

A photograph of a riverfront scene. In the foreground, there is a large, tangled pile of weathered driftwood and bare, thin branches. The water is calm and reflects the overcast sky. In the background, a concrete bridge with a metal railing spans the river. The sky is grey and cloudy.

EXAMINING IMPLICATIONS OF IMPROVED RIVERFRONT ACCESS AND REDEVELOPMENT IN NORTH MINNEAPOLIS

A Report by
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Examining Implications of Improved Riverfront Access and Redevelopment in North Minneapolis

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Friends of the Mississippi River

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Executive Summary

“Most neighborhood parks are a tragic monument . . . because they usually reflect the objectives, values, and conditioning of the suppliers or decision makers instead of the users.” (Walker, 2008)

While the Twin Cities is nationally recognized as having one of the best park systems in the nation, inequities exist in regards as to who can access and use these amenities. As the Above the Falls Regional Park is developed and Upper Harbor Terminal site redeveloped, it will be important that specific strategies are in place if these new amenities are meant to serve both the Northside community and populations historically underrepresented within the park system along with addressing any potential adverse impacts.

The theories of constraint literature suggest sets of particular barriers that constrain one from engaging in an activity, starting with the intrapersonal to interpersonal to structural constraints that exist. These constraints must be confronted and negotiated by individuals as they attempt to participate in recreational activities within park facilities, and should be used in guiding how organizations attempt to develop strategies for improving access to different park facilities. Along with the numerous barriers and constraints identified by the community such as a poor pedestrian and bicycle environment, pollution, gentrification, or crime & safety, a recent study by the Metropolitan Council on regional park use suggests time, lack of awareness, lack of culturally sensitive amenities, weather, language barriers, lack of companion, and the desire to participate as some of the other types of constraints that exist for communities of color in the Twin Cities region.

Gentrification is another pressing concern regarding the impacts of large developments of this nature into communities in which investment has historically not flowed. Gentrification can be defined as *a rapid change in the political, social, and economic attributes that define a community, and typically occurs through a cycle of disinvestment followed by investment into communities, pricing out former residents in favor of new, higher-income residents*. A recent study being done through CURA identifies North Minneapolis census tracts that have gentrified during the study period, along with those that have not yet gentrified, but are susceptible in North Minneapolis and within close proximity to the Above the Falls area. An analysis of mortgage data highlights the overall share of non-white loan recipients has decreased between 2007 and 2015. Census tracts in the Harrison neighborhood met all three gentrification indicators, suggesting tracts may have gentrified over the study period.

Implications and impacts associated with large-scale projects such as the discussion of a land bridge as envisioned in the RiverFirst Vision or the land use redevelopment that will be occurring at the Upper Harbor Terminal site should include proactive strategies that limit gentrification and the displacement of existing residents by collaborating with other local organizations working on similar social issues. Developers should be held accountable in how they engage with local communities using inclusive processes that fully consider community input and concerns.

Friends of the Mississippi River should take a proactive approach in addressing community concerns and barriers identified as part of this research project by advocating for local representation on boards and other committees working on affordable housing or air/water pollution issues, while also working with local communities to understand their needs and interests in dealing with these challenges. These strategies and collaborations will be most successful by planting roots in the community early in the process and continuously engaging and reengaging with the local community.

Introduction

The Twin Cities region is recognized as having one of the best systems of parks and trails in the nation. Neighborhood parks, city parks, and regional parks link together through a systems of trails that allow safe access to recreational opportunities and green space throughout the region. These parks attract people for a variety of activities, though disparities exist as to who exactly are using these facilities, particular in relation to larger regional parks in the system (**Salk, 2016**). Understanding why these inequities exist in relation to park usage can help to better guide city and park board staff in the design and development of park facilities, along with where to improve in engaging the community and improving access to these different amenities. Currently, the bicycle and pedestrian infrastructure connecting to the riverfront is a major barrier, as are many of the other noxious land uses within close proximity. On top of these barriers that exist in the physical infrastructure, other constraints also exist as to why usage in the regional park system is lacking for these populations. Identifying and addressing these barriers through a systematic approach is a great challenge for different organizations, which may result in many efforts of engagement and outreach as being primarily symbolic (**Allison & Hibbler, 2004**) and having little impact on actual outcomes. Having a clear understanding of these historical inequities and systematic barriers is the first step in understanding how to develop policies and strategies intended to improve access and engagement with groups historically underrepresented and marginalized. Simply espousing diversity and equity during a marketing campaign is inadequate and may result in further distrust between groups of constituents. The City of Minneapolis has been strides in attempting to apply a racial-equity lens in how they approach community engagement and new development, which should continue to be applied and improved upon as engagement and development at this site proceeds.

