents where every household member is college-educated and has an earning potential of 25-50% more than her own.⁴³ NYC is one of the least affordable rental markets for single women, as median rent is 111% of a single woman's median income.⁴⁴ She is likely to either be living in poverty, working multiple jobs, or both. As wealthier residents move into her neighborhood, and the individuals and businesses she's known for a lifetime are priced out, she watches with growing dread as rents rise.

The more she works, the more money she must set aside to pay for increasingly costly childcare. The more she works, the less time she can spend caring for and interacting with her children. The more she works, the less time she can spend supporting her children's education, to ensure they succeed in school and have better opportunities down the road. The more she works, the greater the physical and emotional toll she must endure over her lifetime.

Below, we will outline how gentrification impacts the health, happiness, and livelihood of low-income women and families in the four target neighborhoods.

DISPLACEMENT

Displacement of legacy residents, often people of color, is a common consequence of gentrification. Be it due to rising rents, eviction, landlord harassment, deed theft, or real estate scams, women and families in the target neighborhoods experience significant housing insecurity.

Our interviewees unanimously asserted that gentrification exacerbates displacement, especially for women, families, and people of color.

Community Board 16 (CB 16) member Deborah Williams observed that in Brownsville, low-income, single mothers are more likely to be displaced due to rising rents. Maxwell Cabello of Churches United for Fair Housing (CUFFH) emphasized the increased vulnerability of women of color, who are more likely to face evictions and housing instability. Ean Fullerton of City Council Member Robert Cornegy's office suggested that one reason women are more likely to be displaced is landlord malfeasance, as female-led households are especially vulnerable to landlord harassment and manipulation.

While research from the NYU Furman Center suggests that displacement is equally high across all low-income neighborhoods, regardless of whether they are gentrifying, our interviews demonstrated a

⁴³ C. Nicole Mason.

⁴⁴ Balazs Szekely, "Study: Gender Gap in Major US Cities—Renting Is Beyond the Reach of Most Single Women", *RENTCafé*, 16 Feb. 2017, <https://www.rentcafe.com/blog/apartment-search-2/study-gender-gap-major-us-cities-renting-beyond-reach-single-women/>

different reality.⁴⁵ To ignore the association between displacement and gentrification ignores the direct experiences of legacy residents in the target neighborhoods.

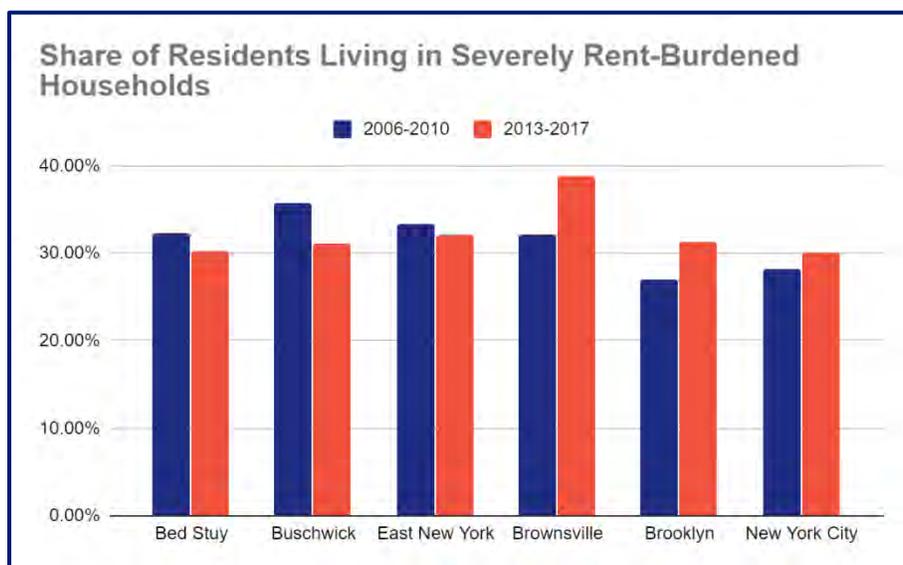
Displacement can also push women and families towards homelessness. While the academic community lacks research linking homelessness to the target neighborhoods, the demographics of legacy residents puts this population at higher risk. In January 2020, families with children represented 70% of the shelter population.⁴⁶ The New York City Department of Homeless Services' 2019 data also suggests a significant racial disparity among the shelter population. Approximately 57% of heads of household in shelters are black and 32% are Hispanic.⁴⁷ And the crisis is worsening. Since 2010, the number of families staying in shelters has doubled.⁴⁸

HOUSING

A Shrinking Affordable Housing Market

Since 2005, median rents in NYC have continued to increase, while median income has remained fairly stagnant.⁴⁹ This has resulted in a growing severely rent-burdened (as defined by the U.S. Department of Housing and Urban Development⁵⁰) population in the

Figure 5 ⁵³



target neighborhoods.⁵¹ As seen in Figure 5, a higher percentage of households are severely rent-burdened in all four target neighborhoods compared to the rest of Brooklyn and NYC.⁵²

⁴⁵ Kacie Dragan, et al.

⁴⁶ "DHS Daily Report." NYC Department of Homeless Services Daily Report, n.d.

<https://www1.nyc.gov/assets/dhs/downloads/pdf/dailyreport.pdf>.

⁴⁷ "DHS Data Dashboard - FY19." NYC Department of Homeless Services Data Dashboard: Fiscal Year 2019, n.d.

<https://www1.nyc.gov/assets/dhs/downloads/pdf/dashboard/tables/FY19-DHS-Data-Dashboard-Data.pdf>.

⁴⁸ "Findings from Win's Homelessness in NYC Survey." Win, n.d. <https://winnyc.org/homelessness-in-nyc-survey/>.

⁴⁹ New York City Department of Housing Preservation and Development, *Our Current Affordable Housing Crisis*, accessed 22 Apr. 2020,

<https://www1.nyc.gov/site/housing/problem/problem.page>

⁵⁰ The U.S. Department of Housing and Urban Development defines a household as "rent burdened" if it spends more than 30% of its income on rent, and "severely rent burdened" if it dedicates more than 50% of its income to rent.

⁵¹ Brian Cook and Andrew McWilliam, "NYC For All: The Housing We Need", *New York City Office of the Comptroller*, Nov. 2018,

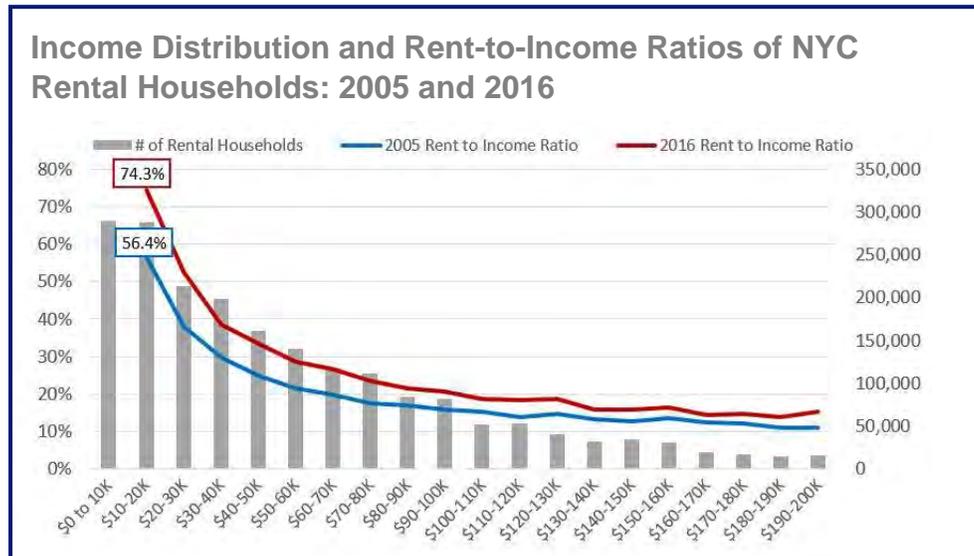
<https://comptroller.nyc.gov/reports/nyc-neighborhood-economic-profiles/>

⁵² NYU Furman Center, *CoreData.Nyc*, accessed 22 Apr. 2020, <https://furmancenter.org/coredata/userguide/about>,

⁵³ NYU Furman Center, *CoreData.Nyc*.

In a 2018 report, the office of NYC Comptroller Scott Stringer, determined that the number of rent-burdened households are increasing across the City.⁵⁴ From 2005 to 2016, rent as a percentage of income increased for NYC tenants at every income level, as illustrated in Figure 6. But the impact was most severe for low-income residents. In 2005, the average household with income between \$10,000 and \$20,000 paid 56.4% of its income toward rent. By 2016, that figure had increased to more than 74%.⁵⁵

Figure 6⁵⁶



Low-income families have suffered as the supply of affordable housing in the target neighborhoods has shrunk. Between 1999 and 2017, NYC lost over one million apartments renting for less than \$800 a month.⁵⁷

By 2017, there were approximately 560,000 more households in need of low-rent apartments than there were apartments affordable to them on the private market.⁵⁸

However, per Figure 7, the share of severely rent-burdened households decreased in Bed-Stuy, Bushwick, and East New York between 2006 and 2017. Taken in conjunction with the rise in Area Median Income in these neighborhoods, this decrease likely reflects an influx of new, wealthier residents.

⁵⁴ Brian Cook and Andrew McWilliam.

⁵⁵ Brian Cook and Andrew McWilliam.

⁵⁶ Brian Cook and Andrew McWilliam.

⁵⁷ Valeria Ricciulli, "New York City's Housing Plan Falls Short on Addressing Homelessness Crisis: Report." *Curbed New York*, 21 Aug. 2019, <https://ny.curbed.com/2019/8/21/20813581/nyc-homelessness-crisis-housing-plan-affordable-units-report>

⁵⁸ Giselle Routhier, "The Tale of Two Housing Markets", *Coalition for the homeless*, Aug. 2019, <https://www.coalitionforthehomeless.org/wp-content/uploads/2019/08/TheTaleofTwoHousingMarkets.pdf>

Figure 7⁵⁹



Interviewees echoed the need for the City to review affordable housing regulations and update what “affordable” really means for New Yorkers. For instance, Bed-Stuy City Council Candidate Sandy Nurse advocated for overhauling AMI calculations so that they are based on localized income, rather than citywide or national income. According to Nurse, this would provide a more accurate picture of what “affordable housing” means to individual neighborhoods.

Celeste Leon, the District Manager of Community Board 4 explained what the lack of affordable housing feels like for the low-income women in Bushwick.



I would sit often with the matriarch of the family, who would come into the office with government mail for help to make sure they understood it.

I had a mother come in one day with 3 kids. She’s a resident in the country; the father was still living in the Dominican Republic at the time. She was working as a home health aide and also had a part-time job. And, she was taking care of a grandparent [her mother] in the US.

She most likely had to work from 9-6 every day, then go to another job after that. Think about when she has time to interact with her children. And when it comes to housing, what will happen if they raise her rent?

Her income wasn’t enough based on the income guidelines in the affordable housing lottery. They wanted someone making \$32,000 each year. That’s not the story of just one mother in the neighborhood, that could be a lot of other mothers. And, even if you have two working parents - 30% AMI, opportunities for very low- and low-income housing, don’t happen anymore. We haven’t seen that since 2015.



Celeste Leon, District Manager, Community Board 4

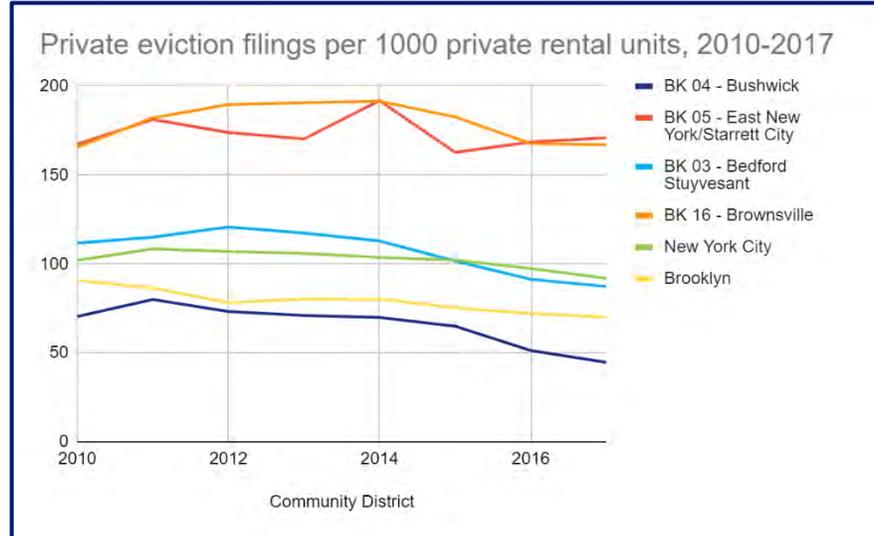
⁵⁹ NYU Furman Center, *CoreData.Nyc*.

Evictions

We also found that with the exception of Bushwick, all of the target

Figure 8⁶¹

neighborhoods' eviction rates are above the Brooklyn average, suggesting that evictions are one mechanism through which low-income women and families are being displaced. East New York and Brownsville, in particular, have much higher eviction rates, as demonstrated by our analysis of private eviction filings per 1,000 private rental units in 2017, found in Figure 8.⁶⁰



Bad Actors: Landlords and Real Estate Developers

According to Shakti Robbins-Cubas from the office of State Senator Velmanette Montgomery, Bed-Stuy's senior residents are frequently targeted by developers and landlords, in an attempt to get them to sign over their deeds. City Council Candidate Sandy Nurse confirmed this pattern, noting a huge influx of speculative housing practices and resident harassment from real estate developers - particularly for homes with six units or fewer.

