

Theories of Neighborhood Change*

Three main schools of thought on neighborhood change:

1. Ecological

- most influential during the early decades of community development policy and relocation policies such as Urban Renewal in the 1950s/60s

2. Subcultural

- a reaction to the determinism of ecological urban theory, and its influence is evident in the various calls for more decentralized decision making and community participation in community development policy

3. Political economy

- most prominent among scholars today and currently most influential theory, innovative in terms of community development, draws on Marxist perspectives

*Taken from Bill Pitkin's 2001 UCLA Policy Institute paper, "Theories of Neighborhood Change: Implications for Community Development Policy and Practice" found here:

http://www.urbancentre.utoronto.ca/pdfs/elibrary/UCLA_theories_of_neighborho.pdf



Theories of Neighborhood Change

Ecological

- Developed at University of Chicago School of Sociology in the 1920-30s.
 - Present neighborhood change as part of a natural, deterministic process based on rational, economic choice
 - There is very little room in ecological models for human agency
 - Ignores the role of racism, structural discrimination, and power (considered non-critical)
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- **Ecological Models**

- “Invasion/Succession” portrays neighborhood change as an inevitable result of competition for space, conceptualized by Burgess as 6 concentric rings: the innermost ring being the central business district (CBD, surrounded by the industrial sector, slum housing, working-class housing, higher-status dwellings and finally. Considers change natural process of competition for and selection of space, similar to theories of evolution in the biological sciences

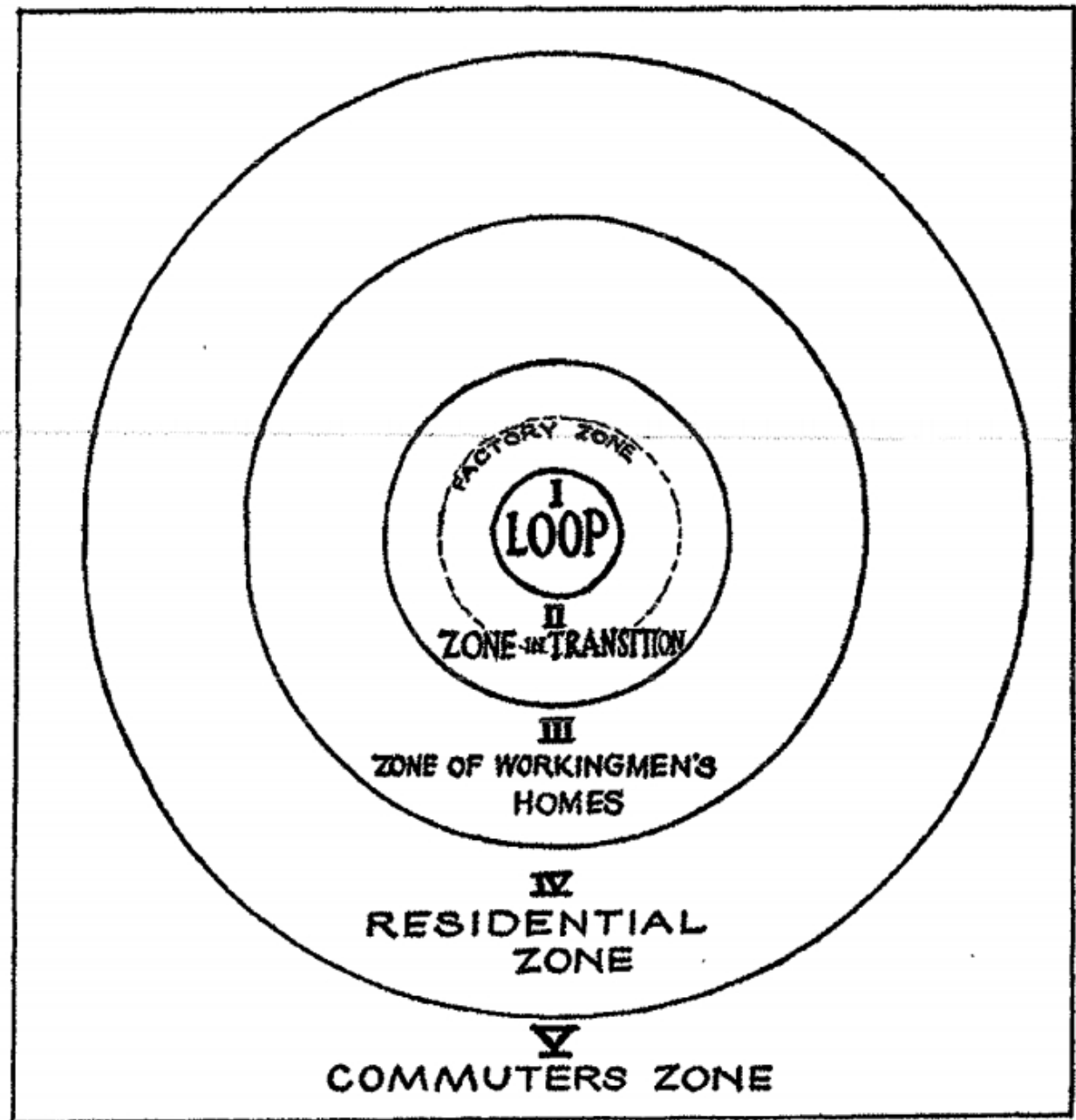
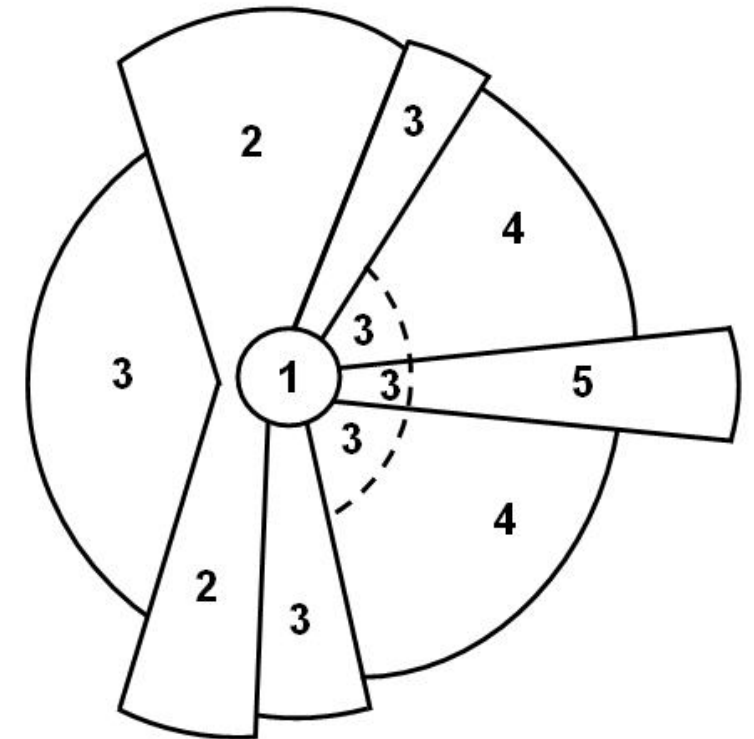


