Boomtowns Are Making Room for Skinny Homes, Granny Flats, and Other Affordable Housing

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By Kathleen McCormick

RECENT NEWS STORIES ROUTINELY FEATURE "HOT MARKET" U.S. CITIES WITH ASTRONOMICAL HOUSING **PRICES** that end up displacing residents with moderate or low incomes. San Francisco's epic housing battles pit longtime residents against tech workers. In Portland, Oregon, city council extended the state of emergency it declared in 2015 to address the local affordable housing crisis. In Denver, Mayor Michael Hancock pledged \$150 million for affordable housing in the next decade. Boston Mayor Martin J. Walsh plans to build 53,000 units by 2030, while neighboring Cambridge adds density in infill areas and near transit. And in Boulder, Colorado, public officials seek to add a host of housing options through an approach they call "gentle infill."

"Hot markets exist for many reasons, but in Portland, San Francisco, Boulder, and other cities, housing issues are clearly a result of strong economic development," says Peter Pollock, FAICP, manager of Western programs for the Lincoln Institute of Land Policy. In these places, a jobs-housing imbalance leads to inadequate shelter options. The "gentle" or "sensitive" infill approach is about "trying to find ways to make infill compatible with surroundings to achieve urban design goals and enable production of more housing," he says. The term also "puts a positive spin on something that may not be universally accepted"-namely, density-"and suggests that we can do a better job." While half of all households nationwide are spending more than 30 percent of their income on housing, many residents in hot market cities are spending more than 50 percent and being forced to leave. Housing activists, such as those at the annual U.S. YIMBY ("Yes in my backyard") gathering, are challenging city planners and elected officials to create more diverse infill options to house people, stem displacement, make better transit connections, and create more environmentally sustainable communities.

How Did We Get Here?

Desirable cities are growing rapidly because they're attracting millennials and cultural creatives for job opportunities and lifestyle amenities, and the newcomers have gravitated in numbers that far exceed places to live. The tech industry, with its influxes of well-paid workers, is often blamed for driving up housing costs and causing displacement. But other factors are also in play. Many cities built little if any housing during the Great Recession. Mortgage credit is tighter. Construction costs are escalating. New housing is priced at market rates that drive up the cost for existing homes. Zoning that favors single-family detached houses or luxury apartments has led to expensive housing monocultures. What's being viewed as a crisis in many cities is the loss of housing not just for lowerincome residents but also for workforce and middle-income residents-teachers, nurses, firefighters, small business owners, young professionals, young families, and others who typically provide a foundation for communities.

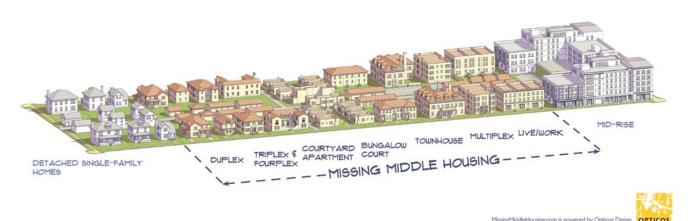
Restoring the "Missing Middle"

The good news is that cities across the United States are already working on solutions. Communities are overturning policies that prohibit housing or place tight restrictions on where and how it can be built, to allow for more diverse and affordable places to live. Many urban planners and public officials are focused on developing housing types that restore the "missing middle," to shelter moderate and middle-income households.

The missing middle, a concept that grew out of new urbanism, includes row houses, duplexes, apartment courts, and other small to midsize housing designed at a scale and density compatible with single-family residential neighborhoods. Since the 1940s, this type of development has

"Missing middle" housing types typically have small to medium-size footprints, with a body width, depth, and height no larger than a single-family home. They can blend into a neighborhood as compatible infill, encouraging a mix of socioeconomic households and making more effective use of transit and services. Credit: Opticos Design.

Urban planners and public officials are focused on developing housing types that restore the "missing middle"-row houses, duplexes, apartment courts, and other small to midsize housing designed at a scale and density compatible with single-family residential neighborhoods.



been limited by regulatory constraints, the shift to car-dependent development, and incentives for single-family home ownership. Three- or four-story buildings at densities of 16 to 35 dwelling units per acre used to be a standard part of the mix in urban neighborhoods. Many urban planners say this scale and density of housing is needed again to offer diversity, affordability, and walkable access to services and transit. Cities are using a variety of additional approaches to inject more moderately priced housing into residential neighborhoods, from shrinking or subdividing lots to adding accessory dwelling units (ADUs) to expanding legal occupancy in homes. Some of these gentle infill approaches are showing great potential or in fact adding needed units on a faster track.