Beginning in January of 2016, Friends of the Mississippi River has been engaged in researching many of the physical barriers [or structural constraints] that exist for residents living in North Minneapolis in accessing the Mississippi Riverfront (**King, 2016**). In particular, the physical condition of the seven bridges crossing over I-94 were examined to determine how these connections promoted safe access and usage of park facilities. Studies show that the perception of a visual barrier, in particular the need to cross over areas identify as having “heavy traffic patterns,” (**Walker & Crompton, 2013**) inhibits both park use and access, which is an important consideration considering the presence of I-94 separating these neighborhoods from trails and parks along the riverfront. A number of presentations were conducted during Spring 2016 to local neighborhood organization leaders in North Minneapolis to gain a better understanding of the barriers and opportunities that exist in connecting with the riverfront. These findings were then presented at different events in the community during Summer 2016 to gather feedback from residents living in North Minneapolis. To better understand the partnerships and various roles between agencies in implementing these improvements, research of the jurisdictional responsibilities was conducted for each connection. Research questions included: which agency has jurisdiction over making certain improvements and what projects are currently in the works to potentially include these improvements.

Findings gathered from the previous research conducted identified certain streetscape elements such as improved lighting, dedicated bicycle lanes, a safer pedestrian realm, and better wayfinding as ways to improve the physical environment and “connections” over I-94 and to the Mississippi River. Concerns arose regarding potential displacement associated with improvements of this nature, high levels of pollution and air/water quality in the community, and pushback as to who’s vision and idea of community these projects will promote. Another concern was that of making an environment “beautiful on the top, but ugly underneath,” if the pollution and other inequities related to I-94 and historic disinvestment are not addressed. As connections to the riverfront and new amenities are improved in an effort to develop better

access for these neighborhood residents, addressing other historical inequities should also be considered at this time. Industrial land use and activity have led to polluted air and water; the placement of I-94 destroyed many communities with rich historical significance to the region; and many of the communities have struggled as a result of historic public and private disinvestment into neighborhoods and commercial corridors. The theories of constraint literature suggest sets of particular barriers that constrain one from engaging in an activity, starting with the intrapersonal to interpersonal to structural constraints that exist. These constraints must be confronted and negotiated by individuals as they attempt to participate in recreational activities within park facilities, and should be used in guiding how organizations attempt to develop strategies for improving access to different park facilities.

As the Above the Falls Regional Park is developed and Upper Harbor Terminal site redeveloped, it will be important that specific strategies are in place and implemented if these new amenities are meant to serve both the Northside community and populations historically underrepresented within the park system while providing the intended benefits and not adverse impacts. Gentrification is a pressing concern regarding the impacts of large developments of this nature into communities in which investment has historically not flowed. Gentrification can be defined as a *rapid change in the political, social, and economic attributes that define a community, and typically occurs through a cycle of disinvestment followed by investment into communities, pricing out former residents in favor of new, higher-income residents*. Development at the UHT site and advocating for a land bridge to connect with these new amenities would result in major changes to North Minneapolis, which will entail specific and deliberate policies and practices to ensure the current residents living in the area are able to continue to afford housing opportunities and benefit from the new development and amenities.