CHART I. The Growth of the City

- **Ecological Models**

- “Filtering” developed by Hoyt (1933) building on Burgess's model. Applies economic theory to argue that neighborhoods **naturally decline as property owners invest less in aging properties due to rising maintenance costs** and move to new housing on the periphery.
- Uses a similar concentric circle structure to Burgess but explains expansion outward as due to the **attraction of new neighborhoods on the periphery**, not as the result of a push mechanism from the inner circles as in the invasion/succession model.

Hoyt's Sector City Model



1 CBD

2 Wholesale, light manufacturing

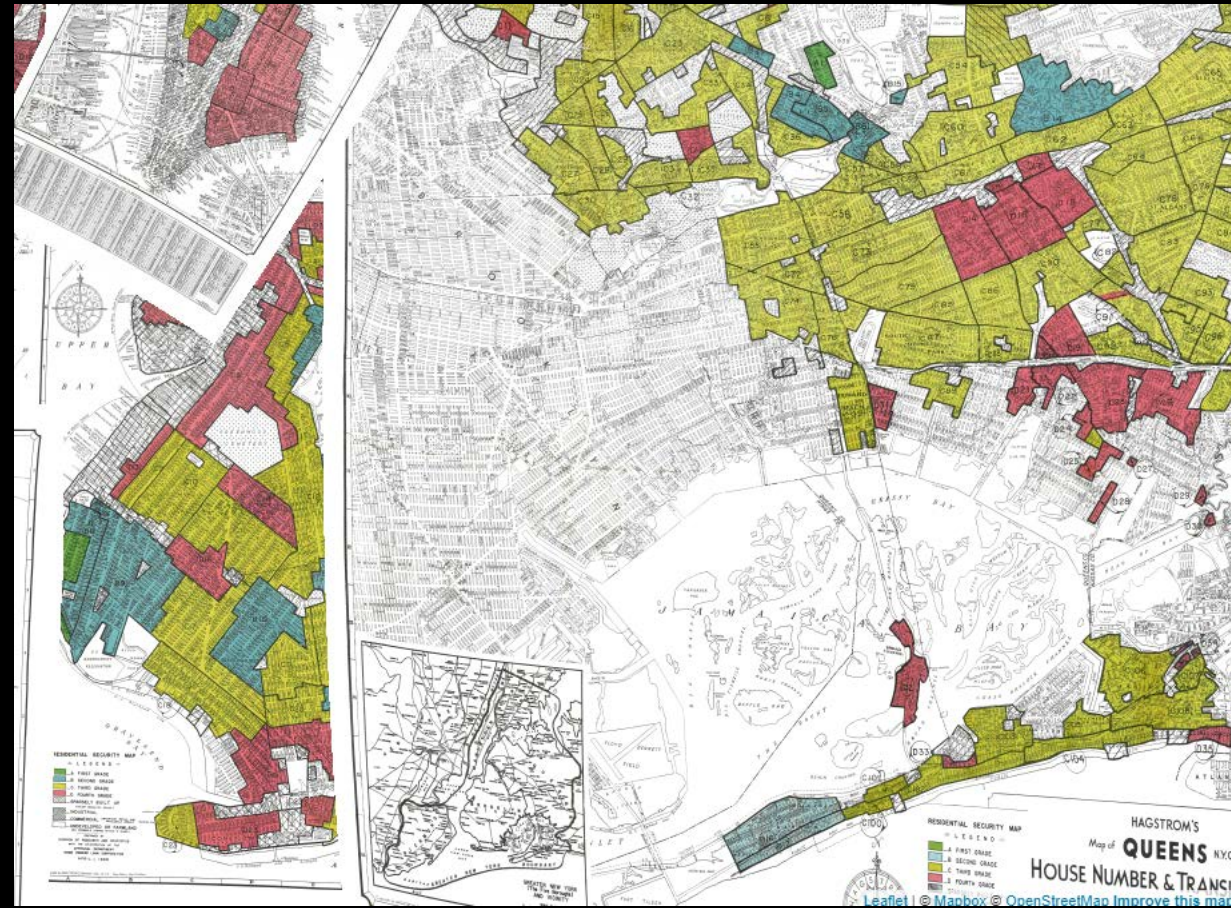
3 Low-class residential

4 Medium-class residential

5 High-class residential

- **Ecological Models**

- Filtering is applied to the “stage theories of growth,” in which neighborhood decline is viewed as part of a linear, evolutionary process.
- It was a popular theory of neighborhood change used by federal and local agencies such as Federal Housing Administration and the Home Owners’ Loan Corporation to justify discriminatory policies such as slum clearance and home mortgage redlining.