How does gentle infill work? It depends on the city, as demonstrated by the following examples from Portland, Oregon; Boulder, Colorado; and Cambridge, Massachusetts.

PORTLAND, OREGON: MORE HOUSING IS BETTER

Portland typically ranks atop lists of "best places" to live but has recently slipped a few notches because of its housing prices, which ballooned 13 percent in 2015. According to a recent study released by Metro, the regional government organization, Portland area rents increased 63 percent since 2006, while the average income of renters rose only 39 percent. The population grew by 12,000 in 2015, to more than 632,000 residents in 250,000-plus households.

Since 1973, Portland has been living with statewide urban planning that mandates an urban growth boundary to protect farmland and forests from urban sprawl and to ensure efficient use of land, public facilities, and services within the urban boundary. This city has an ambitious agenda to meet its growth projections with several big planning efforts: a new zoning map and the 2035 Comprehensive Plan, its first update in 30 years, adopted by city council in June 2016; a new land use code with regulations that affect a range of growth from multifamily and mixed-use development to transportation corridors and parking; and Central City 2035, a

The city is relying on policy changes in view of Since 2010, an estimated 20,000 new

the 142,000 additional jobs, 135,000 extra households, and 260,000 more people that it will need to accommodate by 2035, according to Metro. About 30 percent of new housing will be built in the city center, 50 percent in mixed-use centers and corridors, and 20 percent in Portland's single-family residential zones, which comprise about 45 percent of the city's 133 square miles of land. The city has about 12,000 buildable lots, assuming that some current lots can be subdivided to provide more sites. residential units have been built or are in the pipeline, and tax increment financing in designated urban renewal areas has invested \$107 million in new and preserved affordable housing. In 2016, the state legislature lifted a 17-year ban on inclusionary zoning, which will allow the city to require builders to set aside units for new workforce housing. The city is focused on funding strategies to provide more affordable homes for households below 80 percent of the area median income (AMI). To increase the number of middle-income units for people earning more than 80 percent of AMI, the city is relying on policy changes, rather than funding strategies.

By the end of 2016, a stakeholder advisory committee for the Residential Infill Project (RIPSAC) will provide advice regarding the size and scale of houses, small-lot development, and alternative housing types. One proposal under consideration is to allow more internal conversions of large historic houses into multiple units, an approach that would provide more housing while avoiding teardowns and preserving the historic fabric of neighborhoods. Building on the legacy of small homes that exist from a century ago, Portland is looking to add little houses on undersized, pre-platted lots. And the city is considering whether to allow the development of more tall "skinny" homes of up to 1,750 square feet on 2,500 square-foot lots, half the square footage of land required under R-5 single-family zoning.

long-range development plan for the city center and its districts.

"Five or ten years ago, people would ask, 'Why is this house being built on a narrow lot?" says RIP project manager Morgan Tracy. "Now it's not so surprising. They're really becoming popular because they're at a lower price point for buyers."

Policy changes regarding accessory dwelling units have helped generate new moderately priced housing and have drawn the attention of public officials from other cities in search of solutions to their own housing crises. ADU construction has exploded since 2010, when the city waived development fees covering sewer, water, and other infrastructure connections, reducing construction costs by \$8,000 to \$11,000 per unit. The waiver inspired a surge in construction: almost 200 ADUs were permitted in 2013 six times the yearly average from 2000 to 2009. In 2015, the city granted 350 new ADU permits, for a current total of more than 1,500 units. Tracy says ADUs "are a well-accepted means of producing more housing because they're better integrated into a site and don't necessitate a home being demolished."