Many new projects and plans are slated to occur in North Minneapolis in the upcoming years and have been included in the following table (Table 1):

Table 1: Upcoming Projects in North Minneapolis

Project	Purpose	Date
Upper Harbor Terminal Redevelopment	Private Development & riverfront parkland	Ongoing
Metro Blue Line Extension	Bottineau Transitway – Minneapolis & Northwestern Communities	2021
West Broadway Transit Study	Streetcar/BRT analysis	
North Minneapolis Greenway	Potential greenway through four neighborhoods in North Minneapolis	Upcoming
Penn Ave BRT	Rapid Bus Transit service along Penn Ave	2019
26th Ave N Overlook/Pier	26th Ave N fishing/overlook pier along Mississippi River- General Mills Foundation announces \$3 million river parks gift	Upcoming

Project	Purpose	Date
Northside Promise Zone	Federal Designation: 10-year partnership	2015
Homewoods Historic District	Process underway to determine if neighborhood will be designated as a “historic district”	Currently underway
Streetscape Projects in Close Proximity/Connecting to Riverfront	<ul style="list-style-type: none"> • 26th Ave N Reconstruction • 42nd Ave N Reconstruction • I-94 Resurfacing from Nicollet Ave to Highway 252 • Lowry Ave streetscape improvements from parkway to I-94 	Currently underway Upcoming Upcoming Completed
Housing/Commercial Developments in North Minneapolis	<ul style="list-style-type: none"> • Penn Ave N & West Broadway Ave mixed-use development • Penn Ave N & Golden Valley Road housing development • Housing development along “the curve” on West Broadway Ave • Hawthorne “EcoVillage” • Penn Ave N & Plymouth Ave N (Thor Construction HQ) • KMOJ building at Penn & West Broadway 	All are either complete or have “broken ground”

While not all of these developments are analyzed as part of this research, it is important to understand the community in a broader context to understand implications of how the combination of these public and private investments will impact North Minneapolis and perpetuate the potential of gentrification in the community. Other trends outside of North Minneapolis but within the Twin Cities region should also be considered in terms of housing affordability, housing and location preferences of the younger and more highly educated, and a shift in employment opportunities back to the central city and CBD for many professions (tech, service, etc.).

This report begins with an examination of the theories of constraint literature in relation to park access and usage. A background on gentrification is provided, followed by an analysis of current trends of gentrification in Minneapolis. An examination of land bridges and the proposed developers working on the Upper Harbor Terminal site have been researched to fully understand how the combination of these investments and developments may impact North Minneapolis in both the near and long term. Finally, the potential role for Friends of the Mississippi during the implementation of these projects. As the Above the Falls Regional Park is developed and Upper Harbor Terminal site redeveloped, it will be important that specific strategies are in place and implemented if these new amenities are meant to serve both the Northside community and populations historically underrepresented within the park system and provide benefits to and for the community. Information provided in this report is intended in helping to develop a better understanding of the different implications of these projects, along with successful practices and potential role of Friends of the Mississippi River in helping to address and alleviate these community concerns and challenges.

Theories of Constraint

The theories of constraint literature identify a set of barriers that inhibit one from engaging in an activity, which include the intrapersonal, interpersonal, and structural. These constraints present themselves in a hierarchal form, with people first encountering intrapersonal constraints. Intrapersonal constraints are defined as, "... individual psychological states and attitudes which interact with leisure preferences" (Nyuapane et al., 2002), and are constraints specific to each individual. Stress, depression, anxiety, religiosity, kin and nonkin reference group attitudes, prior socialization into specific activities, perceived self-skill, and subjective evaluation of the appropriateness and availability of various leisure activities (Crawford & Godbey, 1987) make up these constraints. These constraints are viewed as the most proximal and powerful since intrapersonal constraints are confronted initially (Crawford et al., 1991) by the individual, and therefore must be addressed first and foremost by the individual. The motivation of an individual can play an important role in the degree and extent in which they will participate in recreational activities and attempt to overcome existing barriers (Metcalf et al., 2013).