Ecological models see neighborhood change as a benign process with the goal of any neighborhood-related policy to increase the mobility of residents so that they can naturally move to better neighborhoods as their income allows. **What are some problems with this thinking?**

Theories of Neighborhood Change

Subcultural - critiques 3 assumptions of the ecologists.

1. Rejection of the economic determinism of the ecological models.
 - There are non-economic factors, such as resident sentiment and symbolism, that are just as important in determining why and how residents live in certain parts of the city. Where people live can evoke sentimental ties that bind them to their neighborhoods, apart from simply economic factors.
2. Objection to the ecological way of understanding neighborhood change as almost exclusively focused on exogenous forces.
 - Opposed to just rational, economic choices in real estate as the driver neighborhood change, the subculturalists add endogenous variables to the equation – factors attributed to human agency, culture, identity, connections to place.
 - Subculturalists contend that neighborhoods can remain stable or even improve if the social structure is strong.



Theories of Neighborhood Change

Subcultural - critiques 3 assumptions of the ecologists.

3. A break from the ecological presupposition that neighborhoods are homogeneous.
 - Subculturalists suggest that there are many subcultures that vary across neighborhoods
 - This perspective comes primarily from scholars doing in-depth, ethnographic studies of neighborhoods.
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Theories of Neighborhood Change

Political-Economic (P-E)

- Draws on Sociology, Geography, and Political Science disciplines
- A more complete critique of the ecologists, recognizing fundamental changes in the urban structure and economy at local and global levels
- Political economists retain the ecologists' interest in neighborhood change driven by economic relations and forces from outside the neighborhoods, but they focus more directly on the social relations of production and accumulation and see urban development as a result of from social, economic, and political conflict.
- Two conceptualizations of the P-E theory
 - Growth Machine
 - Urban restructuring or Globalization

Theories of Neighborhood Change

P-E Theories

- Growth Machine Theory

- First formulated by Molotch (1976) and more fully developed by Logan and Molotch (1987)
- Contends that coalitions of urban elites seek to capture and retain economic power primarily by promoting real estate and population growth.
 - Real estate entrepreneurs are clearly members of the growth bloc, but other members also include businesspersons, newspapers, labor unions, professional sports teams, universities and even religious groups.
- Posits a primary role for human agency in neighborhood change, as the active exploitation of the real estate market and political process by local elites
- Not a benign ecological process, but a key driver of urban development



Theories of Neighborhood Change

P-E Theories

- Growth Machine Theory

- A fundamental component of the growth machine thesis in relation to neighborhood change is the distinction between exchange and use values.
 - Logan and Molotch theorize place as a commodity
 - that is socially constructed through competition between those who value the neighborhood for the “rent” they can gain from it (i.e. exchange value) and those who value it for non-economic reasons (i.e. use value) such as their attachment to it.
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P-E Theories

- Urban Restructuring

- Characterized by 2 interrelated developments
 1. A restructuring of capital - as seen in a concurrent process of globalization and corporate concentration.
 2. A restructuring of labor - production has been decentralized in a "flexible model," as labor markets have been globalized through mechanisms such as subcontracting and self-employment
- There are at least 5 areas in which the restructuring has impacted urban neighborhoods in the U.S
 1. The transformation of the economy from manufacturing to the service industry has consequently meant a relocation of "blue-collar" factory jobs to the suburbs (or overseas). This leads to a "spatial mismatch" between housing and jobs for residents of low-income neighborhoods.



P-E Theories

- Urban Restructuring

2. The built environment as been impacted with people paying more for housing as it represents a higher proportion of disposable income, especially for low-income families, as wages have decreased in real terms and in relation to the cost of rent and real estate
 3. The accentuation of social and economic inequality in cities; residents of low-income neighborhoods have less access to affordable housing as the government retreats from supporting affordable housing, and restructuring has had a role in shrinking public funding for social services
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P-E Theories

- Urban Restructuring

4. The demographics of urban neighborhoods now show the uneven impacts of restructuring along racial lines. The service sector's need for low-wage workers has met a rapid influx of immigrant workers from Latin America and Asia during this restructuring period, which has broken down the dominant black-white paradigm in understanding urban race relations
5. The social and political life of neighborhoods is seeing residents of low-income, minority neighborhoods becoming disengaged from social institutions and do not – or are not able to – participate in the local political process. This leads to increasing social polarization and the dualization of the political life of the city: residents of affluent, predominantly white neighborhoods have access to political power, while low-income residents do not.



📷 Left: Kiwi, clothing store in Brooklyn; Right: Brooklyn newsstand (Photo: Beth Harpaz)

Even Storefront Signs are Being Gentrified

“New-school signs, in contrast, “reshape public space where an ostensibly non-ethnic, non-religious dominant group of more affluent people can set the tone, price, and culture of the neighborhood.””