These scams, including deed theft, are increasing in gentrifying neighborhoods like Bed-Stuy, with low-income, vulnerable women disproportionately falling victim. Bed-Stuy resident Shauna Paul was one of thousands of deed theft victims.

“ They just made up a fake mortgage, fake name, fake person, filed it with the Department of Taxation, and he became real. No one can find him, no one knows who he is. And here's the question. If we sold our home, there would be checks, there would be paperwork. There is nothing that shows that we sold our home at all. But the court still accepted the case, and they still refused in these people's favor. ”

- Shauna Paul, Bed-Stuy resident

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New York Attorney General Letitia James, whose office has set up a task force to investigate these scams, got to the devastating heart of the matter: deed theft by predatory developers not only results in the financial ruin of an individual or family, but also robs legacy residents of their communal wealth.⁶³

⁶⁰ NYU Furman Center, *CoreData.Nyc*.

⁶¹ NYU Furman Center, *CoreData.Nyc*.

⁶² Ben Brachfeld, "This Is a Warning," Tish James Announces New Task Force Against Deed Theft." *Bklyner*, 13 Jan. 2020, <https://bklyner.com/james-deed-theft/>.

⁶³ Ben Brachfeld.

ECONOMIC IMPACT: WAGES & EMPLOYMENT

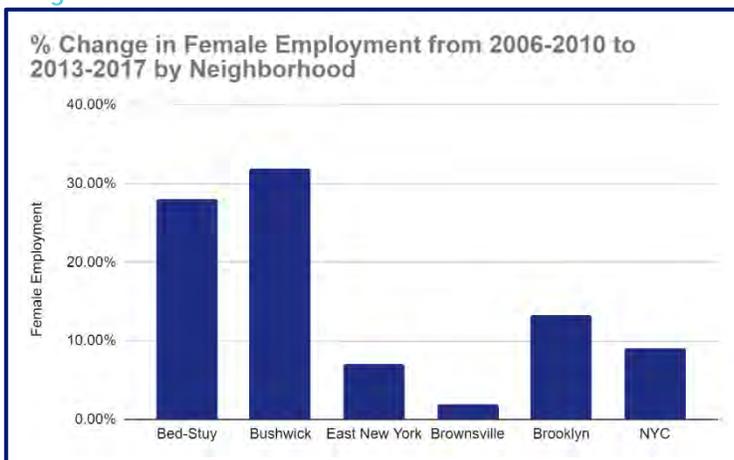
In Brooklyn, the private sector grew by 46% from 2009 to 2018, more than doubling the growth of Manhattan.⁶⁴ The total number of businesses in Brooklyn grew by 32% between 2009 and 2017, which was the fastest rate of growth among the five boroughs.⁶⁵ Many interviewees readily acknowledged how gentrification has led to this positive impact. City Council Member Laurie Cumbo, for example, said she was “thrilled to see that Brooklyn’s economy continues to set records, with [the borough’s] unemployment rates falling to a record low and employment rate growing faster since the end of the recession.”⁶⁶

But the question remains: Who benefits from job growth in the target neighborhoods? While gentrification is associated with some job growth for low-income, legacy residents, new residents - often young, white professionals - disproportionately benefit from these opportunities. White people hold nearly 50% of all higher paying jobs (>\$40,000 per annum) in gentrifying neighborhoods, despite accounting for less than 30% of the local population.⁶⁷

In our interviews, we found that legacy female residents were often excluded from this surge in new, local jobs.

Instead, many women are forced to take on more shifts at work or pick up another job to keep up with rising rent. City Council Candidate Sandy Nurse highlighted how this also increases the cost of childcare, as many women must pay extra to accommodate longer hours - feeding into a vicious cycle.

Figure 9 ⁶⁹



In Figure 9, our analysis shows that female employment increased two or three times the citywide average between 2006-2010 and 2013-2017 in quickly gentrifying neighborhoods like Bed-Stuy and Bushwick.⁶⁸ But more persistently low-income neighborhoods saw increases in female employment below the citywide and borough-wide averages. This indicates that female legacy residents have benefitted little from job growth in these neighborhoods.

⁶⁴ New York City Office of the Comptroller, *The New Geography of Jobs: A Blueprint for Strengthening NYC Neighborhoods*, 25 Apr. 2017. <https://comptroller.nyc.gov/reports/the-new-geography-of-jobs-a-blueprint-for-strengthening-nyc-neighborhoods/>

⁶⁵Office of the New York State Comptroller, *An Economic Snapshot of Brooklyn*, June 2018, <https://www.osc.state.ny.us/osdc/rpt3-2019.pdf>

⁶⁶Office of the New York State Comptroller, *DiNapoli: Brooklyn Economy Sets Records*, 15 June 2018, <https://www.osc.state.ny.us/press/releases/june18/061518.htm>

⁶⁷ Adam Forman.

⁶⁸ New York City Department of City Planning, *NYC Planning Population FactFinder*.

⁶⁹ New York City Department of City Planning, *NYC Planning Population FactFinder*.

CIVIC ENGAGEMENT

Gentrification affects a neighborhood's political environment. American University researchers found that gentrification can lead to loss of representation.⁷⁰ This happens in three ways:

1. Elected officials may pay more attention to the needs of wealthier constituents.

This was the case in Boston, where a Boston University researcher did an analysis of councilmember's responsiveness to constituents, based on wealth.⁷¹

2. Newcomers take over local political institutions like Community Boards and Parent-Teacher Associations (PTA), and redefine neighborhood agendas.

As a hyper-local governing body that makes decisions impacting neighborhood schools, the PTA is an essential civic engagement structure that allows community members to build political power. But affluent families moving into gentrifying neighborhoods often recruit a "critical mass" of similar families to enroll in the public school,⁷² and are much more likely than low-income parents to participate in PTAs.⁷³ Participation in voluntary associations can be especially important for underrepresented populations to build social and political capital.⁷⁴ It is important to note that women, often the primary caretaker of their children, are more likely to actively participate in PTAs.⁷⁵ But as neighborhoods and school districts gentrify, legacy residents may be crowded out of PTAs and denied an opportunity to exert political power.

3. Legacy residents lose actual elected seats, and thereby political power, as new residents outnumber those who have been in the community for generations.

This loss of representation is not consistent across racial groups. Researchers at the University of Idaho found that while gentrification that results in a growing white population negatively affects the election of black councilmembers in cities across the United States, the election of LatinX councilmembers is not affected by a growing white population.⁷⁶

Still, this isn't always the case; and for Bushwick, lack of political engagement among new residents is of equal concern. Community Board 4 (CB 4) Chairperson Robert Camacho expressed satisfaction with some new residents' participation on the Community Board, but frustration over the many new residents who fail to meaningfully support the community.

⁷⁰ J. Rosie Tigue, et al. *Gentrification and Racial Representation: A Comparative Analysis*. 2015, <https://www.american.edu/spa/metro-policy/upload/appam-gentrification-and-racial-representation.pdf>

⁷¹ Gabrielle Sims, *Analyzing How Gentrification Has Affected Politician Responsiveness in the Three Boston Neighborhoods* (Boston University, 2015).

⁷² Linn Posey-Maddox, *When Middle-Class Parents Choose Urban Schools: Class, Race, and the Challenge of Equity in Public Education* (The University of Chicago Press, 2014).

⁷³ Sarah D. Harwin, and Alex Sparks, "How Parents Widen—or Shrink—Academic Gaps", *Education Week*, Apr. 2017, <https://www.edweek.org/ew/articles/2017/04/19/how-parents-widen--or-shrink--academic-gaps.html>

⁷⁴ Ester Fuchs, Lorraine Minnite, and Robert Y. Shapiro, "Social Capital, Political Participation, and the Urban Community", *Social Capital and Poor Communities*, Russell Sage Foundation, 2001.

⁷⁵ Lisa Belkin, "Dads in the PTA", *Motherlode Blog*, 6 Jan. 2009, <https://parenting.blogs.nytimes.com/2009/01/06/dads-in-the-pta/>

⁷⁶ Jason Casellas and Markie McBrayer, "From Barrios to Condos: The Effects of Gentrification on Minority Descriptive Representation", *The Journal of Race, Ethnicity, and Politics*, vol. 4, no. 1, Mar. 2019.

Gentrification can exacerbate existing health disparities among vulnerable populations, including the poor, women, the elderly, and ethno-racial minority groups.⁷⁷ **The Center for Disease Control found these populations to be at an “increased risk” for consequences of gentrification, including “shorter life expectancy; higher cancer rates; more birth defects; greater infant mortality; and higher incidence of asthma, diabetes, and cardiovascular disease.”**⁷⁸

However, the research around gentrification and health is mixed. The NYU Furman Center found that gentrification in NYC has no effect on health system use or the diagnosis rates of asthma and obesity among low-income children.⁷⁹ However, the same report determined **that gentrification was associated with moderate increases in diagnoses of anxiety and depression, especially among children living in market-rate housing.**⁸⁰ In other words, while gentrification may not impact legacy residents' healthcare usage, such a trend is correlated with increased fear and anxiety, thus differentially impacting mental health and overall well-being.

Ean Fullerton of Council Member Robert Cornegy, Jr.'s office suggested that one possible pathway through which gentrification negatively impacts health is from rising costs of community health services, especially community-led maternal health and delivery services - e.g. doula services. Researchers at the Department of Health Sciences at City University determined that the stress new mothers experience during pregnancy and delivery (due to neighborhood changes) disproportionately affects low-income mothers and results in worse birth outcomes than their counterparts in non-gentrifying areas.⁸¹

Another possible mechanism between gentrification and poor health outcomes is the declining physical quality of residential buildings in gentrifying areas. Low-income families are subject to increased exposure to dangerous chemicals and substances in their buildings - like lead paint and uncovered fiberglass insulation.⁸² They are also more likely to be exposed to dust and construction debris when landlords embark on major construction in an effort to renovate (and raise the price of) residential units.⁸³ Council Member Cornegy's office cited multiple instances of landlords using construction as a mechanism of low-income tenant harassment. These bad actors intentionally engage in construction projects that are messy and release dust and chemicals into the air, all to compel legacy residents to move out of their homes, thus allowing developers to renovate and re-list units at market-rate.

On the other hand, gentrification may have some positive health impacts on low-income children. Children's health is affected by institutional resources, including by the quality of schools and recreation centers they are able to attend, which often offer low-income children healthcare services and nutritious

⁷⁷ Joanna Xing, *Gentrification in Our Backyard*, Mailman School of Public Health, Columbia University, 13 Sept. 2016, <https://www.mailman.columbia.edu/public-health-now/news/gentrification-our-backyard>.

⁷⁸ Centers for Disease Control and Prevention, *Health Effects of Gentrification*, 8 June 2017, <https://www.cdc.gov/healthyplaces/healthtopics/gentrification.htm>

⁷⁹ Kacie L. Dragan, Ingrid Gould Elen and Sherry A. Glied, "Gentrification and The Health of Low-Income Children In New York City", *Health Affairs*, vol. 38, no. 9, Sept. 2019.

⁸⁰ Kacie L. Dragan, Ingrid Gould Elen and Sherry A. Glied.

⁸¹ Mary Huynh and A.R. Maroko, "Gentrification and Preterm Birth in New York City, 2008–2010", *Journal of Urban Health*, vol. 91, no. 1, Feb. 2014.

⁸² Centers for Disease Control and Prevention, *Health Effects of Gentrification*.

⁸³ Kim Barker, "Behind New York's Housing Crisis: Weakened Laws and Fragmented Regulation", *The New York Times*, 20 May 2018, <https://www.nytimes.com/interactive/2018/05/20/nyregion/affordable-housing-nyc.html>.

meals.⁸⁴ **For legacy residents, gentrification may reduce the exposure to poverty, which is tied to healthier outcomes in children.**⁸⁵

But gentrification can also affect the mental health of legacy residents. For these individuals, the loss of social networks, community services, social support, and traditional businesses - which often function as a meeting point for the community - degrades mental health. Oftentimes, this sense of grief is hard both for legacy residents to characterize and for researchers to quantitatively measure.

“ [Qualitative studies] don't capture the sense of a familiar world slipping away, or what it feels like when the mix of languages and races on your block begins to change. They don't address the disappointment of young adults realizing they can't afford to rent near the blocks where they grew up. ”
- Justin Davidson, New York Magazine

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A mental health survey of NYC residents living in gentrifying neighborhoods conducted by researchers at the Harvard School of Public Health and the University of Pittsburgh identified gentrification and accompanying racial discrimination as the main source of mental health stress in their neighborhoods.⁸⁷ Respondents expressed feelings of sadness and loss due to rising rents, tensions with neglectful landlords, and feelings of powerlessness that followed observed patterns of gentrification.⁸⁸

This fear is made sharper by the experiences of legacy residents who have already been displaced. CB 16 member Deborah Williams said that many legacy residents in Brownsville have been forced to move as far away as Georgia to find affordable housing. CB 4 Chairperson Camacho cited several instances of legacy families moving to The Bronx and out of state.

Predictably, the mental health threats are worse for low-income women, who experience higher levels of stress than men, and often bear the brunt of both economic and domestic responsibilities in the family.⁸⁹ An NYU study found that hospitalizations for a mental health concern increases by 9% after eviction.⁹⁰ Though this data was not gender disaggregated, it is easy to see how gentrification can disproportionately affect the mental health of those already vulnerable to its negative impacts.