Any single-family house in the main zoning districts can have an ADU, and a proposal would allow up to two units-an interior apartment plus a separate carriage house or granny flat. The city does not limit the number of ADUs within a neighborhood or require off-street parking. It has also streamlined some ADU standards to allow for improved designs with slightly greater height and setbacks. RIPSAC is considering proposals to allow any house to have two ADUs, both interior and detached, triplexes on corner lots where duplexes are now allowed, and duplexes on interior lots, with a detached ADU. Allowing duplexes on interior lots and triplexes on corners "doesn't mean everyone will take advantage" of the policy changes, says Tracy, noting that only 3 percent of corners now have duplexes. But "if

This "stacked-unit duplex" in Sunnyside, featured in Portland's Infill Design Toolkit, "continues the pattern of nearby detached houses" and echoes the form of the many nearby duplexes from the early 20th century. Credit: Bill Cunningham, Portland Bureau of Planning and Sustainability.



every property owner took advantage of additional unit potential, we would double the number of housing units in each neighborhood."

The next phase of infill housing policy considerations will address how medium-density housing types might fit into small infill and multi-dwelling sites. The city has already been moving in that direction: Portland's Infill Design Toolkit guide focuses on integrating rowhouses, triplexes and fourplexes, courtyard housing, and low-rise multifamily buildings into neighborhoods.

"What may be shocking and alarming for some people becomes more acceptable as you see it more," says Tracy. "We're seeing that with duplexes and triplexes in single-family neighborhoods. The last time we built them was in the 1930s and '40s. We're trying to promote a wider diversity of housing forms, and some folks are supportive because they understand the need to be able to house more people on available land."

BOULDER: MORE HOUSING IS BETTER. BUT THERE ARE DOWN SIDES

Boulder is studying what other cities are doing to encourage gentle infill, and a recent trip to Portland by city officials, staff, and business leaders offered perspective on what could work at home. Like Portland, Boulder has determined to halve carbon emissions by 2030, provide more infill housing in the developed city core, protect open space, and encourage public transportation use. But with one-sixth of Portland's population and different challenges and opportunities, Boulder seeks its own consensus on what gentle infill means.

Located 25 miles northwest of Denver in the foothills of the Rockies, Boulder also ranks high on the lists of healthy, livable, and entrepreneurial places. The natural beauty and high quality of life in this 25.8-square-mile city of 105,000 have attracted start-ups and established tech firms such as Google and Twitter. The influx has fed a digitally paced lifestyle and "1 percent" housing market in which the median single-family detached house costs over \$1 million.

In the past two years, housing prices overall have risen 31 percent. Factors beyond the tech

bus service.

State law prohibits rent control, and the state's "condominium construction defects legislation" has squelched that type of construction for middle-income housing. Boulder is also home to many independently wealthy "trustafarians" and speculative buyers who purchase homes with cash from selling property in other high-end markets. Some are second or third residences; others are reserved for short-term rentals like airbnb. In June 2015, city council voted to restrict short-term vacation rentals. saying they impacted affordability and reduced the number of long-term housing opportunities. Development limitations include few residential lots, a 45,000-acre ring of protected open space around the city, and a height limit, to preserve mountain views, capped at between 35 and 55 vertical feet, depending on planned development intensity and location near transit. The city is within sight of a theoretical build-out; a forecast of 6,760 additional units by 2040 is being considered for the current update of the Boulder Valley Comprehensive Plan. A 2015 housing survey conducted for the plan indicated that most residents were willing to increase density and building height to allow for more housing, at least in some parts of the city. Since 1989, while the percentage of lowerincome households has held steady, middleincome households have declined from 43 percent to 37 percent of the populace. The segment disappearing at the fastest rate is households earning between \$65,000 and \$150,000 as well as families with children. City council, the planning board, and local newspaper op-ed pages field lively debates over the

industry have limited affordability for many years (disclosure: for nearly 25 years, I've lived, worked, and raised two kids in a formerly modest Boulder neighborhood that has been largely rebuilt with higher-end homes). The University of Colorado-Boulder, a key economic driver with 38,000 faculty, staff, and students, generates significant housing demand. A jobs-housing imbalance translates to an estimated 60,000 cars arriving and departing daily, despite regional and local

"Aspenization" of Boulder and infill housing options that could slow or reverse the city's momentum toward greater exclusivity and less diversity.

To increase the number of middle-income units for people earning more than 80 percent of AMI, Portland is relying on policy changes rather than funding strategies.

Boulder has been working on affordability and inclusivity for some time. Its inclusionary zoning ordinance produced 3,300 affordable housing units between 2000 and 2016. Developers of projects with five or more units are required to construct 20 percent as permanently affordable, build off-site, donate land, or make a cash-in-lieu payment to the city's affordable housing fund. The city's goal is 10 percent permanently affordable housing; some 7.3 percent of the city's housing stock now qualifies.