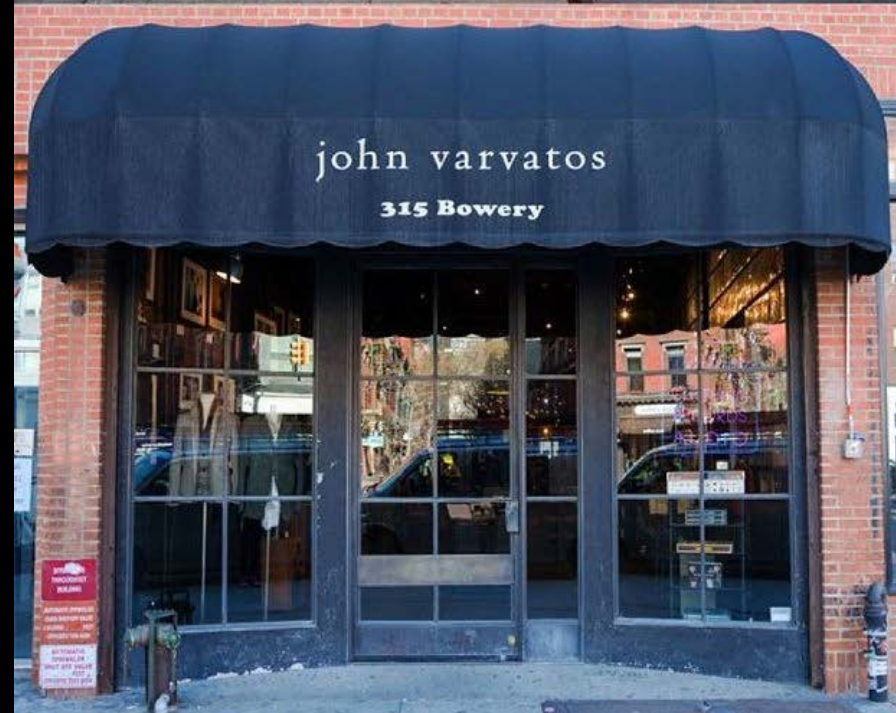
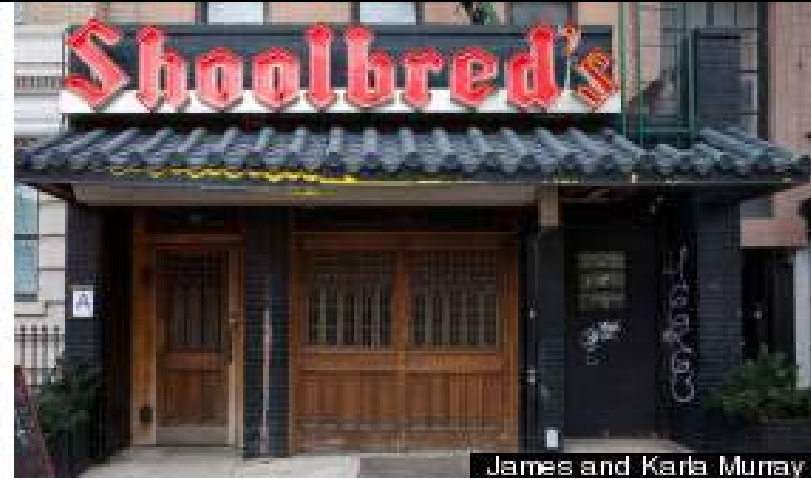
<https://sum.cuny.edu/store-signs-change-gentrification-brooklyn-john-jay/>



Signage of Gentrification



Signage of Gentrification





James and Karla Murray

Theories of Gentrification

The original definition was coined by Ruth Glass in 1964 and her observations of disinvested working-class neighborhoods, in the UK, upgraded by “pioneering”. Does her definition still work today?

- There are two main theories for how gentrification occurs: **Production** and **Consumption** explanations
 - **Production:** Focuses on the role of economic production to maximize the ‘highest and best’ use of land that will increase the market value.
 - Relies heavily on place-based marketing (e.g. place-making) and rebranding to attract investment, but at the expense of long-term residents and local cultures.
 - The possibility of winning enormous fortunes through increased market values provides powerful incentives to shape behaviors of groups [e.g. investors, developers, city departments, large corporations] that have a stake in what happens on urban frontier.
 - Driven by the politics of private property

Theories of Gentrification - Production

- **Neil Smith's Rent Gap Thesis** The disparity between potential ground rent and actual ground rent capitalized under present land use.
 - **Potential Ground rent** = amount that could be capitalized under highest and best use of land
 - **Actual Ground rent** = claim made by landowner on users of land
 - Considers the return of capital to cities (i.e. investments in real estate development and certain types of businesses like those dealing in finance) as a form of neoliberalism urban planning. Smith notes the influences of deregulated markets, highly mobile capital, international divisions of labor, and global economic restructuring in arguing the role of gentrification in urban spatial restructuring and continued oppression of the working class and poor.
- **Global urban strategy (Smith, 2002)**: In Europe and North America gentrification processes have been generalized as a central feature of this new urbanism .
- **Weaknesses of Productions Explanation**:
 - Difficult to measurement and verify the rent gap
 - Criticized for being too deterministic and ignores the role of individuals gentrifiers (this is the focus of the consumption explanation)
 - Treats gentrifiers as individual capitalists

Theories of Gentrification

- **Consumption:** Focuses on the role of individuals and their agency as decision makers of where to live and is explained in part by changes in the industrial and occupational structure of cities.
 - **Loss of manufacturing employment and transition to service sector employment:** This served to expand the number of middle-class professionals with a desire to live in the central city and not in suburbia, the “**back-to-the-city**” movement.
 - **Why do gentrifiers gentrify?:** Social relations governed by education opportunities for children, role of gender and feminization of workforce, sexuality (e.g. lesbian gentrification of Park Slope in BK), ethnicity, the urban aesthetic of gentrified neighborhoods, and class constitution.
- **Weaknesses in the Consumption Explanation:**
 - Ignores working-class perspective and non-gentrifiers
 - Empathizes with plight of gentrifier and doesn't question the conditions that give them this privilege (i.e. white privilege)
 - Not influential in strategies to resist Gentrification