⁸⁴ Jessie L. C. Shmool, et al., "Identifying Perceived Neighborhood Stressors Across Diverse Communities in New York City", *American Journal of Community Psychology*, vol. 56, no. 1-2, Sept. 2015.

⁸⁵ Kriston Capps, "The Hidden Winners in Neighborhood Gentrification", *CityLab*, 16 July 2019, <https://www.citylab.com/equity/2019/07/gentrification-effects-neighborhood-data-economic-statistics/594064/>.

⁸⁶ Justin Davidson, "New Studies Say Gentrification Doesn't Really Force Out Low-Income Residents", *Intelligencer*, 5 Aug. 2019, <https://nymag.com/intelligencer/2019/08/study-gentrification-doesnt-force-out-low-income-residents.html>

⁸⁷The other two stressors are physical disorder and perceived neglect, and harassment by police and perceived safety. Source: Jessie L. C. Shmool, et al.

⁸⁸Jessie L. C. Shmool, et al.

⁸⁹Rosalind C. Barnett, Lois Ed Biener, Grace K. Baruch., et al., editors, *Gender and Stress* (Free Press, 1987).

⁹⁰ Robert Collinson and Davin Reed, *The effects of evictions on low-income households*, Dec. 2018, https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf

The link between gentrification and crime is a complicated one, that our research and interviews illustrate can be both beneficial and harmful to legacy residents. **The New York Times found falling crime to be one of the predictors of gentrification.**⁹¹ Furthermore, crime reductions are observed when high-income, college-educated, and white households and families move into low-income areas.⁹² In all the target neighborhoods, the number of crimes in the seven major categories tracked by the NYPD⁹³ has fallen since 1990.⁹⁴ CB 4 Chairperson Camacho linked lower rates of crime in Bushwick to the displacement of legacy residents. While he would once hear reports of shootings daily, with gentrification came new residents, lower crime, and “quiet.”

However, widespread and stringent policing to reverse historical crime trends has come at a cost to legacy residents. City Council Candidate Sandy Nurse said that while policing has become less intense in the past decade, a feeling of vulnerability remains for black and Latina women of increased policing. As the community changes, activities that were previously considered normal may become suspicious or offensive for new residents, increasing the involvement of law enforcement in racially diverse neighborhoods.⁹⁵ Researchers at Yale found that in NYC neighborhoods that are more racially diverse, residents were more likely to call 311 to report a complaint.⁹⁶ Camacho recognized that the declining crime he’s observed in Bushwick seemed to be correlated with increased 311 complaints (for things like loud music) and negative interactions with the police. Given that any contact with police can have a negative impact on children’s future academic achievement, this is of serious concern to legacy residents.⁹⁷

Greater police presence in the target neighborhoods has led to increased scrutiny of individuals trying to make a living. In one example cited by Asher Freeman of Council Member Antonio Reynoso’s office, a woman in Bushwick was arrested for selling churros in the subway.⁹⁸ Freeman said that the woman, who only spoke Spanish, likely did not have access to the formal economy. Serving as an informal subway vendor was her only livelihood.

Even without an increase in reports, police notoriously target low-income communities of color for fare evasion.⁹⁹ Harold Stolper, Senior Economist at the Community Service Society, concluded that fare evasion enforcement is highly correlated with poverty and race. Black and LatinX neighborhoods are policed at higher rates than predominantly white or Asian high-poverty areas. His research also showed that East New York was the most heavily policed for fare evasion of any neighborhood in Brooklyn.¹⁰⁰

⁹¹ Emily Badger, “How to Predict Gentrification: Look for Falling Crime”, *The New York Times*, 5 Jan. 2017, <https://www.nytimes.com/2017/01/05/upshot/how-to-predict-gentrification-look-for-falling-crime.html>.

⁹² Ingrid Ellen Gould, Keren Mertens Horn, and David Reed.

⁹³ Incl.: murder, rape, robbery, felony assault, burglary, grand larceny, and grand larceny auto.

⁹⁴ New York City Police Department, *Precincts*, accessed 20 Apr. 2020, <https://www1.nyc.gov/site/nypd/bureaus/patrol/precincts-landing.page>

⁹⁵ Abdallah Fayyad, “The Criminalization of Gentrifying Neighborhoods”, *The Atlantic*, 20 Dec. 2017, <https://www.theatlantic.com/politics/archive/2017/12/the-criminalization-of-gentrifying-neighborhoods/548837/>

⁹⁶ Note: Analysis of 2015-2017 311 complaints show a rate of 55 complaints per capita in gentrifying neighborhoods, compared to 46 complaints per capita in non-gentrifying neighborhoods. Source: Joscha Legewie and Merlin Schaeffer, “Contested Boundaries: Explaining Where Ethnoracial Diversity Provokes Neighborhood Conflict.” *American Journal of Sociology*, vol. 122, no. 1, July 2016.

⁹⁷ Aaron Gottlieb and Robert Wilson, “The Effect of Direct and Vicarious Police Contact on the Educational Achievement of Urban Teens.” *Children and Youth Services Review*, vol. 103, Aug. 2019.

⁹⁸ Azi Paybarah, “Police Face a Backlash After Woman Selling Churros Is Handcuffed”, *The New York Times*, 11 Nov. 2019, <https://www.nytimes.com/2019/11/11/nyregion/churro-lady-subway-arrest.html>

⁹⁹ Anna Flagg and Ashley Nerbovig, “Subway Policing in New York City Still Has A Race Problem”, *The Marshall Project*, 12 Sept. 2018, <https://www.themarshallproject.org/2018/09/12/subway-policing-in-new-york-city-still-has-a-race-problem>

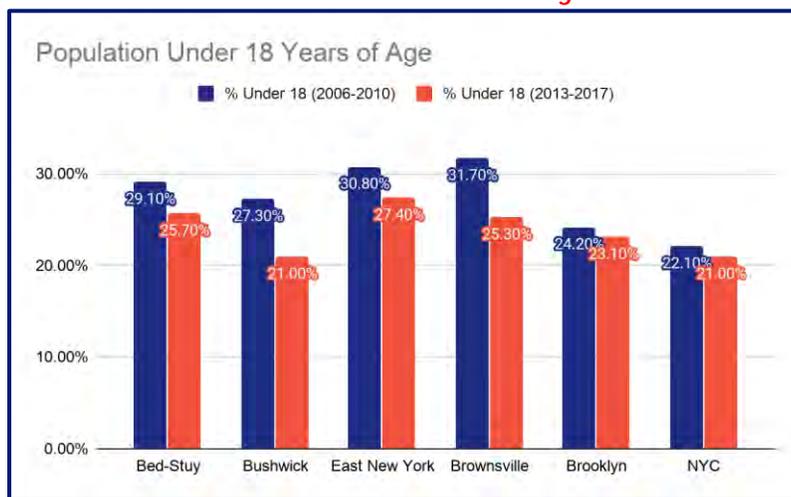
¹⁰⁰ Laura Wagner, “Here Are the Fare-Evasion Enforcement Data the NYPD Fought to Keep Secret”, *Vice*, 29 Jan. 2020, https://www.vice.com/en_us/article/y3mww7/here-are-the-fare-evasion-enforcement-data-the-nypd-fought-to-keep-secret

NEIGHBORHOOD AMENITIES & INVESTMENT

Public Schools

Another common argument that gentrification enhances neighborhoods is through capital investment. In all our interviews, concerns over changes to capital investment in gentrifying neighborhoods focused on what happens in public schools. Schools offer not just educational resources, but also free meals to low-income children. Many low-income families have come to rely on this as a food source. In 2017, 72% of NYC children received free or reduced-price lunch at school.¹⁰¹ But as the student body grew whiter and wealthier, schools chose to direct funds toward playgrounds and other facilities, neglecting the needs of legacy children.¹⁰²

Figure 10¹⁰⁴ Asher Freeman of Council Member Reynoso's office said that demographic shifts in Bushwick due to gentrification have led to a severe drop-off in student enrollment. Since enrollment is tied to school funding, local schools struggle to secure the money they need to serve the children who remain. Our analysis of ACS data in Figure 10 illustrates the degree to which the school-age population is in decline in the target neighborhoods.¹⁰³ Thus, when childless new residents move into gentrifying neighborhoods, legacy children often receive diminished resources as a result.



Public Parks

Undeniably, however, gentrification has produced some positive outcomes in the target neighborhoods; and those changes haven't gone unnoticed by residents. CB 16 member Deborah Williams noted that when she first moved into the house that she now owns in Brownsville, all of the nearby parks were "crummy." When Williams moved in 1996, her friends told her that Ocean-Hill/Brownsville was an "up-and-coming" neighborhood, and that updates to communal resources would come with time. By way of Williams' advocacy (she became the President for her Block Association), her neighborhood built an updated and well-lit park, with a track, water features for the summertime, and an exercise court. The City also installed speed bumps around the perimeter to protect neighborhood children. Williams partly

¹⁰¹ New York State - Council on Children and Families, *KWIC Indicator Narrative Details. Children Receiving Free or Reduced-Price School Lunch*, accessed 21 Apr. 2020,

https://www.nyskwic.org/get_data/indicator_narrative_details.cfm?numIndicatorID=31

¹⁰² Casey Quinlan, "Why Marginalized Families Lose in PTA Politics", *The Atlantic*, 13 July 2016,

<https://www.theatlantic.com/education/archive/2016/07/how-marginalized-families-are-pushed-out-of-ptas/491036/>.

¹⁰³ New York City Department of City Planning, *NYC Planning Population FactFinder*.

¹⁰⁴ New York City Department of City Planning,

attributes these updates to the pressures and financial resources brought on by gentrification, suggesting that the City is more amenable to capital investments in communities when higher-income, college-educated residents live. But the quality of life for Williams and other legacy residents - especially those with children - has improved from having close access to a safe community park.

Capital Investment in the Local Economy

CUFFH's Maxwell Cabello suggested that local commercial businesses could benefit from gentrification, should it accompany increased local investment. But Chris Walters of the Association for Neighborhood and Housing Development (ANHD) explained that lower-income neighborhoods are between the proverbial "rock and hard place" when it comes to capital investment and gentrification. Because neighborhoods that need capital investment the most are also the ones being gentrified, the City and big businesses can take advantage of them. In East New York, the example Walters provided, the City could offer a \$300 million capital investment in exchange for upzoning (a hypothetical the likes of which Walters said is a common occurrence). Because the community needs the investment, and because it can be difficult to turn down funds if gentrification feels like an unstoppable force, local legislators are likely to take the deal. In this way, the City can force a false choice on local politicians and community members that they must either 1) take increased capital investment and accept gentrification, or 2) accept gentrification anyway but receive no additional investment.

City Council Candidate Sandy Nurse expressed the desire for community ownership over signifiers of gentrification like bars, cafes, and boutiques. According to Nurse, legacy residents are not against "nice things," but they expect to be included in the profit, growth, and return on investment.

Disproportionate Impact on Low-Income and Minority Communities

Interviews for this report began prior to the explosion of coronavirus in NYC. Our team was therefore unable to ask all interviewees about the additional and disproportionate impact such a pandemic might have on low-income women and families in the target neighborhoods. Those who did speak to the ramifications of coronavirus, or COVID-19, indicated that not only is the pandemic more likely to directly impact low-income families (through rates of infection and death), but it is also more likely to affect such families indirectly (through an inability to navigate the transition to virtual education and work, and the elimination of in-person resources).

Data from the NYC Department of Health and Mental Hygiene supports our interviewees' suspicions. As of April 13, 2020, there were 28,035 COVID-19 cases in Brooklyn, compared to 13,705 in Manhattan.¹⁰⁵ At the neighborhood level, rates of infection for Bushwick (57-79%), Bed-Stuy (49-62%), Brownsville (57-79%), and East New York (57-79%) were much higher than Manhattan or other neighborhoods in Brooklyn.¹⁰⁶ Similarly, the NYU Furman Center found that "neighborhoods with higher rates of confirmed COVID-19 cases have lower median incomes, higher shares of residents who are black or Hispanic, and higher shares of residents under the age of 18 relative to less affected neighborhoods."¹⁰⁷ They also found that areas with higher numbers of confirmed COVID-19 cases have lower population density, but higher rates of household overcrowding.¹⁰⁸ Adding to this risk is the role of women on the pandemic frontlines. More than 60% of all frontline workers in NYC are women, including 81% in the social services and 74% in healthcare.¹⁰⁹ This evidence further suggests that low-income women and families are particularly susceptible to COVID-19.

Coronavirus Uncertainty Amplifies the Negative Impacts of Gentrification

As Asher Freeman of Council Member Reynoso's office acknowledged, it is still too early to know what long-term ramifications COVID-19 will have on low-income families and local businesses. One policy implication his office is currently grappling with is how to maintain the Council Member's pre-COVID-19 legislative agenda as new and immediate health issues take priority. With an ongoing recession, the City is anticipating decreased revenue in the upcoming fiscal year, which will mean severe budget cuts. On the individual level, the recession (combined with COVID-19-related job loss) will mean more and more families have a hard time staying afloat. Particularly vulnerable during this pandemic are female-headed households, who already experience greater rates of poverty than two-parent households.¹¹⁰

Early data suggests that, in the long-term, the pandemic will compound pre-existing issues stemming from poverty for low-income women and families. One particularly troubling uncertainty for Council

¹⁰⁵New York City Department of Health and Mental Hygiene, *COVID-19: Data*, accessed 13 Apr. 2020,

<https://www1.nyc.gov/site/doh/covid/covid-19-data.page#download>

¹⁰⁶ New York City Department of Health.