When individuals successfully navigate their own intrapersonal constraints, and confronted with engaging in activities requiring more than one person, interpersonal constraints are encountered. Interpersonal constraints "arise as a 'result of interpersonal interaction or the relationship between individuals' characteristics,'" (Nyuapane et al., 2002) and include constraints arising in social situations, or interactions between people, such as a lack of friends or family members available to participate with in recreational activities. Interpersonal constraints can also develop between individuals and staff, park programmers, and other groups at the park, along within the institutional policy and program developments of how clients are served (Allison & Hibbler, 2004). Identifying and understanding these barriers and challenges that exist in program delivery and organizational policy is a difficult process for many organizations, and should involve efforts that are more than just symbolic. Often, many organizations are unfamiliar with these systemic barriers that exist as a result of cultural and historical inequities, and must be informed of the implications of different policies and practices in which they engage. The *standpoint theory* emphasizes the importance of historically marginalized populations providing insights into the dominant-and-nondominant relations that are often invisible to those in dominant positions, while the *-muted group theory* (Ardenner, 1975; Orbe, 1998) suggests that the dominant culture communication systems often render non-dominant groups and individuals inarticulate or silenced since they are constrained by the dominant communicative structures (Allison & Hibbler, 2004). Developers of park facilities and park programming need to take into consideration how other cultures and groups of people are positioned in society, and strive to ensure equitable and inclusive facilities through the development of culturally-sensitive communication strategies and processes.

Structural constraints are "defined as 'intervening factors between leisure preferences and participation' outside the control of the individual." (Nyuapane et al., 2002- *emphasis is my own*) and include constraints such as family-cycle stage, family financial resources, season, climate, the schedule of work time, availability of opportunity, and reference group attitudes concerning the appropriateness of certain activities (Crawford & Godbey, 1987). These structural constraints can be divided into two categories: those beyond the influence of addressing and difficult to mitigate such as work schedules, financial constraints, and weather; and institutional barriers that may be addressed through various measures taken by agencies and organizations such as traffic, maintenance, or level of information available regarding parks and/or programming. Agencies and organizations are able to control and manipulate outcomes in relation to many institutional barriers by facility and program decisions, distribution of resources, and pricing and promotion

decisions, termed the marketing mix (**Walker & Crompton, 2013**). These organizational barriers reflected both interpersonal relations between clients and service providers, as well as the development of different policy and programs that influence which clients are served (**Allison & Hibbler, 2004**) and serve as a mechanism in which trust is diminished between policymakers and the general public.

Examples of institutional barriers include:

- traffic around parks
- maintenance level and cleanliness of parks
- level of information about park facilities and recreation programs
- level of information about neighborhood park plans
- Facility and program failings such as overcrowding, bureaucratic procedures, and/or inadequate safety procedures
- price failings such as charging too much or too little
- distribution failings manifested in lack of public transportation access and unconventional schedules or locations
- promotion failings exemplified by lack of information (**Crompton and Lamb, 1986**)

Examples of different types of intrapersonal, interpersonal, and structural constraints while engaging in recreational activities are included in Table 2, while Table 3 includes the existing constraints in North Minneapolis that have been identified and gathered through prior research conducted (**King, 2016**). I-94, heavy pollution, and/or lack of amenities along the riverfront are a few examples of the structural constraints existing in North Minneapolis that members of the community view as major barriers and constraints in accessing the riverfront. No protected spaces for pedestrians and bicyclists, a lack of wayfinding and poor lighting were a few of the other structural constraints existing that were consistently identified as limiting access to and enjoyment of these facilities. Along with these constraints, the presence of major streets or the *perception of a major visual barrier*, (**Hatry & Dunn, 1971**) have been determined to be a major barrier for park usage for all groups of people. I-94 and the heavy industrial land use occurring along the riverfront between Dowling Ave N and 26th Ave N helps perpetuate the perception that the area is dangerous and 'off-limits' to traditional recreational and public use. Intrapersonal constraints specifically mentioned during outreach were safety concerns, fear of harassment from other individuals and groups of people accessing and within the park system, and being unaware of what types of trails or amenities existed along the riverfront. While not as much of the discussion revolved around park programming and staff as an existing constraint, findings from the Metropolitan Council's research on park access and usage suggests these relationships are also important constraints to consider (**Salk, 2015**). During outreach and engagement with the community, evidence and feedback were provided that highlighted the existence of each of these constraints in limiting the access and enjoyment for people living in North Minneapolis and their perception of the riverfront. One flaw and limitation of the constraint literature is that it focuses on constraints at the individual levels, ignoring some of the larger group and organizational challenges.