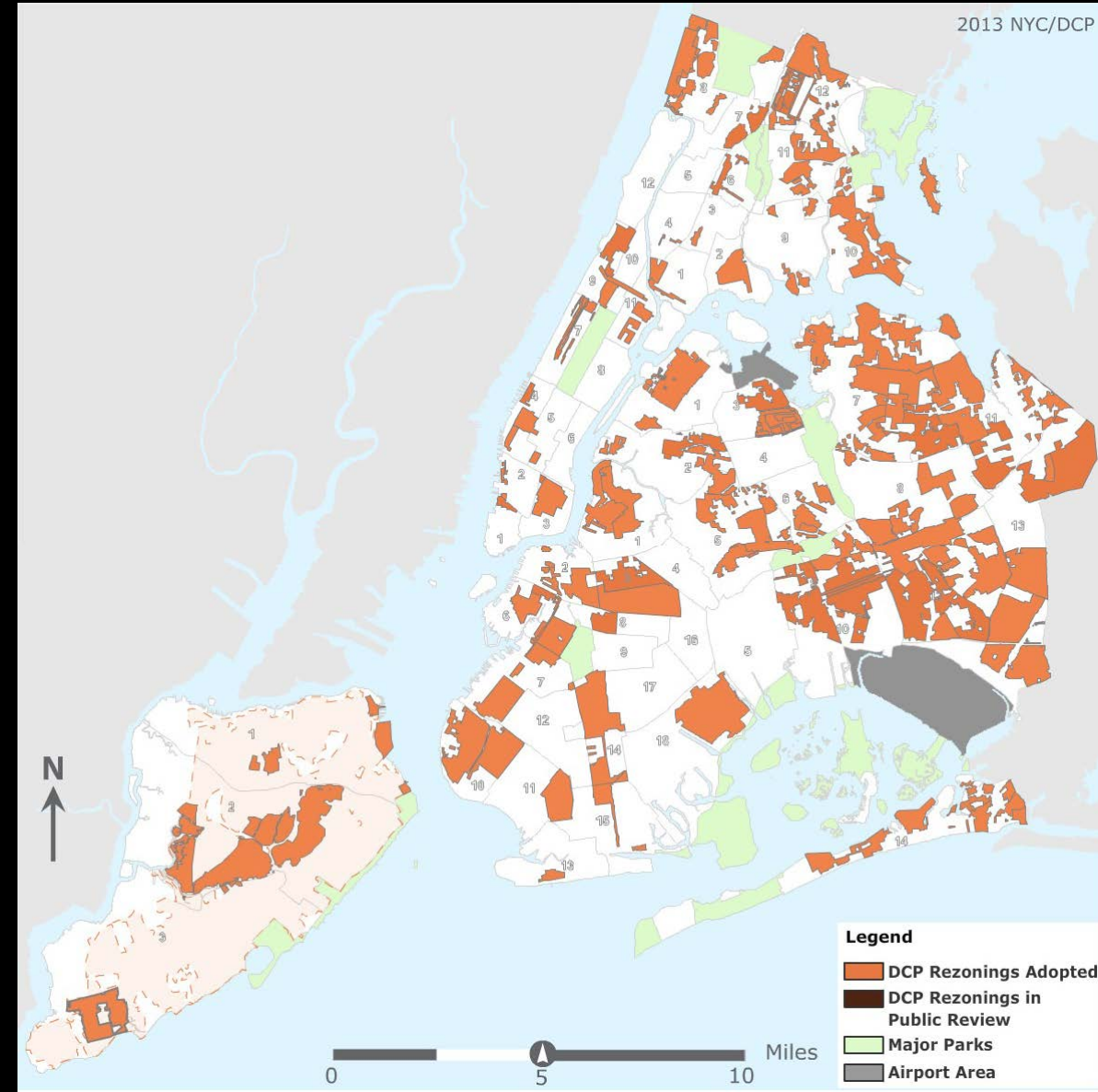
- Gentrifying neighborhoods have **not gained back population lost in the 1970s** – this was during the NYC fiscal crisis and global economic decline before neoliberalism started to take hold.
 - **Why so much new construction if the population is lower than it was?**
- Only gentrifying neighborhoods saw an **increase in average household income** between 1990 and 2014.
- The share of the population with a **college degree increased** the most in gentrifying neighborhoods.
- The **non-family household share increased** in gentrifying neighborhoods and grew three times faster than in the city as a whole.
- Gentrifying neighborhoods saw an **increase in white population** (despite a citywide decrease), and a **decrease in black population**.
- Many **poor people still live in gentrifying** neighborhoods, but their numbers have fallen slightly since 2000.
 - **Crowding and rising rent burdens may be afflicting the working poor in these neighborhoods.**

Zoning & Rezoning in NYC

- Zoning is driven by the RE industrys' goal to maximize profit off the "highest and best use of land".
- Zoning/Rezoning is the answer to NYC planning as the city has never adopted a master plan
 - NYC does zoning, but no comprehensive planning
 - There is a Zoning Resolution Board that determines how land is used, what floor-area-ratios (FAR) are permitted where (this determines density), and what remains unbuilt)
 - Zoning is very political and there's a deficit in open democratic discussion and debate

The map shows the parts of the city that were proposed to be rezoned – some have already been adopted the Dept. of City Planning (DCP) while others may still be under review.

Has your profile neighborhood been rezoned? If so, how has this impacted its residents?