¹⁰⁷ NYU Furman Center, "COVID-19 Cases in New York City, a Neighborhood-Level Analysis", *The Stoop*, 10 Apr. 2020,

<https://furmancenter.org/thestoop/entry/covid-19-cases-in-new-york-city-a-neighborhood-level-analysis>

¹⁰⁸ NYU Furman Center, "COVID-19 Cases in New York City, a Neighborhood-Level Analysis."

¹⁰⁹ Office of the New York State Comptroller, *New York City's Frontline Workers*, 26 Mar 2020, <https://www.osc.state.ny.us/osdc/rpt1-2020.pdf>

¹¹⁰ Jack Mullan, Sophia Halkitis and Bijan Kimiagar, "Amid Bright Signs for NYC Families, Challenges Remain for Single-Parent Households", *City Limits*, 25 Oct. 2019, <https://citylimits.org/2019/10/25/amid-bright-signs-for-nyc-families-challenges-remain-for-single-parent-families/>

Member Reynoso's office is the transition to virtual schooling. **When COVID-19 struck, schools were largely unprepared for such a dramatic change in operations and lacked the technological infrastructure to make the transition from in-person to digital instruction. As such, many children - especially those with insufficient access to broadband internet - may not currently be receiving any educational instruction at all.** Depending on how long NYC schools remain physically shuttered, low-income children in the target neighborhoods will inevitably fall behind their peers, while their parents struggle to provide them 24-hour care.¹¹¹

Moreover, Michael Higgins of Families United for Racial and Economic Equality noted that the COVID-19-related economic recession will impact families' ability to pay rent. On March 20, 2020, Governor Cuomo issued a 90-day moratorium on evictions.¹¹² But Higgins referenced a growing group of activists - including the group Mi Casa No Es Su Casa - who say eviction holds are insufficient without rent and mortgage relief. These groups are currently organizing rent strikes and lobbying the Governor to issue temporary rent forgiveness.¹¹³ But so far, such efforts have gone unrewarded and the Governor is yet (as of April 23, 2020) to grant a rental pause or issue guidance to renters who have lost their source of income.

In total, the widespread toll this pandemic is taking on jobs, small businesses, education, food accessibility, housing affordability, domestic violence resources, and more will have ripple effects for months - but more likely, years - after the immediate health threat is under control.

¹¹¹ Note: In New York City, the children of Black and Latino single mothers experience poverty rates of 46 and 56%, respectively. Source: Office of New York Governor Andrew M. Cuomo, accessed 23 Mar. 2020.

¹¹² New York State, "Governor Cuomo Signs the 'New York State on PAUSE' Executive Order", *The Official Website of the New York State*, 20 Mar. 2020, <https://www.governor.ny.gov/news/governor-cuomo-signs-new-york-state-pause-executive-order>

¹¹³ Michael Kolomatsky, "Which Cities Have More Renters?" *The New York Times*, 15 Feb. 2018, <https://www.nytimes.com/2018/02/15/realestate/rent-increases-2017.html>

Landscape & Stakeholder Analysis

PUBLIC SECTOR LANDSCAPE

A network of policies and programs at the federal, state, and local levels aim to support low-income women and families in the target neighborhoods. This section will highlight the efforts of local elected officials to address the impacts of gentrification in their districts, which include all or a subset of Bedford-Stuyvesant, Brownsville, Bushwick, and East New York. A more complete summary of elected officials' positions and their policies and programs can be found in [Appendices B and C](#).

City Government

Mayor de Blasio's office has taken important steps to prevent the displacement of legacy residents in gentrifying neighborhoods. These efforts have focused on tackling housing affordability, providing legal services, freezing rents, and instituting anti-tenant harassment policies. The **Mayor's Office to Protect Tenants** was launched in 2019 to spearhead anti-harassment and tenant outreach initiatives.¹¹⁴

In 2017, the Mayor created the "Housing Plan 2.0" which aims to create and preserve 200,000 affordable homes and apartments by 2022.¹¹⁵ Since 2014, 44,145 reduced-rent apartments have been built, but analysis conducted by the City reveals that the new affordable apartments reinforce existing economic segregation, steering the poorest tenants to the poorest parts of the City.¹¹⁶ East New York has gained more Housing New York apartments than any other part of the City.¹¹⁷ Low-income women and families priced out of gentrifying neighborhoods like Bushwick and Bed-Stuy may be displaced to poorer neighborhoods where the new affordable units are disproportionately concentrated.

One program in particular within the Mayor's Housing Plan 2.0, Mandatory Inclusionary Housing (MIH), has proven controversial. MIH developers set aside up to 30% of units in new, market-rate buildings in rezoned areas for affordable units. Critics have pointed out that the program aimed to fund the development of affordable units in middle- and higher-income areas, but has disproportionately resulted in new, affordable units in persistently low-income neighborhoods. Opponents of MIH argue that affordable units should be shared among all NYC neighborhoods, with development decisions driven by

¹¹⁴The City of New York, "De Blasio Administration Financed More Than 34,000 Affordable Homes In 2018 – A New Record", *The Official Website of the City of New York*, 16 Jan. 2019, <http://www1.nyc.gov/office-of-the-mayor/news/035-19/de-blasio-administration-financed-more-34-000-affordable-homes-2018--new-record>

¹¹⁵Deputy Mayor for Housing and Economic Development Alicia Glen, "Housing New York 2.0," *The City of New York*, 2017, <https://www1.nyc.gov/assets/hpd/downloads/pdfs/about/housing-new-york-2-0.pdf>.

¹¹⁶Rachel Holliday Smith and Ann Choi, "Mayor's Affordable Housing Program Struggles to Integrate New Yorkers by Income", *The City*, 21 Jan. 2020, <http://thecity.nyc/2020/01/mayor-de-blasio-housing-program-struggles-on-income-integration.html>

¹¹⁷Rachel Holliday Smith and Ann Choi.

communities, rather than private developers. Additionally, affordability for MIH is based on Area Median Income, which means many of these “affordable” units are unaffordable to low-income New Yorkers.

An important tool to encourage affordable housing development is rezoning, which results in a politically-charged land use review process. In 2014, the de Blasio administration set forth to rezone 15 neighborhoods to spur affordable housing, but was hit by well-organized opposition in more affluent areas and community opposition in lower-income ones.¹¹⁸ One neighborhood under consideration was Bushwick. Neighborhood representatives, including Council Member Reynoso and Community Board 4, worked closely with the community to propose the Bushwick Community Plan, an alternate zoning plan. In the end, the Department of City Planning and the Mayor’s Office rejected the community’s vision for the neighborhood as of January 2020.¹¹⁹

City policy has also attempted to make the changing labor market in gentrifying communities more accessible to legacy residents. Mayor de Blasio introduced the “New York Works Plan” to incentivize private companies to create jobs, providing low-income New Yorkers a pathway to the middle class. However, Council Member Inez Barron, who represents Brownsville and East New York, has criticized the program for its lack of comprehensive job training.¹²⁰

The New York City Department of Housing Preservation and Development (HPD) is the City agency tasked with promoting the quality and affordability of the City’s housing. HPD administers programs that preserve and develop new affordable housing, protect tenants, and engage neighborhoods in the planning process.¹²¹ Through a few key programs, including Section 421-a of the Real Estate Property Tax Law and J-51, HPD increases the inventory of rent stabilized housing by granting tax exemptions to developers and owners in exchange for rent stabilized units.¹²² In 2017, 421-a was reformed to require affordable housing to be provided in all rental developments using the exemption and eliminate tax breaks for luxury condos. HPD also works with community leaders to create neighborhood-specific plans to protect affordable housing, a key tactic to prevent displacement. In partnership with dozens of City leaders, community organizations, and Brownsville residents, HPD created the “Brownsville Plan” which will invest \$1 billion to develop vacant City-owned land into more than 2,500 new affordable homes, as well as several new community spaces.¹²³

The City has enacted policies to support small businesses in gentrifying neighborhoods. For example, the **NYC Department of Small Business Services (SBS)** launched the Commercial Lease Assistance Program, which provides small businesses with legal services to protect them from predatory

¹¹⁸ Caroline Spivack, “As NYC neighborhoods push back against rezonings, de Blasio’s signature housing policy is threatened,” *Curbed New York*, March 2, 2020, accessed Apr. 2020, <https://ny.curbed.com/2020/2/6/21123983/nyc-affordable-housing-rezoning-bill-de-blasio>

¹¹⁹ Alex Williamson, “Bushwick Rezoning Plan at Impasse after City Snubs Local Reps’ Requests”, *Brooklyn Eagle*, 13 Jan. 2020, <https://brooklyneagle.com/articles/2020/01/13/bushwick-rezoning-plan-at-impasse-after-city-snubs-local-reps-requests/>

¹²⁰ Pranshu Verma, “City Council Examines De Blasio’s ‘New York Works,’ Said to Have Produced 3,000 Jobs of 100,000 Goal”, *Gotham Gazette*, accessed 22 Apr. 2020, <https://www.gothamgazette.com/city/8368-city-council-examines-de-blasio-s-new-york-works-said-to-have-produced-3-000-jobs-of-100-000-goal>

¹²¹ New York City Housing Department of Preservation and Development, *COVID - 19 Citywide Resources and HPD Services Updates*, accessed 22 Apr. 2020, <https://www1.nyc.gov/site/hpd/index.page>

¹²² New York City Rent Guidelines Board, *Changes to the Rent Stabilized Housing Stock in NYC in 2018*, 16 May 2019, <https://rentguidelinesboard.cityofnewyork.us/wp-content/uploads/2019/08/2019-Changes.pdf>

¹²³ Institute for Children, Poverty and Homelessness, “The Dynamics of Family Homelessness in Brownsville: A Neighborhood Profile”, 2020, <https://icph.maps.arcgis.com/apps/Cascade/index.html?appid=1213a0e3e1824dfa38d8fe4669ff613>

landlords.¹²⁴ They operate a Chamber On-the-Go mobile business support program, which helps small business owners access free services.¹²⁵ SBS also launched “WEnyc,” a program that offers affordable credit lines, training, and support to address the gender gap in small business ownership in NYC.¹²⁶

As the legislative arm for New York City, **the City Council** has passed a series of critically important tenant protection bills.¹²⁷ In addition to protecting residential tenants, several bills sought to protect small business tenants as well. One bill provided tax relief for businesses with incomes less than \$10 million and another fined landlords for harassing business tenants.¹²⁸

As **NYC Public Advocate**, Jumaane Williams has been a vocal opponent of “unchecked development,” which he believes causes displacement.¹²⁹ To prevent its continuation, he has proposed a bill to the City Council that would mandate racial impact studies for proposed land use actions already requiring an environmental impact analysis.¹³⁰

State Government

With majority control, New York State democrats in the Assembly and Senate passed a set of rent stabilized housing reforms in 2019.¹³¹ The Housing Stability and Tenant Protection Act of 2019 spearheaded by State Senator Zellnor Myrie expanded and made permanent rent regulations.¹³² The majority of renters who live in rent stabilized units are low-income and people of color, and this new legislation serves to protect them.

State legislators have also taken action to prevent deed theft, which ranges from “outright forgery of documents to intricate scam operations.”¹³³ An analysis of deed theft complaints reveals that they are concentrated in several Brooklyn neighborhoods, including Bed-Stuy and Brownsville. To protect her constituents in Bed-Stuy, State Senator Velmanette Montgomery introduced a bill to combat deed theft, which was signed into law in 2019.¹³⁴

¹²⁴ New York City Department of Small Business Services, *Commercial Lease Assistance Program*, accessed 20 Apr. 2020, <https://www1.nyc.gov/nycbusiness/article/commercial-lease-assistance-program>

¹²⁵ New York City Department of Small Business Services, *Chamber on-the-go*, accessed 20 Apr. 2020, <https://www1.nyc.gov/site/sbs/businesses/chamber-on-the-go.page>

¹²⁶ New York City Department of Small Business Services, *About WEnyc*, accessed 20 Apr. 2020, <https://we.nyc/about-we-nyc/>

¹²⁷ Sadeef Ali Kully, “City Council Eyes Ambitious Set of Housing Bills Before Year’s End.” *City Limits*, 16 Oct. 2019, <https://citylimits.org/2019/10/16/city-council-eyes-ambitious-set-of-housing-bills-before-years-end/>.

¹²⁸ Erin Durkin, “City Council Passes Bill to Fine Landlords for Harassing Business Tenants”, *Daily News*, accessed 22 Apr. 2020, <https://www.nydailynews.com/new-york/nyc-passes-bill-fine-landlords-harassing-business-tenants-article-1.2682716>

¹²⁹ New York City Council, *The Tax Abatement Driving up Your Rent: 421-a, as Written, Should Be History*, 24 July 2017, <https://council.nyc.gov/jumaane-williams/2017/07/24/the-tax-abatement-driving-up-your-rent-421-a-as-written-should-be-history/>

¹³⁰ New York City Council, *Legislative Research Center*, accessed 22 Apr. 2020, <https://legistar.council.nyc.gov/LegislationDetail.aspx?ID=3963886&GUID=D2C9A25B-0036-416E-87CD-C3AED208AE1B&Options=&Search=>

¹³¹ Sadeef Ali Kully.