Part of the affordable program is aimed at middle-income housing: the city has a goal of creating 450 permanently affordable units for households earning 80 to 120 percent of AMI. Between 2000 and 2016, 107 units for middleincome households were built in new mixedincome neighborhoods on land annexed in north Boulder. Many are in the Holiday neighborhood, a mixed-use model of 42 percent affordable units integrated within a total of 333 townhomes, row houses, flats, live-work studios, and cohousing. Recently built middle-income units are located in the Northfield Commons neighborhood, where half of the 43 percent of affordable units in duplexes, fourplexes, sixplexes, and townhomes are reserved for middle-income households.

"It's very expensive to subsidize people making \$70,000 to \$130,000 per year," says Aaron Brockett, a city council member and former planning board member, referencing a middle-income housing study prepared for the city that defined Boulder's middle market as 80 to 150 percent of AMI. He advocates for "market solutions like smaller units as a trade-off in those areas that have amenities and services such as mixed-use areas where people can walk to transit and redeveloping areas."

In preparing a comprehensive housing strategy, Boulder is exploring ideas for middle-income infill housing in transit corridors, commercial strips, business parks, and industrial areas that could be rezoned and redeveloped, and in walkable mixed-use neighborhood centers in residential areas. "The 15-minute neighborhood is the Holy Grail for a lot of communities, but it takes a lot of work," says Jay Sugnet, project manager for Housing Boulder. "Are they in single-family neighborhoods or at the edge of service-industrial areas? Where are you willing to locate those, and what's appropriate? You also need a concentration of people to support retail. Boulder has lots of commercial corridors, but they need a sufficient number of people to support all of them."

The city also plans to adjust the ADU ordinance to achieve more middle-income affordability in neighborhoods of mostly single-family detached houses, which comprise about 41 percent of the city's 46,000-unit housing stock. An ADU ordinance in effect since 1981 has permitted only 186 ADUs and 42 OAUs (owner's accessory units) because of requirements regarding off-street parking, minimum lot size, and limits on ADU density. "We'd like ADUs for diversity of housing in neighborhoods," says David Driskell, executive director of planning, housing, and sustainability. "Physically we could put in quite a few here, but, politically, there will be quite a lot of discussion about parking and traffic impacts."

City council is considering "creative adjustments" to existing housing that could have less impact on the footprint and "character" of residential areas, such as loosening code restrictions on the number of unrelated people who can share a home. In most residential zones, no more than three unrelated people can share a house, even if it has six bedrooms and multiple bathrooms. A ballot measure petition launched recently by University of Colorado graduate

students asks Boulder voters to overturn the occupancy limit and adopt a "one person = one bedroom" policy. Allowing higher occupancy is controversial. Although it would provide more places for students and others to live legally, it could further drive up housing costs for families, as monthly rent in group houses, particularly close to the university, often costs as much as \$1,000 per bedroom.

The city is also discussing a revision of its 20-year-old cooperative housing ordinance. No co-op projects have been permitted because the ordinance was "essentially a path to No," says Driskell. Three affordable rental co-ops were established under other measures. City council is considering a more welcoming ordinance that supporters say would benefit the city by offering a sustainable and community-oriented lifestyle for single residents, young families, seniors, and people who work lower-wage jobs.



"We tend to be a regulatory city, and we have really embraced deliberative planning," says Susan Richstone, deputy director of planning, housing, and sustainability. "It hasn't always been easy, but we're having the discussions and making changes in planning and zoning levels within a regulatory framework. It's in our DNA."

"Density is a bogeyman here, and people are up in arms," says Bryan Bowen, an architect and planner who is a member of the Boulder Planning Board and the city's Middle Income Working Group. Residents are anxious about both modest homes being scrapped and replaced with 5,000 square-foot \$1.5 million new homes and the possibility of greater density with more large edgy-looking multifamily apartment

These live/work units are one of many affordable housing types in Boulder's Holiday neighborhood, a mixed-use community on the redeveloped site of a former drive-in movie theater. Credit: Boulder Housing Partners.



This carriage house ADU, in the mixed-use Holiday neighborhood, is part of Boulder Housing Partners' affordable rental program. Credit: Boulder Housing Partners.