Zoning & Rezoning in NYC

Some Types of Zoning

- **Upzoning:** Increased density which comprises a lot of Bloomberg's rezoning plans. Land can be considered underutilized (from a profit potential standpoint) even if it's a thriving neighborhood and therefore demand the highest and best use which is the bottom line for investors and landowners. There is currently no analysis of secondary consequence of zoning, and no validations of claims it will improve the community (often the opposite is experienced).
- **Contextual Zones:** A response to criticisms in the 1980s of the tower –in-the-park model (i.e. tall buildings that are out context with lower density surrounding area). Middle-class and upper-class white neighborhoods push for contextual zoning (e.g. Bay Ridge in south BK). **However, there is no talk of racial and income disparities in the use of contextual zoning – we see that with gentrification in BIPOC communities with struggles against tall megastructures being built—e.g. the controversy over the Brooklyn Botanical Garden shadow study (interested, read more [here](#) and [here](#)).**

Zoning & Rezoning in NYC

City planning and housing policies create conditions of constant threats of Displacement

- **Zoning battles:** In 2005 Mayor Bloomberg rezoned about 40% of NYC's land mass. This has transformed neighborhoods into areas for high stakes real estate investment and promoted the luxury city.
- Zoning under DeBlasio largely targeted communities of color and was touted as race neutral.
- There was promised a plan for building or preserving over 250,000 affordable houses across the city. However, these homes are contingent about the building of luxury housing and has come with rising rents, gentrification, and displacement.
- The Real Estate industry presses city governments to supply them with policies that will create value and are the single largest campaign contributors.
 - The city translates the needs of RE industry into policy tokenism of community planning
 - **This is predicated on the idea that there was little value in the land before (think rent gap), but this thinking grossly ignores the communities and cultures that have been living in these neighborhoods and their ability to stay put.**



Fighting gentrification: Jumaane Williams on the need for racial impact studies of rezonings

- Creating a measurable benchmark and system of accountability to determine the impact that rezonings and new development have on the long-term residents
- Prove that zoning is no race neutral.

Zoning & Rezoning in NYC

Zoning as an affordable housing scam?

- According to Angotti, there is a myth that zoning changes are essential for solving the housing problem with supply and demand as driving force. However, this ignores the role of housing subsidies, tax policies (e.g. 421-a tax abatements for developers), and land markets.
- Rezoning stimulates speculative investment and spurs gentrification, making housing more unaffordable.
- Currently, affordable housing is tied to rezoning and the creation of luxury housing.
- New-built housing is dwarfed by what is lost, reinforces segregation, and is predominantly for the luxury market anyway.

The Land Market drives housing policy rooted in simple version of neoclassical economic theory of supply and demand, upzoning increases future land value and value increases are what drives new development.

Types of Displacement

- **Direct:** from a household that is currently occupied (e.g. by force, by cutting off heat, raising rent). This includes physical and economic forms of displacement
- **Exclusionary:** occurs when any household is not permitted to move into a dwelling, by a change in conditions that affects the dwelling or its immediate surroundings (one can be excluded from a neighborhood because of high rents)
- **Displacement Pressure:** changes in neighborhood and loss of social ties and services
- **Symbolic:** "...sense of subordination, discomfort and unease with trying to stay-put while the visible and sensed changes of the physical and social fabric of the neighborhood and its symbolic order shifted dramatically as rapid gentrification took place" (Atkinson, 2015, p. 382).

Displacement "occurs when any household is forced to move from its residence by conditions that affect the dwelling or its immediate surroundings, and that: 1) are beyond the household's reasonable ability to control or prevent; 2) occur despite the household's having met all previously imposed conditions of occupancy; and 3) make continued occupancy by that household impossible, hazardous, or unaffordable". Pg. 205

Measuring Neighborhood Change to Understand & Prevent Displacement¹

1. Define what you want to measure

- The analysis should set out concrete descriptions of what is being measured to:
 - guide selection of indicators
 - inform the selection of analytic methods
 - communicate the results to appropriate audience, and
 - understand what policy strategies are relevant
- Terms like: gentrification, displacement, mobility, and neighborhood change don't have fixed definitions and are context specific
 - For example: In Minneapolis and St. Paul, the definition used by the UofM Law School report on gentrification acknowledges the fluidity of these terms and offers some common elements rather than a strict definition,
 - “Including displacement of lower-income households by higher-income residents, replacement and/or rehabilitation of housing stock, and displacement of racial minorities by higher-income white residents.”

Guiding terms and definitions per Zuk et al. (2015):

- **Neighborhood change.** Broad term used to capture the full spectrum of economic, racial or ethnic, and structural changes in a geographic area, both positive and negative. **Neighborhood revitalization** is a related term that implies change viewed as positive, usually accompanied by new public or private investment.
- **Gentrification.** Transformation of areas historically inhabited by marginalized groups, usually racial or ethnic or class groups, into areas used by the dominant class or racial or ethnic group. Usually characterized by increased investments in areas that have seen long-term disinvestment.
- **Displacement.** Forced or involuntary household movement from place of residence. Usually expanded beyond formal forced moves such as evictions to include unaffordable rents or poor living conditions. Displacement is distinct from **residential mobility**, which includes voluntary household movement.

Measuring Neighborhood Change to Understand & Prevent Displacement

2. Develop an analytical approach to measure neighborhood change

- The driver of the analysis may be to...
 - ...estimate the impact of a new, large-scale development
 - ...equip community members with information about long-term trends in neighborhood conditions
 - ...monitor the outcomes of an initiative to improve neighborhood equity
- Always identify the main stakeholders and audiences for the analysis
- Engage stakeholders and intended audience early in the process to guide decisions as the work progresses

The **purpose** of your analysis will inform what data you need to collect and who your audience is.