¹³² New York State Senator Zellnor Myrie, *Senator Zellnor Y. Myrie and Senate Majority Pass Strongest Tenant Protection Bill In State History*, The New York State Senate, 17 June 2019, <https://www.nysenate.gov/newsroom/press-releases/zellnor-myrie/senator-zellnor-y-myrie-and-senate-majority-pass-strongest>

¹³³ State Senator Velmanette Montgomery, “A Legislative Report on the Hearing Regarding The Crisis Facing Homeowners in Brooklyn and throughout New York City”, *The New York State Senate*, 28 Aug. 2019, <https://www.nysenate.gov/newsroom/articles/2019/velmanette-montgomery/legislative-report-hearing-regarding-crisis-facing>

¹³⁴ Ben Brachfeld, “‘This Is a Warning,’ Tish James Announces New Task Force Against Deed Theft”, *Bklyner*, 13 Jan. 2020, <https://bklyner.com/james-deed-theft>

The New York Department of State (DOS) has considered steps to prevent tenant harassment. East New York homeowners have been targeted with aggressive offers to sell their homes, and in response, the DOS is considering a cease-and-desist zone in the area.¹³⁵ Following the 2016 East New York rezoning, homeowners have experienced increased harassment. In a cease-and-desist zone, property owners can add their name to a list of people whom real estate brokers are legally barred from contacting.¹³⁶

Governor Cuomo proposed the “Vital Brooklyn Initiative” in 2017 to address chronic social, economic, and health disparities in Central Brooklyn. The program announced that it would invest \$578 million to build 4,000+ new multi-family affordable housing units at six state-owned sites developed with community input.¹³⁷ These efforts have been concentrated in the four target neighborhoods. For example, a 2,400-unit project was announced in 2018 in East New York¹³⁸ and this past January 2020, 68 affordable and supportive housing apartments were funded for construction in Brownsville.¹³⁹

Elected officials representing the target neighborhoods have worked closely to prevent displacement. In a 2019 Housing Legislative Report, State Senator Montgomery, Brooklyn Borough President Eric Members, and Assembly Member Tremaine Wright, in partnership with several other State Senators and Assembly Members, summarized the key housing issues related to gentrification in Brooklyn.¹⁴⁰ The report identified corresponding legislative priorities, including deed theft, foreclosure, predatory banking and lending practices, unaffordable municipal charges and property taxes, foreclosure on Housing Development Fund Corporations (HDFCs), and home damages from adjacent construction.

Federal Government

The federal government has always played an important role not only in the funding of public housing, but in the development of new affordable housing in the private market. Most notably, the Low Income Housing Tax Credit (LIHTC) program provides tax incentives, written into the Internal Revenue Code, to encourage developers to create affordable housing.¹⁴¹ The U.S. Department of Housing and Urban Development (HUD) is also responsible for the housing choice voucher program, also known as Section 8 vouchers. The program administers housing choice vouchers that families may use in the private housing market.¹⁴²

¹³⁵ Jarret Murphy, “Hearing Ahead for East New York ‘Cease-and-Desist’ Zone”, *City Limits*, 24 Feb. 2020, <https://citylimits.org/2020/02/24/hearing-ahead-for-east-new-york-cess-and-desist-zone/>

¹³⁶ Jarret Murphy.

¹³⁷ New York State, *Governor Cuomo Announces \$1.4 Billion “Vital Brooklyn” Initiative to Transform Central Brooklyn*, 9 Mar. 2017, <https://www.governor.ny.gov/news/governor-cuomo-announces-14-billion-vital-brooklyn-initiative-transform-central-brooklyn>

¹³⁸ Rachel Holliday Smith, “A Closer Look at ‘Vital Brooklyn,’ Cuomo’s Plan for ‘One of the Greatest Areas of Need in the Entire State,’” *Gotham Gazette*, 14 Dec. 2018, <https://www.gothamgazette.com/state/8144-a-closer-look-at-vital-brooklyn-cuomo-s-plan-for-one-of-the-greatest-areas-of-need-in-the-entire-state>

¹³⁹ Canarsie Courier, *Governor Cuomo Announces Plans For Part Of Vital Brooklyn Initiative*, 19 Jan. 2020, <https://canarsiecourier.com/governor-cuomo-announces-plans-for-part-of-vital-brooklyn-initiative-p4629-255.htm>

¹⁴⁰ State Senator Velmanette Montgomery.

¹⁴¹ National Housing Law Project, *Low-Income Housing Tax Credits*, accessed 23 Apr. 2020, <https://www.nhlp.org/resource-center/low-income-housing-tax-credits/>

¹⁴² United States Department of Housing and Urban Development, *Housing Choice Voucher Fact Sheet*, accessed 23 Apr. 2020, https://www.hud.gov/topics/housing_choice_voucher_program_section_8

In the face of the COVID-19 pandemic, the Federal government passed the Coronavirus Aid, Relief and Economic Security (CARES) Act, which allocated \$350 billion to help small businesses keep workers employed. The initiative provides 100% federally-guaranteed loans to small businesses, which may be forgiven if borrowers maintain payrolls during the crisis or restore payrolls soon afterward.¹⁴³ Women who are small business owners in the target neighborhoods are likely suffering during the crisis, and may be taking advantage of these loans. But given the national demand for such relief, it is too early to tell if these measures have been enough to keep small businesses in the City afloat.

PRIVATE SECTOR LANDSCAPE

For the purposes of this analysis, the private sector is split into two categories: 1) those owned by locals and/or residents in the community – for example, your mom-and-pop shops or your local, independently-owned restaurants and 2) those owned by people outside the community – for example, real estate developers or national and multinational corporations.

This distinction is important because large, private institutions have scale, giving them the ability to exert influence with economic and political capital. These institutions have the capacity to promote policies that advance gentrification, and often have in pursuit of profit. For example, Target recently lobbied the City Council to change the zoning of a small parcel of land in Jackson Heights, Queens so that they could build a new store. Local activist group Queens Neighborhoods United quickly mobilized to oppose this rezoning, arguing that it would displace current small businesses and legacy residents.¹⁴⁴ Inevitably, Target’s lobbying won out, and the spot rezoning was passed.¹⁴⁵

On the other hand, small business owners have limited collective organization. This constrains their ability to deploy economic or political capital in the pursuit of influence, making them more susceptible to the negative impacts of gentrification. We found that the influx of wealthier residents seen in gentrifying neighborhoods did not benefit small or minority-owned businesses in the target neighborhoods. Although Brooklyn saw a modest increase in the number of minority-owned businesses (over 4000 new businesses added between 2007 and 2012), their share of employment and revenue remained small compared to businesses owned by new residents and/or large corporations.¹⁴⁶ And during that same time frame, the number of black-owned businesses declined for NYC at large.¹⁴⁷ CB 16 member Deborah Williams, for example, said that several small businesses have been displaced as wealthier individuals have moved into Brownsville. Additionally, the minimum wage increase and paid

¹⁴³ United States Small Business Administration, *Coronavirus Relief Options*, accessed 23 Apr. 2020, <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

¹⁴⁴ KHAFAGY, AMIR. “The Battle for Queens, New York, Is Not Just About Amazon,” January 23, 2019.

<https://journalistsresource.org/studies/government/municipal/impact-big-box-retailers-employment-wages-crime-health/>.

¹⁴⁵ Sackman, Meghan. “Target Coming to Elmhurst, Building Plans Approved by BSA.” Jackson Heights Post, June 4, 2019.

<https://jacksonheightspost.com/target-coming-to-elmhurst-building-plans-approved-by-bsa>.

¹⁴⁶ Gabe Ponce de León, “A Balancing Act in Brooklyn.” *City & State New York*, 3 Feb. 2020, <https://www.cityandstateny.com/articles/policy/small-business/balancing-act-brooklyn.html>

¹⁴⁷ Emily Nonko, “As NYC’s Gentrifying Neighborhoods Boom, Some Business Owners Are Left Behind.” *Curbed New York*, 27 Apr. 2017, <https://ny.curbed.com/2017/4/27/15449302/new-york-gentrification-economic-impact-study>.

sick leave law has placed increased economic pressure on many minority-owned and small businesses.¹⁴⁸

Locally-owned businesses working in collaboration with the City develop organizations known as “Business Improvement Districts,” or BIDs, which are “public-private partnerships to stimulate economic development and improve the overall quality of life for merchants, residents, and patrons within a defined boundary.”¹⁴⁹ Property owners and businesses typically pay additional fees to support their representing BID to undertake beautification, economic development, and other initiatives.¹⁵⁰ Three of the four neighborhoods in this analysis are represented in a BID: Bed-Stuy, Brownsville, and East New York

Bedford-Stuyvesant is represented by The Bedford-Stuyvesant Gateway Business Improvement District. The Bed-Stuy Gateway BID, founded in 2009, covers 29 blocks and is home to 443 properties and 373 businesses.¹⁵¹ Its key projects, according to a report from City & State, include supplemental sanitation, public safety, marketing, and merchant services.¹⁵²

However, the BID appears to be specifically focused on attracting and supporting small businesses, especially as gentrification takes hold of the neighborhood. Executive Director of the Bed-Stuy Gateway BID Medina Sadiq shared in an interview with City & State that she sees “balancing gentrification and merging new businesses to achieve a blended business environment” to be one of the biggest challenges facing her district. At an event in early March, 2020, the Gateway BID participated in a roundtable with Brooklyn Borough President Eric Adams where small business owners and entrepreneurs expressed their concerns, including rising rents, lack of access to capital and loans, limited networking and business opportunities, and difficulties with doing business with the City.

Brownsville is represented by the Pitkin Avenue Business Improvement District that is focused on sanitation, marketing and placemaking, beautification, and retail attraction and retention.

East New York is part of the East Brooklyn Business Improvement District (EEBID), whose mission is focused on economic development for East New York.

A chart summarizing our private stakeholder analysis can be found in [Appendix E](#).

Neighborhood and Community Plans

The private sector’s march toward gentrification prompted the creation of Community Plans, which convene elected officials, nonprofits, residents, Community Boards, and other stakeholders to lay out goals for a neighborhood’s future. The Bushwick Neighborhood Plan (BNP) builds on the neighborhood’s Community Plan, and outlines key issues for the community, including affordable housing, transportation, infrastructure, parks, neighborhood character, economic development and public health

¹⁴⁸Gabe Ponce de León.

¹⁴⁹New York City Department of City Planning, *Bushwick Neighborhood Plan*, accessed 23 Apr. 2020, <https://www1.nyc.gov/site/planning/plans/bushwick-neighborhood-plan/bushwick-neighborhood-plan.page>

¹⁵⁰Caroline Spivack, “Plans to Rezone Bushwick Are Dead, for Now”, *Curbed New York*, 13 Jan. 2020, <https://ny.curbed.com/2020/1/13/21064039/bushwick-brooklyn-rezoning-de-blasio-affordable-housing>

¹⁵¹Caroline Spivack, “Vision to Rezone Bushwick Unveiled by City”, *Curbed New York*, 24 Apr. 2019, <https://ny.curbed.com/2019/4/24/18514552/nyc-dcp-rezoning-draft-plan-bushwick>

¹⁵²Office of the New York State Comptroller, *An Economic Snapshot of Brooklyn*, June 2018, <https://www.osc.state.ny.us/osdc/rpt3-2019.pdf>

and safety.¹⁵³ Specific to the BNP are items key to ensuring the neighborhood remains accessible to legacy residents, including the preservation of manufacturing space and the creation of new historic districts to limit development.¹⁵⁴ Additionally, the proposal includes a clause for a ‘Certificate for No Harassment’, which would require building owners to “obtain a certificate from the Department of Housing Preservation and Development providing that they did not harass residents so they could work on or demolish a building”.¹⁵⁵

NONPROFIT LANDSCAPE

From the interviews conducted by NYWF with nonprofit stakeholders, it is clear that organizations are aware of gentrification’s disproportionate impact on low-income people of color, and are seeking ways to bring economic justice to rapidly changing neighborhoods. Interviewees expressed a strong desire to ‘keep power within the community’, finding strategies to stabilize neighborhoods and bolster local community-based organizations. Other prominent concerns, reflected in our research, are housing, employment, and policing issues in gentrifying neighborhoods.

Prior to the onset of our research, NYWF interviewed the following organizations:

- Brownsville Multi-Service Family Health Center
- Black Alliance for Just Immigration
- Opportunities for a Better Tomorrow
- Providence House
- JobsFirstNYC
- St. John’s Bread and Life
- Ancient Song Doula Services
- Brooklyn Anti-Gentrification
- Brooklyn Emerging Leaders Academy
- Ocean Hill-Brownsville Coalition of Young Professionals
- Diaspora Community Services
- Local Development Corporation of East New York
- New Economy Project
- Brownsville Funders
- Neighbors Together

For the purposes of this landscape analysis on nonprofits in the target neighborhoods, the sector is split into two categories: 1) nonprofits that are addressing issues that stem from gentrification in these communities and 2) nonprofits, who as organizations, are experiencing the negative side effects of gentrification themselves.

¹⁵³ Andrea Leonhardt, “Report: Brooklyn Economy Sets Records, Bed-Stuy Is Booming”, *BK Reader*, 18 June 2018, <https://www.bkreader.com/2018/06/18/report-brooklyn-economy-sets-records-bed-stuy-booming/>.

¹⁵⁴ Office of the New York State Comptroller.

¹⁵⁵ Office of the New York State Comptroller.

Organizations

Association for Neighborhood and Housing Development

The Association for Neighborhood and Housing Development (ANHD) builds community power to fight for affordable housing policies in Brooklyn. As a coalition of community groups across NYC, ANHD uses research, advocacy, and grassroots organizing to support their members to build equity and justice in neighborhoods citywide. Notably, one facet of ANHD's work is the support they provide to communities who are facing rezoning. Chris Walters at ANHD has been a key player in helping the Bushwick and East New York Community Boards develop and agree to new community plans that incorporate the Mayor's directives for achieving affordable housing units while balancing the pressures of new market-rate housing. Walters and his colleagues help reintegrate the needs and voices of the community back into the development process by working with Community Boards to create innovative, reasonable, and effective community plans that meet the needs of both legacy residents and the City.