ACCESSORY DWELLING UNITS (ADUS): A PREFERRED INFILL HOUSING APPROACH

Demographic changes such as aging populations, shrinking household size, college-loanstrapped millennials, and cultural preferences are leading many cities to allow home owners to build ADUs, also known as in-law apartments, granny flats, and carriage houses. Advocates say ADUs—built in the interior of a home, rebuilt from a garage, or newly built as a separate cottage—offer affordable options for elderly parents, adult kids, and caregivers. They're also a source of rental income that can help residents stay in their homes. As older home owners wish to downsize and age in place, some are choosing to live in the ADU and rent out their main house.

Typically ranging from 200 square feet to more than 1,000 square feet, ADUs are part of a long tradition of modest apartments and multigenerational houses that were common before the era of single-family suburban homes. Many housing advocates are keen on ADUs as a way to add units quickly, with home owners financing the infill of existing neighborhoods, compared to the lengthy and costly process of

land acquisition and development of larger-scale multifamily projects by municipalities, nonprofit affordable housing organizations, and private developers. At Denver's Bridging the Gap housing summit in May, a session on small-scale affordability posed a potential scenario for the city: 70 neighborhoods multiplied by 300 ADUs per neighborhood would equal 21,000 moderately priced housing units.

At the 2015 YIMBY conference in Boulder, Susan Somers of AURA (formerly Austinites for Urban Rail Action) in Austin, Texas, described a coalition effort to become "an ADU city" and achieve much greater housing density in the mostly single-family detached city. They accomplished their mission; in November 2015, the Austin City Council passed a resolution relaxing ADU regulations and allowing them on smaller lots. AURA hopes to help home owners entitle 500 new ADUs annually. The units provide "affordable housing and a source of income to allow folks to stay in their homes," says Somers. In gentrifying East Austin, "this is how families stay together."

buildings. "That's probably why gentle infill feels good, though it has an interpretive quality. It's a question of what people find to be compatible and palatable." There's no consensus yet about which infill approach will work best, Bowen says. "But frankly, in moderation, some application of all of them might be needed."

CAMBRIDGE: BRIDGING THE INCOME GAP

Cambridge, located across the Charles River and three miles west of Boston, has the most expensive housing in Massachusetts and bears keen pressure to produce more missing-middle options. The population has increased more than 10 percent since 2000, to 110,000 residents within a compact 6.5 square miles, and is projected to grow by 6,200 homes before 2030, according to the Metropolitan Area Planning Council (MAPC), the regional planning agency for Metro Boston. The city has 117,000 jobs and more than 52,000 housing units, about half of them located in mixed-use commercial areas. The average listed single-family home price in 2015 exceeded \$1.2 million. Median monthly rent for a one-bedroom apartment was \$2,300.

"Cambridge has become a bifurcated place of very high income and very low income," says Andre Leroux, executive director of the Massachusetts Smart Growth Alliance. "It's hard for middle-class people to live there." Cambridge has the infrastructure to support much greater density and to add significantly more residential development and huge residential towers, "but it doesn't want to be downtown Boston."

The city is in the first year of a three-year comprehensive plan process, its first since 2000 (the state does not require municipalities to develop comprehensive plans). Affordable housing for low, moderate, and middle incomes -a resounding theme through the public process—is the number-one priority, says Iram Farooq, assistant city manager for community development.

"For a lot of working people, there are fewer affordable options in the city," says Farooq. The greatest population decline has occurred among residents earning between 50 and 80 percent of AMI, she says. Middle-income

demand.

"Just creating the program doesn't mean people are going to use it. With the same financial commitment, they are able to go three miles down the road and find a nicer or bigger house for the same money. Being able to hold onto the middle is more challenging than at other income levels."

households earning between 80 and 120 percent of the area's AMI are also leaving the city for housing options elsewhere in the urban region. She notes that a city program that offered low-interest financing to home buyers earning up to 120 percent of AMI experienced little

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The city is using regulatory strategies to fund more affordable housing. An incentive zoning ordinance enacted in 1988 required linkage payments to offset the effects of commercial development on the housing market. In 2015, the city updated the ordinance, increasing the rate for developers from \$4.58 to \$12 per square foot and broadening the requirement to include any nonresidential development, including healthcare and university facilities, labs, and office space. The city is also considering new zoning for infill sites and an expansion of its inclusionary housing ordinance, which now requires 11.5 percent affordability in new projects, to 20 percent affordable units for moderate, middle-income, and low-income households.