- Analyses of neighborhood change can be:
 - **retrospective** (describing past neighborhood change) or
 - **current** (analyzing risk factors at the present time)
 - If the purpose of the analysis is to **predict** *where* neighborhood change will happen next, or *who* will be most vulnerable to displacement, then the methodology will need to model or project changing conditions in future time periods.
 - Predicting changes or specific impacts of projects or policies is challenging because of limitations in data availability and analytic methods.
 - Example: Metropolitan Area Planning Council performed predictive analysis to estimate the effects of the proposed extension of the Green Line.
 - They identified four pathways for displacement, each with its own methodology.
-

- Determine the appropriate **scale of geography** for the analysis
 - Two determinants that influence the geography are:
 - **data availability and**
 - **level of accuracy needed**
 - Census tracts are a common choice because they are standard geographies for many national datasets with baseline characteristics.
 - However, analyses using census tracts may not capture changes in smaller areas (i.e. at finer grain like the block level).
 - Analyses using estimates at the census block group level, such as the American Community Survey (ACS), have margins of error that may constrain what you can confidently conclude about change
- While census geographies are natural places to start, it is important to consider how community members view their own neighborhoods – **custom geographies** may need to be established (recall Pettaway reading)

- Define the **time period** for the analysis, including the baseline date from which you will measure change.
 - Neighborhood change can occur:
 - slowly over a long period of time or
 - rapidly because of new investment
 - National data sources, at the tract level, are often several years old or aggregated over multiple years.
 - Many researchers analyzing neighborhood change use data from the **decennial census** or the **five-year ACS** because of the national coverage, wide selection of indicators, and ease of access.
 - The census provides useful baseline information, but the analyses are limited by the lag in publishing and by the difficulty in discerning recent changes in a five-year average.
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Displacement Alert Project

HOME DAP MAP DISTRICT REPORTS WATCH LIST PORTAL ABOUT CONTACT Select Language

Association for Neighborhood & Housing Development

Search Address

Manhattan Island Wards Islands LGA Flushing Meadows-Corona Park QUEENS

Risk Layers

- DEREGULATION RISK** ?
Units Gained Units Lost
- NEW SALE RISK** ?
Low \$ Price High \$ Price
- CONSTRUCTION RISK** ?
Few Permits Many Permits
- EVICTION RISK** ?
Few Evictions Many Evictions

Geography layers

- COUNCIL DISTRICTS

<https://www.urbandisplacement.org/maps/ny>

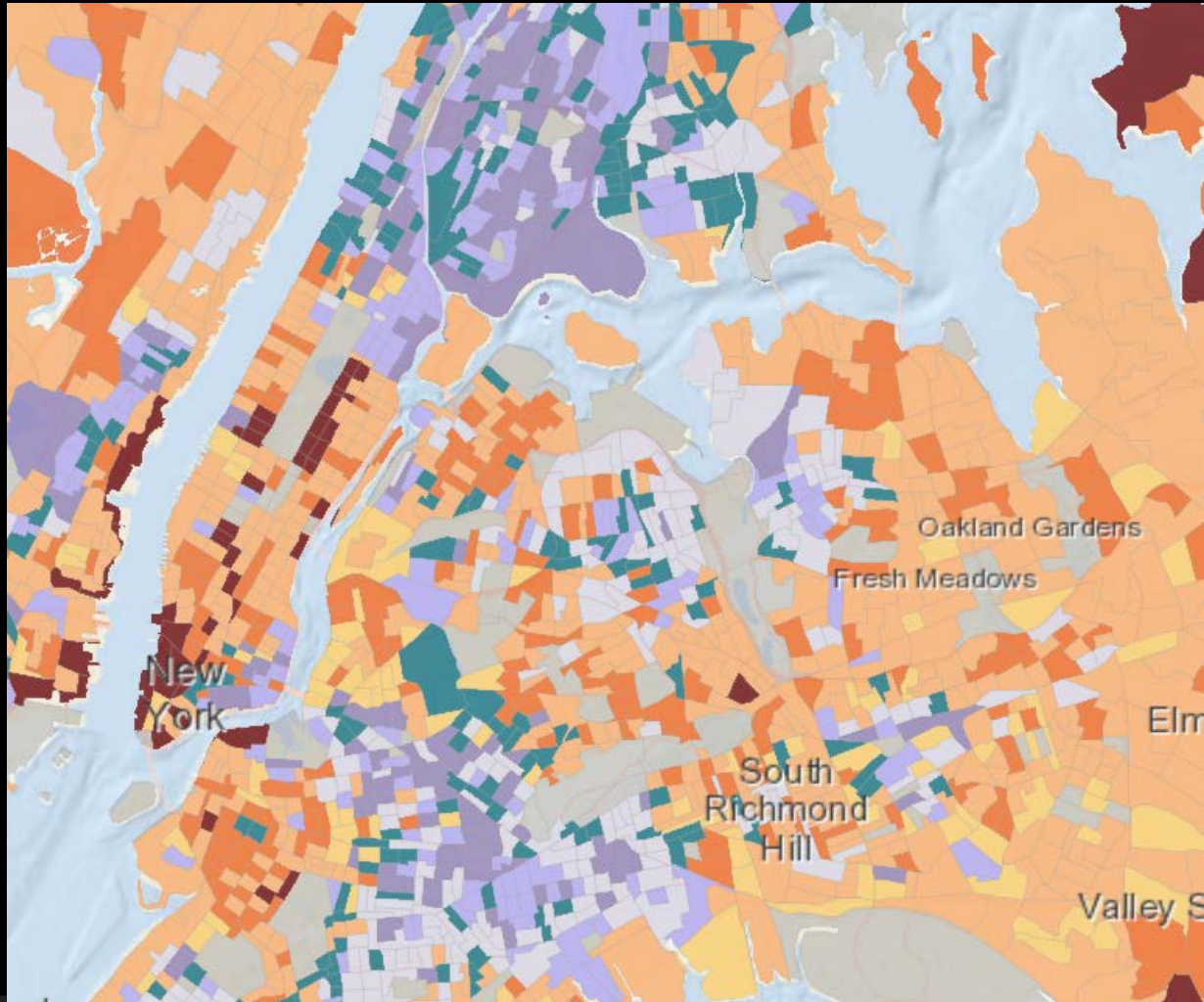
<https://www.urbandisplacement.org/maps/new-york-gentrification-and-displacement/>