Bedford Stuyvesant Restoration

The Bedford Stuyvesant Restoration (Restoration) "pursues strategies to close gaps in family and community wealth to ensure all families in Central Brooklyn are prosperous and healthy."¹⁵⁶ Restoration was established in 1967, and has since focused on housing, economic development, financial empowerment, constructing or renovating over 2000+ units of housing, repairing facades, providing mortgage assistance, and small business services.

Brooklyn Anti-Gentrification Network (BAN)¹⁵⁷

The Brooklyn Anti-Gentrification Network (BAN) is a "people of color-led, mass-based coalition of tenants, homeowners, block associations, anti-police brutality groups, legal and grassroots organizations working together to end the rampant gentrification and displacement of low to middle income residents of Brooklyn".¹⁵⁸ BAN is vocal in the community – in 2017, they organized a rally with about 100 residents, community members, and activists for a *March Against Gentrification, Racism, and Police Violence*. Protesters expressed their concerns over rezoning, overdevelopment, and rising rents, among other issues.¹⁵⁹ In 2018, representatives from BAN protested at a CB 4 meeting in opposition to the Bushwick Community Plan.¹⁶⁰

Brownsville Community Culinary Center¹⁶¹

The Brownsville Community Culinary Center provides a 40-week, paid culinary training program to Brownsville residents, in an effort to improve quality of life in the community. This model provides

¹⁵⁶ Bedford Stuyvesant Restoration Corporation, <https://restorationplaza.org/about-us/>

¹⁵⁷ While NYWF previously interviewed BAN, our team wanted to highlight this org as leaders in the anti-gentrification movement, and important stakeholders to engage, despite having a more aggressive and progressive agenda than this report recommends, based on interviews with legacy residents.

¹⁵⁸ Brooklyn Anti-Gentrification Network (BAN).

¹⁵⁹ Matthew Allan, "Brooklyn Residents Rally Against Gentrification, Chant, 'Brooklyn's Not for Sale!'", BK Reader, 17 Sept. 2018, <https://www.bkreader.com/2018/09/17/brooklyn-marches-against-gentrification-and-police-violence/>

¹⁶⁰ Paul Stremple, "Anti-Gentrification Protestors Break Up Bushwick Community Board Meeting", *Bklyner*, 21 June 2018, <https://bklyner.com/anti-gentrification-cb4-bushwick/>

¹⁶¹ Ginia Bellafante, "Brooklyn's Anti-Gentrification Restaurant", *The New York Times*, 27 July 2017, <https://www.nytimes.com/2017/07/27/nyregion/clus-meyer-brownsville-culinary-center-brooklyn.html>

income-generating opportunities for residents, and fresh, reasonably-priced food for community members.¹⁶²

Churches United for Fair Housing

Churches United for Fair Housing (CUFFH) is a grassroots organization that works towards community empowerment through community organizing, youth engagement and by providing sophisticated social services. Their key issues include affordable housing, tenant rights, immigrant rights, land use, and racial equity. CUFFH's network of members, allies, partnerships, and activists reaches tens of thousands of people across the City.¹⁶³

Right to the City

Right to the City Alliance (RTTC) emerged in 2007 'as a unified response to gentrification and a call to halt the displacement of low-income people, people of color, marginalized LGBTQ communities, and youths of color from their historic urban neighborhoods. This national alliance includes a branch in NYC.¹⁶⁴

Nonprofits Negatively Impacted by Gentrification

Nonprofits suffer from the negative consequences from gentrification, including higher operating costs as rents rise on their existing infrastructure; displaced clients and the associated effect of nonprofits then providing services to the newer, often more affluent, residents.¹⁶⁵

¹⁶² Cate Corcoran, "Brownsville Restaurant and Culinary Project Aims to Transform Lives", *Brownstoner*, 27 Dec. 2017, <https://www.brownstoner.com/brooklyn-life/brownsville-community-culinary-center-claus-meyer-restaurant-philip-hoffman-melting-pot-bcc-nonprofit/>

¹⁶³ Churches United for Fair Housing, <https://www.cuffh.org/>

¹⁶⁴ Right to the City Alliance, <https://righttothecity.org/>

¹⁶⁵ Regina Hopkins, "The Rent Is Too Darn High for Nonprofits, Too", *Washington Post*, 4 Nov. 2016, https://www.washingtonpost.com/opinions/the-rent-is-too-darn-high-for-nonprofits-too/2016/11/04/5716235e-a060-11e6-a44d-cc2898cfab06_story.html

STAKEHOLDER POWER MAP

In Figure 11, stakeholders across the public, private, and social sectors are mapped based on the power that they hold to affect the economic and political forces of gentrification and the level of support they have for the programs that NYWF would be spearheading and funding to support low-income women and families.

In order to implement the recommendations in the following section, NYWF can use this stakeholder analysis to identify partners and supporters. Stakeholders who are highly supportive are potential partners, and are split between those with high power and those with low power – both groups are worth engaging. Stakeholders with low support but high power are the “advocacy targets” and would be the best audience to influence decision-making and market forces related to gentrification. We recommend investing minimal effort in the stakeholders who have low interest and low power.

Figure 11



Recommendations

The New York Women's Foundation can play a pivotal role in preventing displacement and enhancing benefits related to gentrification.

1. Address the Lack of Research and Resources Connecting Gentrification and Gender

Through the process of compiling this report we have found a dearth of research on the connection between gender and gentrification. Without research and data explicitly identifying the disproportionate impact of gentrification on women, we must extrapolate from multiple sources how women are uniquely impacted. Therefore, our first recommendation is for NYWF to spearhead the conversation about supporting low-income women and families in gentrifying communities by funding research in this area.

The following recommendations propose efforts that NYWF can fund, form coalitions around, and/or build capacity for in order to prevent displacement and enhance benefits for the women who are legacy residents in the target neighborhoods. While these recommendations will support all legacy residents, they will be more acutely felt by women who are disproportionately impacted by their changing neighborhoods.

2. Protect Tenants in the Target Neighborhoods

While the 2018 rental protections package represented an enormous step in protecting tenants' rights, low-income women and families who rent in the target neighborhoods continue to face challenges in maintaining stable housing. NYWF can help protect renters in the target neighborhoods in two key ways:

Support grassroots and advocacy organizations fighting for tenant rights.

Priority should be placed on organizations whose policy agendas align with those that have emerged from our interview process, including:

- a. Campaigning for **Just-Cause or Good Cause Evictions**, which would give every renter the right to renew their lease with a limited rent increase, and prevent landlords from evicting renters without good cause.
- b. **Extending the statewide moratorium on evictions beyond mid-June**, when it is currently slated to expire.¹⁶⁶ With New York State on PAUSE until at least May 15,¹⁶⁷ and unemployment at a record

¹⁶⁶ Caroline Spivack, "New York Halts Evictions Due to Coronavirus Pandemic", *Curbed New York*, 16 Mar. 2020, <https://ny.curbed.com/2020/3/16/21180842/coronavirus-new-york-state-eviction-moratorium>

¹⁶⁷ MSNBC, "Gov. Cuomo Extends 'New York on Pause' through May 15", 16 Apr. 2020, <https://www.msnbc.com/msnbc/watch/gov-cuomo-extends-new-york-on-pause-through-may-15-82138693794>.

high,¹⁶⁸ it will take many months beyond the end of the Governor's 90-day moratorium for the local and national economy to recover.

- c. **Suspending the collection of rent and utility payments** until further notice, to prevent tenants from being displaced or price-gouged amid this pandemic.
- d. Working toward a **Statewide Housing Guarantee**, because until safe and affordable housing is redefined as an essential right for all New Yorkers, private entities will continue to profit at the expense of low-income women and families.

Support nonprofit, direct service providers that specialize in tenant services.

NYWF can play a critical role in helping to fund community-based organizations (CBO) whose education and legal services support women and families at risk of eviction in the target neighborhoods. This is particularly important in light of COVID-19, when both legacy residents and the CBO's that support them are experiencing financial turmoil.

The clearest opportunity for partnership is with The Upstate Downstate Housing Alliance, also known as Housing Justice for All. This coalition of over 70 organizations representing tenants, homeless New Yorkers, and public housing residents (including the Brooklyn Anti-Gentrification Network, Churches United for Fair Housing, and the Association for Neighborhood Housing Development) helped pass the 2018 rental protections package.¹⁶⁹

3. Promote long-term affordability in the target neighborhoods

Support CBOs Promoting Nonprofit Ownership and Land Development

As a trusted funder in the target neighborhoods, NYWF can play an important role in funding and building capacity for nonprofit organizations which own and develop land to support affordable housing. Community Development Corporations (CDCs) are nonprofit, community-based organizations focused on revitalizing underserved neighborhoods. They commonly develop affordable housing.¹⁷⁰ Community Land Trusts (CLTs) are also nonprofit, community-based organizations, but serve a specific mission to promote community stewardship of land, to ensure long-term housing affordability. Similarly, limited-equity co-ops are organizations of residents in multi-family buildings in which households own a share of the building and can be sold below market-rate. The co-op recoups a percentage of equity earned on every transaction in order to subsidize the next shareholder.¹⁷¹

¹⁶⁸ Nelson D. Schwartz, "'Nowhere to Hide' as Unemployment Permeates the Economy", *The New York Times*, 16 Apr. 2020, <https://www.nytimes.com/2020/04/16/business/economy/unemployment-numbers-coronavirus.html>.

¹⁶⁹ *Housing Justice For All*, www.housingjusticeforall.org/who-we-are-1.

¹⁷⁰ Community Wealth: A Project of Democracy Collaborative, *Community Development Corporations (CDCs)*, accessed 23 Apr. 2020, <https://community-wealth.org/strategies/panel/cdcs/index.html>

¹⁷¹ Benjamin Schneider, "CityLab University: Shared-Equity Homeownership," April 29, 2019, <https://www.citylab.com/equity/2019/04/home-ownership-ideas-housing-co-ops-shared-equity-land-trust/585658/>

Women in the target neighborhoods can look to CDCs, CLTs, and co-ops to provide affordable housing as their neighborhoods gentrify. NYWF could help make these alternatives available to women and families in Brooklyn, as CLTs and limited-equity co-ops often need large initial investments to procure land and buildings, but can lower costs in the long run by preserving the City’s affordable housing stock. NYWF could provide financial resources, partnership, and capacity-building to establish nonprofit developed and owned affordable housing.

The City could be a powerful partner in this effort. The Mayor’s Office and the Office of Housing Preservation and Development (HPD) have announced the “New Neighborhood Pillars Program” to help community organizations acquire rent stabilized buildings to prevent displacement in gentrifying neighborhoods.¹⁷² They are also advancing the growth of CLTs by working with Enterprise Community Partners to secure funding for community-based land trusts that preserve and create affordable housing.¹⁷³

Support CDFIs to Provide Credit and Funding to Underserved Women and Families

Community Development Financial Institutions (CDFIs) provide credit and financial services to people and communities underserved by mainstream commercial banks and lenders.¹⁷⁴ These financial institutions can offer low-rate loan products to help nonprofit developers and CLTs purchase buildings to create or protect affordable units.¹⁷⁵ Low-rate loan products can also help landlords who accept Section 8 vouchers fix and maintain properties if they commit to not displacing tenants or raising rents.¹⁷⁶

Promote Homeownership Among Women in the Target Neighborhoods

NYWF can help more women in the target neighborhoods become homeowners by supporting the organizations that make this dream possible for first-time homebuyers, borrowers of color, and low-income legacy residents. Such organizations offer services like:

1. Housing counseling, closing cost assistance, and down payment subsidies.
2. Accessible and affordable savings accounts, checking accounts, personal or mortgage loans to build credit, and working capital to start or expand small businesses (see CDFIs section above)
3. Low-cost co-op support, training, and preservation services

¹⁷² Deputy Mayor for Housing and Economic Development Alicia Glen.

¹⁷³ Jenny Yang, “Enterprise Community Land Trust Initiative,” Enterprise Community Partners, 2019, <https://www.enterprisecommunity.org/resources/enterprises-community-land-trust-initiative-8920>

¹⁷⁴ “Community Development Financial Institutions (CDFIs),” Community Wealth: A Project of Democracy Collaborative, 2020, <https://community-wealth.org/strategies/panel/cdfis/index.html>.

¹⁷⁵ California Reinvestment Coalition, *Anti-Displacement Code of Conduct: How Banks, Private Equity and Wall Street Can Stop Contributing to Displacement*, 24 Aug. 2018, <http://cceda.com/wp-content/uploads/Anti-displacement-best-practices-10.16.18.pdf>.

¹⁷⁶ California Reinvestment Coalition.

Opportunities for local partnership in this area could include organizations like The New York Mortgage Coalition,¹⁷⁷ Brooklyn Cooperative Federal Credit Union,¹⁷⁸ and The Urban Homesteading Assistance Board.¹⁷⁹

Realign Market Incentives for Private Real Estate Developers

Developers are offered sizable tax incentives to help the City meet its housing shortage, but these incentives have failed to produce housing that is affordable to those who need it.

These incentives - most notably, the 421-A Tax Abatement - must be reduced, and rewritten to ensure a greater proportion of units are affordable to low-income women and families. Rather than incentivizing affordable housing on a Yes/No basis, tax breaks should be offered at graduated levels based on affordability, to promote mission-driven developers.

New York state must offer similar incentives to suburban communities, to prompt the creation of more affordable housing in suburban areas accessible to NYC by public transit. Building more affordable units in the areas surrounding NYC will help lessen the burden on low-income communities to meet the affordable housing demand.