Table 2: General Examples of Intrapersonal, Interpersonal and Structural Constraints

Intrapersonal Constraints	Interpersonal Constraints	Structural Constraints
<p><i>Psychological:</i> Lack of energy No physical strength or capability Not feeling fit enough Not interested Not confident Did not enjoy before Health-related problem</p> <p><i>Safety:</i> Afraid of getting hurt Safety</p> <p>Like to do other things Poor health Fear of the outdoors Fear of prejudice from other recreationists based on my racial/ethnic identity I feel uneasy or unwelcome at _____ The activity is too physically demanding The activity involves too much risk I don't like water sports I am intimidated by horses I can't swim/ride horses I don't know what to expect</p>	<p><i>Time:</i> Busy life Work/study to do No time Social commitment Family commitment</p> <p><i>Partner:</i> No one teach me Not necessary skills No one to participate with Don't know where to participate Friends don't have time</p> <p>Do not have enough time because of family Do not have anyone to go with Do not enjoy recreating with other people Because of cultural reasons People in my own cultural group do not accept my outdoor recreation activities I have no one to go with My family and friends are not interested in going</p>	<p><i>Accessibility:</i> Transportation takes time No opportunity near home No money Expensive fee Cost of equipment</p> <p><i>Facility:</i> Inadequate facilities Inconvenient facilities</p> <p>Do not have enough time because of work or school Weather keeps me from recreating on _____ Lack of information about recreation opportunities Not aware of recreation opportunities on the _____ _____ is too far away _____ recreation areas are too crowded Have no way to get to there There is a lack of public transportation to _____ Possible encounter with undesirable or dangerous animals and insects Recreation opportunities that I like to participate in are not available on the _____ Because of recreation fees Areas are closed when I want to visit Cannot afford to go to the _____ to recreate People I want to go with cannot afford to go Negative attitudes from FS employees or other recreation area employees There are no such areas near me for this activity The activity is too costly Family commitments keep me from going The expenses of traveling and staying are too great I have no information about the outfitters who offer this activity I have no time to go</p>

Sources: (Nyaupane et al.; Metcalf et al., 2013; Oh et al.)

Table 3: Constraints Identified by Community in Accessing the Mississippi River

Connection	Intrapersonal Constraints	Interpersonal Constraints	Structural Constraints
Plymouth Ave N	Perception of access to riverfront Unaware of riverfront parks Crime/safety concerns	Concerns regarding harassment from other [groups of] people	Poor aesthetics Lack of clear wayfinding Unsafe bike lanes Lack of pedestrian lighting Lack of amenities along/near river Lack of safety barriers Unfriendly pedestrian environment
West Broadway Ave	Unfriendly pedestrian environment Safety concerns Poor aesthetics Crime/safety Unaware of riverfront parks	Concerns regarding harassment from other [groups of] people	Poor sidewalks Lack of bike lanes Dangerous traffic Lack of wayfinding Poor lighting Inadequate riverfront access (perception...) Lack of pedestrian amenities along river crossing Inadequate public transit Poor aesthetics Lack of river amenities Pollution Lack of green
26th Ave N	Unaware of riverfront parks Crime/safety concerns	Concerns regarding harassment from other [groups of] people	Lack of bike lanes Poor lighting Lack of wayfinding Inadequate riverfront access Poor river crossing Poor sidewalks Pollution
Lowry Ave N	Crime/safety concerns Lack of clear neighborhood identity Unaware of riverfront parks	Lack of clear neighborhood identity Concerns regarding harassment from other [groups of] people	Lack of river crossing access or amenities Inadequate riverfront access Lack of bike lanes Lack of wayfinding Poor lighting Lack of green space Pollution
Dowling Ave N	Poor aesthetics Crime/safety concerns Unaware of riverfront parks	Concerns regarding harassment from other [groups of] people	Inadequate riverfront access Poor sidewalks Unsafe bike lanes Poor lighting Lack of wayfinding Traffic Poor aesthetics Pollution
41st Ave N	Unaware of riverfront parks Crime/safety concerns	Concerns regarding harassment from other [groups of] people	Inadequate riverfront access Lack of wayfinding Poor lighting Poor sidewalks Lack of linking with other connections/amenities Industrial activity
42nd Ave N	Disconnection from public art Inadequate riverfront access (perception...) Unfriendly pedestrian environment Unaware of riverfront parks Crime/safety concerns	Concerns regarding harassment from other [groups of] people	Lack of bike lanes Poor lighting Poor sidewalks Inadequate riverfront access (perception...) Heavy traffic Lack of wayfinding Unfriendly pedestrian environment Pollution