- **Indexing** multiple measures is one way to give a sense of overall change in a topic area.
 - Example: A **housing change index** might measure change using the following indicators:
 - median housing costs
 - share of low-income
 - renters paying more than 30 % of their income for rent (i.e. rent burdened)
 - number of federally subsidized units per 1,000 households
 - There are different ways to determine what measures should be included in an index .The report [“Mapping Susceptibility to Gentrification”](#) used a regression model to identify factors in the Bay Area that were most associated with gentrification.
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- **Typologies, or classifications based on general types**, are another method for capturing the complexity of neighborhood changes.
 - show multiple stages and dynamics of neighborhood change
 - show that changes can happen differently across neighborhoods
 - Each typology uses certain indicators and criteria to describe where a neighborhood is on the spectrum of change.
 - Examples: **The Urban Displacement Project's** review of the Bay Area separates low-income tracts from moderate- to high-income census tracts based on the share of low-income households.
 - Within these two types of census tracts, the typologies are defined as such:
 - Not losing households with low incomes or very early stages
 - At risk of gentrification or displacement
 - Undergoing displacement
 - Advanced gentrification (low income census tracts) or advanced exclusion (moderate and high-income census tracts)

Displacement



Displacement and Gentrification Census Tract Typologies	
Typology (tract income level)	Typology Criteria
Not Losing Low-Income Households (Low Income)	<ul style="list-style-type: none"> • Pop in 2000 > 500 • Low Income Tract in 2016 • Not classified as At Risk or Ongoing Gentrification or Displacement
At Risk of Gentrification (Low Income)	<ul style="list-style-type: none"> • Pop in 2016 > 500 • Low Income Tract in 2016 • Vulnerable in 2016 (Defined in Appendix) • "Hot market" from 2000 to 2016 • Not currently undergoing displacement or ongoing gentrification
Ongoing Displacement of Low-Income Households (Low Income)	<ul style="list-style-type: none"> • Pop in 2000 > 500 • Low Income Tract in 2016 • Loss of LI households 2000-2016 (absolute loss) • Few signs of gentrification occurring
Ongoing Gentrification (Low Income)	<ul style="list-style-type: none"> • Pop in 2000 or 2016 > 500 • Low Income Tract in 2016 • Gentrified in 1990-2000 or 2000-2016 (Defined in Appendix)
Advanced Gentrification (Moderate to High Income)	<ul style="list-style-type: none"> • Pop in 2000 or 2016 > 500 • Moderate to High Income Tract in 2015 • Gentrified in 1990-2000 or 2000-2016 (Defined by Appendix)
Stable Exclusion (Moderate to High Income)	<ul style="list-style-type: none"> • Pop in 2000 > 500 • Moderate to High Income Tract in 2016 • Not classified as Ongoing Exclusion
Ongoing Exclusion (Moderate to High Income)	<ul style="list-style-type: none"> • Pop in 2000 > 500 • Moderate to High Income Tract in 2016 • Loss of LI households 2000-2016 (absolute loss) • LI migration rate (percent of all migration to tract that was LI) in 2016 < in 2009
Super Gentrification or Exclusion (Very High Income)	<ul style="list-style-type: none"> • Pop in 2000 > 500 • Median household income > 200% of regional median in 2016 • Indicators of Gentrification or Exclusion

<https://www.urbandisplacement.org/maps/ny>

<https://www.urbandisplacement.org/maps/new-york-gentrification-and-displacement/>

Measuring Neighborhood Change to Understand & Prevent Displacement

3. Communicating results

- Two-steps:
 1. identify your target audience so that you can determine the appropriate length, tone and language
 - Using accessible language, providing accurate labeling for data visualizations, and appropriate context are all important steps for telling a clear story with data.
 - In discussing neighborhood change, addressing the effects of racism, segregation, and disinvestment on neighborhood conditions is critical to accurately communicating how and why neighborhoods are changing.
 - Weave in qualitative data from interviews and focus groups
 2. deciding the best formats
 - Reports may be useful for complex topics, particularly when your audience has technical knowledge, otherwise consider infographics and fact sheets to communicate important information.

Measuring Neighborhood Change to Understand & Prevent Displacement

Indicators and Data Sources

- **National datasets:** provide a wide range of indicators and common set of geographies
 - **Administrative datasets:** provide information that relates to different conditions, can be timelier, and often have address-level records.
 - Administrative data and national data are often used together in a research project
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Measuring Neighborhood Change to Understand & Prevent Displacement

RESIDENTIAL CHARACTERISTICS – who lives/has lived in the neighborhood

- **vulnerable to displacement**
 - households with low incomes
 - renters
 - elderly households
 - people with low levels of formal education
- Race or ethnicity should be incorporated into any analysis of neighborhood change.
 - Changing racial or ethnic compositions may displace communities culturally as well as physically.
- Income (e.g. individuals, families, or households; measured in absolute dollars, relative to a regional median, or by poverty status)
 - Administrative data indicating income: receipt of food stamps or other public assistance
- Education, Age, Household type (commonly found in ACS data)
- Tenure (e.g. rent, own, rent burden)

Measuring Neighborhood Change to Understand & Prevent Displacement

HOUSING MARKET & CONDITION CHARACTERISTICS – As newer residents with higher incomes move into a neighborhood, they signal that the market values housing at higher price points. This can trigger higher housing sale prices, rising rents, and

- **Indicating displacement/ pressure**
 - Fewer subsidized housing units
 - Widespread evictions
 - increased tax foreclosures
- Home values and sales (e.g. tax increases because of higher property value assessments, potential for changing norms around beautification)
 - Neighborhood change may also bring increased incentives to sell to speculators and higher risk of housing scams
- Vacant or blighted property
- Public and subsidized housing
- Evictions and foreclosures

SOURCES

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