4. Advocate for Comprehensive City Land Use Planning to Relieve Pressure on Target Neighborhoods

To counter the cyclical upzoning and development of low-income communities, the City must reevaluate the way it conducts city planning. Legacy residents see two areas for reform:

Mandatory Inclusionary Housing (MIH)

The city has an unofficial policy of mapping MIH only where they are increasing density, but asking low-income neighborhoods to bear the burden of creating the affordable housing stock the City needs fuels the negative consequences of gentrification. Instead, our report finds that MIH would be most equitable and effective if it:

- a. Used local median income to determine affordability, instead of area median income, and;
- b. Was a required, citywide practice for all new developments, regardless of neighborhood.

Rezoning Practices

Our interviews highlighted the need for several zoning reforms, including:

¹⁷⁷ New York Mortgage Coalition, <https://nymc.org/>

¹⁷⁸ Brooklyn Cooperative, <https://www.brooklyn.coop/>

¹⁷⁹ The Urban Homesteading Assistance Board, <https://www.uhab.org/history>

- a. Promoting upzoning in middle- and high-income neighborhoods (particularly those with good transit access, e.g. Forest Hills), to alleviate pressure on low-income neighborhoods to meet the housing demand.
- b. Approaching zoning as a citywide process, encouraging every neighborhood to do its fair share in creating new units to meet the housing demand.
- c. Increasing Community Board and resident involvement in zoning and city planning.
- d. Abandoning the practice of neighborhood-wide upzoning. Instead, block-specific zoning can help maintain neighborhood character and reduce out-of-context developments.

A Note on NYCHA:

The state of NYC’s public housing requires special mention. Columbia GSAPP Professor Lance Freeman emphasized the risk that NYCHA housing could become so deteriorated that it begins to lose units. There are many responsible for this deterioration - lack of federal oversight and funding¹ and local mismanagement by NYCHA itself the most prevalent.¹ Asher Freeman of City Council Member Reynoso’s office acknowledged that NYCHA almost certainly requires federal intervention. But Lance Freeman, Asher Freeman, and CUFFH’s Maxwell Cabello agree on one point: *NYCHA desperately needs funding*. And until it receives the funds necessary to bring its units up to code - but better yet, expand - those at the lowest income bracket will continue to suffer from the acute shortage of affordable units.

5. Ensure Women who are Legacy Residents have a Stake in the Local Economy

The NYU Furman Center has identified the *Flatbush Caton Market* as an example of a redevelopment project that highlights and protects legacy businesses. Urbane Development and BRP Companies were commissioned by the NYC Economic Development Corporation to redevelop the Flatbush Caton Market, but committed to rent to the 40+ Caribbean retail vendors in the original market. They also developed a business training curriculum, comprehensive marketing strategy to reimagine the market, and direct technical assistance to the entrepreneurs.

¹⁸⁰

NYWF could support CDFIs or other institutions offering micro-enterprise loans and loan products for small, women-owned businesses. The Foundation could also directly fund services to help small businesses negotiate leases, navigate tenant harassment, reduce regulatory burden, and access legal services. Community Boards and organizations drafting Community Benefit Agreements can also include provisions that require developers to hire local residents, contract with local firms, and incorporate legacy retailers into redevelopment plans.

While the public sector has made efforts to provide pathways to the growing private sector in Brooklyn

through programs like the “New York Works Plan,” critics have pointed out the lack of job training to

¹⁸⁰Urbane Development, *Flatbush Caton Market*, accessed 23 Apr. 2020, <http://urbane-dev.com/projects/flatbush-caton-market/>.

make these programs truly accessible. NYWF could support efforts to map the high-growth industry areas and occupations, identify job training programs that could provide skills training, and support employer partnerships to create tenable employment pathways to new jobs in Brooklyn that pay a living wage. Possible partners include organizations like Opportunities for a Better Tomorrow and Brownsville Community Culinary Center, which provide paid job-skills training opportunities in the target neighborhoods.

6. Prevent Cultural Displacement and Create a Shared Community

NYWF can help prevent cultural displacement in the target neighborhoods by investing in social infrastructure and cultural institutions that promote a sense of belonging. The New York Public Library has been a strong partner to develop institutions like the Schomburg Center for Research in Black Culture in Harlem, devoted to the research, preservation, and exhibition of materials focused on African American, African Diaspora, and African experiences.¹⁸¹

The Foundation can also partner with and fund community-based organizations that can engage women in local civic life planning and help resolve cultural conflicts. For example, the Hudson Guild serves a primary role in making the Chelsea neighborhood a place where people come together to help others and themselves through education, skill-building, and joint action.¹⁸²

7. Amplify the Political Power of Women who are Legacy Residents

Help Women Run for Office

To help legacy residents maintain and increase their political power, the NYWF can support organizations that offer political training and financial resources to first-time candidates. NYWF could forge a pipeline between Community Boards and community-based organizations in the target neighborhoods and organizations like Run for Something¹⁸³ and Arena¹⁸⁴, which offer support to progressive candidates and their staff. NYWF could also consider partnership with organizations specializing in female candidates, as Community Board 16 member Deborah Williams identified female-led activism as a major source of political change in her neighborhood. Potential partners could include She Should Run,¹⁸⁵ Emily's List,¹⁸⁶ and Emerge.¹⁸⁷ While we recognize that NYWF is a registered 501(c)(3) nonprofit, we believe there are still opportunities to conduct civic engagement while remaining apolitical and in compliance.

¹⁸¹ New York Public Library, *About the Schomburg Center for Research in Black Culture*, accessed 23 Apr. 2020, <https://www.nypl.org/about/locations/schomburg>

¹⁸² Hudson Guild, *Our Programs*, accessed 23 Apr. 2020, <https://hudsonguild.org/our-programs>

¹⁸³ Run for Something, accessed 23 Apr. 2020, <https://runforsomething.net/>

¹⁸⁴ Arena, accessed 23 Apr. 2020, <https://arena.run/>

¹⁸⁵ She Should Run, accessed 23 Apr. 2020, <https://www.sheshouldrun.org/>

¹⁸⁶ Emily's List, <https://emilyslist.org/>

¹⁸⁷ Emerge America, <https://emergeamerica.org/>

Help Women and Families Hold Developers Accountable

The Bushwick Community Plan: In 2013, Brooklyn CB4 contacted the offices of Council Members Antonio Reynoso and Rafael Espinal to request a study of Bushwick, addressing concerns about out of context development occurring in the neighborhood. This set into motion a planning process that took four years of collaboration and prolonged effort - an apt timeline to comprehensively tackle Bushwick's most pressing concerns. The final document represents a vision of what residents want for their neighborhood's future, and a roadmap to achieve that future. And yet, as of April 2020, the plan is yet to be implemented. Per the plan's introduction, "The strength and effectiveness of this plan will ultimately depend on local power to implement it and sustain it over the long term." And unfortunately, City Hall and the de Blasio Administration have resisted moving forward with the Bushwick Community Plan, despite the tremendous work that went into its creation. **Until community plans like Bushwick's are deemed enforceable, the needs and wants of low-income communities will continue to be cast aside.**

Through our interviews, we found two key methods that allow women and families to have voice and choice in the development of their neighborhood.

The first is a **Community Benefit Agreement (CBA)**, which are legal contracts between the developer and community groups spelling out the benefits a developer promises to the community as part of a development deal. This could include setting aside a certain number of affordable units for legacy residents, hiring locally for the project itself, and even offering support for other local infrastructure projects.

The second is the **Community Plan**, a document through which local elected officials, city agencies, Community Boards, community-based organizations, and residents collaborate to write a document outlining a long-term vision for the neighborhood. Topics covered in such a plan typically include housing, land use, open space, economic development, transportation, and community health and resources.

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NYWF can support people in the target neighborhoods to engage in practices like Community Plans and CBAs by connecting them to organizations who facilitate such planning - like the Association for Neighborhood Housing Development - and convening coalitions to engage in these important processes. But the greatest priority must be in supporting organizations that advocate for making such plans **enforceable**. Until developers are held accountable for honoring CBAs, and City Hall held responsible for honoring Community Plans, the voices of women and families in the target neighborhoods will continue to be stifled.

8. Fund Wraparound Services for Low-Income Women & Families

¹⁸⁸ Bushwick Community Plan / Plan Comunitario para Bushwick, *Bushwick Community Plan*, accessed 23 Apr. 2020, <http://www.bushwickcommunityplan.org/welcome>

NYWF can also support low-income women and families in the target neighborhoods by lessening the burden of the impacts of gentrification on access to education, healthcare, and homelessness services.

We recommend NYWF fund direct services organizations like senior citizen housing and recreation, early childhood education and daycare, youth recreation and job training, infant and maternal healthcare, parks programming, mental healthcare, and settlement houses. NYWF has convening power and can bring together a strong network of local organizers and nonprofits who are fighting the harmful effects of gentrification.

RECOMMENDATIONS SUMMARY TABLE

	RECOMMENDATION	DESCRIPTION
1	Address the lack of research connecting gentrification and gender by funding new research in this area.	Spearhead the conversation about supporting low-income women and families in gentrifying communities by funding research in this area.
2	Protect tenants by investing in organizations fighting for tenant rights and providing direct tenant services.	Support grassroots and advocacy organizations fighting for tenants' rights, in addition to nonprofits and direct service providers that specialize in tenant services.
3	Promote long-term affordability by supporting nonprofit land ownership and development, CDFIs, and organizations that promote homeownership, and by advocating for a reduction in developer tax incentives.	Support nonprofits like Community Development Corporations and Community Land Trusts that promote nonprofit ownership and land development. Contribute to Community Development Financial Institutions that provide credit and financial services to underserved communities. Promote homeownership among women in the target neighborhoods. Advocate for realigning market incentives for private real estate developers.
4	Advocate for comprehensive city land-use planning to relieve pressure on the target neighborhoods.	To counter the cyclical upzoning and development of low-income communities, advocate for reformed Mandatory Inclusionary Housing policies and city planning practices.
5	Ensure legacy women have a stake in the local economy by funding job-training in high-growth industries and institutions supporting women-owned businesses.	Support women-owned businesses and job training programs so women can access new employment opportunities.
6	Prevent cultural displacement and create a shared community by investing in social infrastructure and cultural institutions that promote a sense of belonging.	Invest in social infrastructure and cultural institutions that promote a shared sense of belonging for new and legacy residents.
7	Amplify the political power of legacy women by helping them run for office and hold developers accountable.	Help women run for office and support women to hold developers accountable by building political power in community spaces.
8	Fund wraparound services for low-income women and families.	Fund organizations that provide direct services like senior citizen housing and recreation, early childhood education and daycare, youth recreation and job training, infant and maternal healthcare, parks programming, mental healthcare, and settlement houses.

Conclusion

This report finds that the impacts of gentrification on low-income women and families in the target neighborhoods of Bed-Stuy, Brownsville, Bushwick, and East New York are woefully imbalanced. The negative impacts of gentrification on legacy residents - displacement and rising rents chief among them - far outweigh gentrification's positive byproducts, like lower crime and local job growth.

New York City has emerged as the epicenter of the global coronavirus pandemic, and the current shutdown places added stress and strain on those who already experienced economic and housing insecurity. Coronavirus has exacerbated the pervasive inequalities that women and families in the target neighborhoods face. It has laid bare the weakness of our healthcare and social welfare systems, and the insufficiency of measures like stock market trends and unemployment rates to encompass the economic experience of Americans. Coronavirus will undoubtedly have a deadly and debilitating long-term impact on the legacy residents in the target neighborhoods. But as New York state and New York City transition to recovery, the pandemic also provides opportunity for stakeholders throughout these communities to come together to ask: What kind of world do we want to create?

Appendix

Appendix A: Interviewees

We reached out to the following list of interviewees. Those highlighted in yellow were completed in person or on the telephone. For the elected officials highlighted in green, we completed a thorough scan of their public statements as they relate to gentrification.