Cambridge has been building infill housing, mostly in projects ranging from 50 to 300 units, on larger sites. East Cambridge, for example, has seen the development of thousands of housing units in the past decade, along with millions of square feet of office space and

restaurants, on land that was formerly industrial. The city is requiring residential units with all new development; 40 percent of a new commercial project in East Cambridge's Kendall Square will be dedicated to housing. Some of this new development is subsidized for the middle class. But few parcels exist in residential areas, land costs are high, and residents are pushing back.

For years, housing advocates have been urging the city to add more infill housing and increase density in Central Square, the historic municipal center of the city. Located on Massachusetts Avenue, Central Square has a subway station and a bus-transfer station where eight bus routes converge. The area has some threeand four-story buildings as well as one- and two-story buildings that could be redeveloped for dense mixed-use housing next to transit. The square historically had taller, denser buildings

before some third and fourth stories were removed to reduce taxes during the Depression. In 2012, however, some neighbors tried to persuade the city to downzone Central Square.

"Downzoning is not appropriate in a crisis in which we're so restricted in our ability to build housing," says Jesse Kanshoun-Benanav, an urban planner and affordable housing developer who started the civic group A Better Cambridge in response to the downzoning effort, to promote increased density for infill housing opportunities. The city council tabled the downzoning effort and since then has been allowing zoning changes in Central Square and providing incentives such as additional height and density in exchange for the development of more affordable housing.

At the eastern end of Central Square, Twining Properties is developing Mass + Main, a multiparcel mixed-use project with a 195-foot tower

Mass + Main, a mixed-use development in Central Square, Cambridge, required a zoning variance to allow for greater height and density in exchange for 20 percent affordable units. Credit: Twining Properties.



and 270 apartments, 20 percent of which will be affordable for low, moderate, and middle-income residents. The project required a zoning variance, notes Farooq. "We're now hearing political desire to rezone the rest of Central Square. People don't seem to be as opposed to density as height, so we'll have to explore what that means in terms of urban form."

Townhouses, duplexes, and triple deckers are the norm in Cambridge, and only 7.5 percent are single-family detached homes. New rules passed in May that allow the conversion of basements into accessory dwelling units in single- and two-family homes throughout the city could enable 1,000 legal ADUs. The ADUs don't need a zoning variance, and off-street parking is not required. The square footage of the new units won't count as gross floor area (ADUs previously were prohibited in most cases due to the existing floor-area ratio and requirements for lot area per dwelling unit). Supporters say the rules won favor because they allow for more efficient use of large homes and won't alter the look of the neighborhood.

"It's important that there are people in the city who are willing to accept trade-offs," says Faroog, noting that the YIMBY movement has "great political capital" to counter NIMBY pushback against infill housing. "There is a community desire to see more housing, and many young people, including a lot of renters, recognize that it's important to increase the supply and not have steep increases in rent, to make housing more manageable and accessible."

Regional Approaches

Leroux from the Massachusetts Smart Growth Alliance and others across the nation say that housing needs should be addressed as a regional issue, and cities and towns should work together to allow urban infill housing and approaches like ADUs under state zoning laws. In June, the Massachusetts Senate passed a bill that would reform 1970s-era zoning laws to permit ADUs and multifamily housing districts in every community. A coalition including the Alliance; the Senate President; mayors; and advocates for the

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Suburban communities also need to do their fair share, he says. Many suburbs are still zoning and building for the auto-oriented market, with "a lot of modest homes being torn down and replaced with McMansions," he says. "We think there's a grand bargain to be made between cities and towns and the real estate development community to unshackle development near walkable places, infrastructure, and transportation while curbing sprawl and protecting natural areas." To allow for more diverse housing growth, he says, the Alliance and others are promoting "as-of-right," or permitted zoning uses, in walkable areas, commercial centers, villages, town centers, and urban squares, because "that's where the market is and where we need to let the market do its job." 🗋

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environment, public health, affordable housing, and transportation supported the bill, which is poised to become state law next legislative session. A legal and policy strategy, it includes a fair-housing clause that prohibits communities from making discriminatory land-use decisions, which Leroux and others say increase segregation in many metropolitan areas, as low-income residents, including people of color, get pushed out of redeveloping urban neighborhoods.