Public Sector	Private Sector	Social Sector
Congressman Hakeem Jeffries	CitiBank Economic Community Development	Homeowners Association
Congresswoman Yvette Clarke	Real estate firms & Developers	Coalition for Community Advancement
Congresswoman Nydia Velázquez	L&M Developers	Downtown Brooklyn Partnership
Brooklyn Borough President Eric Adams	Hudson Companies	Voras Enterprise
Brooklyn Chamber of Commerce	Small businesses	Bed-Stuy Restoration Corporation
Public Advocate Jumaane Williams	Therapy Wine Bar	Bridge Street Development Corporation
Council Member Inez Barron	Bigger businesses	Central BK Economic Development Corporation
Council Member Antonio Reynoso	Starbucks	NYU Furman Center
Council Member Alicka Ampry-Samuel		Columbia GSAPP
Council Member Laurie Cumbo		Families United for Racial and Economic Equality
Council Member Robert Cornegy		Association for Neighborhood and Housing Development
State Senator Velmanette Montgomery		Cypress Hills Local Development Corporation
State Senator Julie Salazar		A resident of East New York
State Senator Zellnor Myrie		Families United for Racial and Economic Equality (FUREE)
State Senator Roxanne Persaud		
Assembly Member Rodneyse Bichotte		
Assembly Member Maritza Davilla		
Assembly Member Charles Barron		
Assembly Member Latrice Walker		
Assembly Member Tremaine Wright		
BK Community Board 3		
BK Community Board 16		
BK Community Board 4		
BK Community Board 5		
City Council Candidate Sandy Nurse		

Appendix B: Target Neighborhood Elected Officials and Priorities Related to Gentrification

Neighborhood	Office	Elected Official	Priorities Related to Gentrification
Bedford - Stuyvesant & East New York	U.S. House of Representatives District 8	Hakeem Jeffries	<ul style="list-style-type: none"> Change tax code to give tax-exempt financing to developers who make at least 50% of their units affordable (30% for moderate-income and 20% for low-income)
Brownsville	U.S. House of Representatives District 9	Yvette Clarke	<ul style="list-style-type: none"> Job training so that new jobs in Brooklyn are accessible to low-income populations
Bushwick	U.S. House of Representatives District 7	Nydia Velázquez	<ul style="list-style-type: none"> Was involved in Bushwick Community Plan, community-driven neighborhood plan to promote community development and stem the negative effects of gentrification
Bushwick	New York State Senate District 18	Julia Salazar	<ul style="list-style-type: none"> Ran on a platform of ending the vacancy decontrol that incentivizes tenant harassment and eviction; end preferential rents and limit MCI-induced rent increases, fighting upzonings, and expanding rent stabilization Her “good cause” eviction bill is first step towards universal rent control Effort to designate all of Kings County as cease-and-desist zone for five years (S1253) Co-sponsored bill requiring racial impact study on proposed land use actions Note: lion’s share of her votes came from gentrified parts of the district
Brownsville	New York State Senate District 20	Zellnor Myrie	<ul style="list-style-type: none"> Spearheaded the Housing Stability and Tenant Protection Act to expand and protect rent regulations
Brownsville & East New York	New York State Senate District 19	Roxanne Persaud	<ul style="list-style-type: none"> Effort to designate all of Kings County as cease-and-desist zone for five years (S1253) Supportive of new affordable housing built in East New York as part of the Governor’s Vital Brooklyn Initiative Tenant displacement legal clinic

Bedford - Stuyvesant	New York State Senate District 25	Velmanette Montgomery	<ul style="list-style-type: none"> • Introduced a bill to combat deed theft; passed into law • Led the community-based efforts to create the “2019 Housing Legislative Report” which detailed current and future efforts to address predatory practices like deed theft, foreclosure, predatory banking and lending practices, unaffordable municipal charges and property taxes, foreclosure on Housing Development Fund Corporations (HDFCs), and home damage from adjacent construction • Promoting home ownership • Promoting community land trusts
Bushwick	New York State Assembly District 53	Maritza Davilla	<ul style="list-style-type: none"> • Co-sponsored a bill requiring racial impact study on proposed land use actions
Bed-Stuy & East New York & Bushwick	New York State Assembly District 54	Erik M. Dilan	<ul style="list-style-type: none"> • Supportive of state legislation that would protect homeowners against harassment and real estate speculation • Homeownership Bill of Rights
Brownsville	New York State Assembly District 55	Latrice Walker	<ul style="list-style-type: none"> • Sponsored bill A6277 to increase fiscal support for affordable housing, home ownership, construction, and rehabilitation • Fighting against tenant harassment
Bedford - Stuyvesant	New York State Assembly District 56	Tremaine Wright	<ul style="list-style-type: none"> • Led the community-based efforts to create the “2019 Housing Legislative Report” which detailed current and future efforts to address predatory practices like deed theft, foreclosure, predatory banking and lending practices, unaffordable municipal charges and property taxes, foreclosure on Housing Development Fund Corporations (HDFCs), and home damage from adjacent construction • Effort to designate cease-and-desist zones in Brooklyn
Brownsville	New York State Assembly District 60	Charles Barron	<ul style="list-style-type: none"> • Civic power for communities of color • Job training for low-income residents
Brownsville	New York City Council District 41	Alicka Ampry-Samuel	<ul style="list-style-type: none"> • Calls for strict, community-benefit agreements with private developers

Bedford - Stuyvesant	New York City Council District 35	Laurie Cumbo	<ul style="list-style-type: none"> ● Preserve affordable housing at risk of being bought out by private developers
Bedford - Stuyvesant	New York City Council District 36	Robert Cornegy	<ul style="list-style-type: none"> ● Affordable and sustainable retail leasing opportunities for small business owners ● Protecting tenants from construction harassment ● Tenant support - legal services ● Community Benefit Agreement survey for prospective developers ● Addressing the Third Transfer Program and deed theft crisis in Bed-Stuy
East New York	New York City Council District 42	Inez Barron	<ul style="list-style-type: none"> ● Pushing to end the use of area median income to determine affordability ● Chose not to vote in the vote for Mayor's zoning plan for East New York
Bushwick	New York City Council District 34	Antonio Reynoso	<ul style="list-style-type: none"> ● Providing right to counsel in housing court, expanding certificate of no harassment areas to ensure landlords aren't harassing tenants, anti-harassment provisions increasing legal penalties ● Before the pandemic, wanted to look at funding to orgs for services, capital improvements, to leverage for zoning changes in Bushwick ● Pushing for extended moratorium on evictions ● Increasing wages as method to make rent more affordable
New York City	New York City Public Advocate	Jumaane Williams	<ul style="list-style-type: none"> ● Racial impact studies on proposed land use actions ● Hold predatory landlords accountable ● Rezoning must be done with community needs in mind and in partnership with communities ● Former tenant organizer ● Tenant protections ● Rent regulation
Brooklyn	Brooklyn Borough President	Eric Adams	<ul style="list-style-type: none"> ● Tenant displacement legal clinic ● Identifies gentrifiers as young, white newcomers
Bushwick	Brooklyn Community Board 4	Robert Camacho, Chair	<ul style="list-style-type: none"> ● Community-based rezoning; Proposed the Bushwick Community Plan which would rezone 300 blocks of Bushwick; rejected by Mayor's Office in January 2020 ● Preventing displacement and evictions

			<ul style="list-style-type: none"> • Nonprofit and community ownership of land
Bedford - Stuyvesant	Brooklyn Community Board 3	Richard Flateau, Chair	<ul style="list-style-type: none"> • Exploring Community Benefit Agreements as a way to hold private developers accountable • Protecting homeowners and affordable rental housing
East New York	Brooklyn Community Board 5	Andre Mitchell, Chair	<ul style="list-style-type: none"> • Pushed back against recent upzoning in East New York
Brownsville	Brooklyn Community Board 16	Genese Morgan, Chair	<ul style="list-style-type: none"> • Brownsville Community Plan focuses on affordable housing, access to healthy food, safe public spaces, job training and efforts to promote home ownership¹⁸⁹ • Create Community Benefit Agreements to encourage responsible development and local job creation • Push for senior citizen recreation, affordable daycare

¹⁸⁹ New York City Department of Housing Preservation and Development, *The Brownsville Community Plan*, <https://www1.nyc.gov/assets/hpd/downloads/pdfs/services/the-brownsville-plan-executive-summary.pdf>

Appendix C: Summary of Key Issues Related to Gentrification and the Policies and Programs Proposed and/or Passed to Address Them

Issue Area	Sub-Issue	Selected Policies and Programs
Housing	Property Owner Protection	<ul style="list-style-type: none"> • State: Deed theft Bill S1688/A5615 (signed into law)
	Tenant Protection	<ul style="list-style-type: none"> • City: NYC Tenant Support Unit to support New Yorkers experiencing landlord harassment, at risk of displacement, or need home-related repairs • City: Right to counsel in housing court • City: Expanding certificate of no harassment areas to ensure landlords don't harass tenants • City: Moratorium on evictions in the face of the coronavirus pandemic • City: Worst Landlords Accountability Act to hold predatory landlords accountable (to be introduced) • State: Housing Stability and Tenant Protection Act of 2019 (passed into law)
	Foreclosure	<ul style="list-style-type: none"> • State: Settlement Conference Procedures & Pre-Foreclosure Notices Made Permanent in 2019 Budget • State: Burden of proving right to foreclosure on banks and investors S5160/A5619 (signed into law) • City: \$20 million was allocated in the 2019 budget for "Communities First" to provide free nonprofit housing counseling and legal services to New Yorkers at risk of losing their homes
	Land Use	<ul style="list-style-type: none"> • Community: Responsible Development Policy (Community Board 6) • City: Rezoning of up to 15 neighborhoods to encourage affordable housing • City: In 2017, the City reformed 421-a, a program which requires affordable housing be provided in all rental developments using the exemption and eliminates tax breaks for luxury condos

	Affordable Housing	<ul style="list-style-type: none"> • City: Building more affordable housing units through Mandatory Inclusionary Housing (key areas for improvement: MIH should be applied to every neighborhood to increase supply, and should be defined by local income level not a city- or state-wide income) • City: Protecting rent stabilized units • City: Considering provisions of Section 8 housing that historically render residents ineligible once they reach 250% of the poverty line • State: Home Stability Support will be a new statewide rent supplement for families and individuals who are eligible for public assistance benefits and who are facing eviction, homelessness or loss of housing
	Displacement	<ul style="list-style-type: none"> • City: Racial Impact Study required for proposed land use actions Int 1572(in committee)
	Banking and Lending Practices	<ul style="list-style-type: none"> • State: Credit Union Bill to allow credit unions to receive same economic incentives as banks to operate in underserved communities through Banking Development District program S727A/A3320 (signed into law) • State: Reforming Bank Obligations During Sale of Mortgage to provide additional protections to homeowners if their mortgage loan is sold or transferred during the modification process S5017A/A92A (signed into law)
	Impacts of Construction	<ul style="list-style-type: none"> • State: Adjoining Construction Notification Bill S4519A/A5823B (signed into law) • City: Tenant Protection Plan in NYC Administrative Code provides list of compliance categories to safeguard the building occupants
	Community Land Trusts	<ul style="list-style-type: none"> • City: City Council funded \$870k in FY2020 discretionary funding for Community Land Trusts • State: Community Land Trust tax exemptions and income-restricted homeownership property S3469B (in committee)
Small Businesses	Pandemic Response	<ul style="list-style-type: none"> • Federal: CARES to provide federally-backed loans during the pandemic
	Support for Small Businesses	<ul style="list-style-type: none"> • City: Chamber on the Go program provides mobile business support to small business owners • State: Opportunities for small businesses and women- and minority-owned businesses S6418A (signed into law)

	Tenant Protection	<ul style="list-style-type: none"> • City: Bill to offer developers incentives if they agree to give “mom and pop” retailers space in their projects at below market rents • City: Penalties for landlords for harassing small business tenants and allocation of \$3.6 million to cover legal costs associated with fighting unscrupulous property owners (signed into law)
Workforce Development	Job Training	<ul style="list-style-type: none"> • City: “New York Works Plan” to incentivize private companies to create jobs providing low-income New Yorkers a pathway to the middle class
Promoting Civic Engagement	Access to Community Boards	<ul style="list-style-type: none"> • City: Language access at Community Board meetings • City: Established 8-year Community Board term limits to encourage responsiveness to community needs

Appendix D: Summary of Private Sector Stakeholders and Tools to Impact Gentrification

Private Sector Actors		Impact on Target Neighborhoods	Bed-Stuy	Brownsville	Bushwick	East New York
Small Business Owners	+	Support local economies, and most often, provide jobs for community residents	✓	✓	✓	✓
Larger Corporations	-	National franchises, such as Starbucks, often drive out smaller, local businesses	✓	✓	✓	✓
Real Estate Developers	-	Able to take advantage of loopholes in zoning laws and regulations	✓	✓	✓	✓
Private Sector Tools		Impact on Target Neighborhoods	Bed-Stuy	Brownsville	Bushwick	East New York
Business Improvement Districts	+	Public-private partnerships stimulate economic development and improve the overall quality of life	✓	✓		✓
Neighborhood and/or Community Plans	+	Coalition of community members that amplifies their voices and needs	✓	✓	✓	✓
Policies that Promote Affordable Housing	+	Top-down policies created by elected officials incentivize private sector development of "affordable unit"; have design flaws (see recommendations)	✓	✓	✓	✓
Private Dollars from Foundations	+	Potential to leverage private dollars from mission driven foundations to provide targeted funding for neighborhood specific problems	?	?	?	?
Ability to Force out Rent-Stabilized Tenants	-	Real estate developers use various techniques to facilitate the rapid departure of legacy tenants	✓	✓	✓	✓

Appendix E: Sources for the “Neighborhood Profile” Infographics

Metrics: All metrics under “Population Overview,” “Demographic Changes,” “Housing Changes,” and “Income Changes.”

Source: New York City Department of City Planning, *NYC Planning Population FactFinder*, last accessed April 20, 2020. <https://popfactfinder.planning.nyc.gov/#12.25/40.724/-73.9868>.

Metrics: Poverty Rate (2018), 4th graders at grade-level in English (2018), Serious Crime Rate (2018),

Source: NYU Furman Center, *CoreData.Nyc*, accessed 22 Apr. 2020, <https://furmancenter.org/coredata/userguide/about>.

Metric: Infant Mortality and Life Expectancy

Source: Community Health Profiles. *NYC Health*, accessed 20 Apr. 2020, <https://a816-health.nyc.gov/hdi/profiles/>.

Metric: Unemployment Rate

Assumptions: The latest figures on unemployment rate by neighborhood are found in the NYU Furman CoreDataApp and are from 2018. To anticipate the impacts of Coronavirus on employment, we applied a 2.3% increase. New York City overall saw an increase of 2.3% in unemployment from Dec 2018 to March 2020.

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Metric: Increase in Businesses

Source: NYC Neighborhood Economic Profiles. *NYC Comptroller’s Office*. Accessed 20 Apr. 2020, <https://comptroller.nyc.gov/reports/nyc-neighborhood-economic-profiles/>.

Metric: Political Overview

Source: Find Your Representatives, *Common Cause*, accessed 20 Apr. 2020, <https://www.commoncause.org/find-your-representative/change-your-address/>.

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