The theory of constraint negotiation suggests that individuals who participate in recreational activities have successfully negotiated the existing hierarchical set of constraints, also known as *negotiation strategies* (Metcalf et al., 2013). These strategies are classified as either cognitive strategies or behavioral strategies, with the vast majority of people adopting behavioral strategies over cognitive strategies in addressing recreational and leisure activity constraints in a study conducted by Jackson and Rucks' in a sample from 1995 (Metcalf et al., 2013). The behavioral strategies are subdivided into time management, skill acquisition, changing interpersonal relations, improving finances, physical therapy, changing leisure aspirations, and a miscellaneous group. Attempting to understand minority groups park usage rates simply by gauging and understanding the constraints is a poor indicator of participation, as these negotiation strategies are as important, if not more so, than the existing constraints that are present (Hubbard & Mannell, 2001).

Negotiation-efficacy is the capability and confidence of an individual to successfully apply negotiation strategies to overcome existing constraints (Loucks-Atkinson & Mannell, 2007; White, 2008), which "...lend support for the marginality hypothesis and suggested that respondents with higher levels of education showed a greater propensity for using outdoor recreation areas." (Metcalf et al., 2013). These findings suggest that level of education, perception of outdoors, perception of dominant culture, level of acculturation, and fear/safety all play a role and influence participation in outdoor recreation activities, though time-related issues are consistently identified as being among the greatest constraints recreationists encounter (Metcalf et al., 2013).

Though time-constraints are not easily addressed by leisure and recreational professionals, raising awareness as to the many social, economic, and health benefits of recreational and leisure activities can be conducted by many organizations and agencies (Metcalf et al., 2013) in promoting a healthy-living and active lifestyle. Designing outreach campaigns, programs, and facilities that promote equity and active-living may be an effective method in addressing time-constraints for certain groups of people likely to respond positively to programs of this nature which may include children/young adults, parents with children, and multi-generational families. Other methods may include campaigns that emphasize the many health and social benefits from participating in individual and group recreational activities to address time constraints.

Other explanations for lower park usage and participation among communities of color outline four hypotheses taken from the field of Sociology. *The marginality hypothesis* emphasizes that groups lack the resources to participate both socially and economically as a result of past discrimination. *The subcultural hypothesis* proposes that racial and ethnic groups have different value systems and socialization practices that preclude some from participation in outdoor recreation, independent of socioeconomic factors. *Assimilation theory*, which is the the degree to which a group is assimilated into the dominant society—acculturated—is reflected in their park use. *Discrimination hypothesis* highlights that park use is affected by actual or perceived discrimination, past discrimination, and institutional discrimination, both real and perceived. The discrimination hypothesis can further be categorized the *interpersonal discrimination hypothesis*, which are actions carried out by members of dominant racial or ethnic groups that have differential and negative impacts on members of minority groups; and *institutional discrimination hypothesis*, which focuses on the behavior of organizations, bureaucracies, or corporate entities. Each of these hypotheses highlight the importance and need to reexamine how policies and programs are designed, developed, and implemented to ensure that cultural and racial attributes are taken into consideration and that agencies do not simply continue operating with the same business-as-usual mindset.

Research suggests that park programming and service delivery is often based on a “dominant mainstream model that exclude the less visible, less vocal, and less powerful groups” (Allison, 1999; Floyd, 1998; Philipp, 2000; Scott, 2000) from participation in park facilities. Authors note that, “...too often human service provision is based on a “white middle class perspective” that ignores the salience and consequences of cultural difference in service delivery.” (Allison & Hibbler, 2004) and should thus be altered in a manner emphasizing cultural competence. Organizations and human service professionals *often come under attack* for — and are frustrated with the suggestion that they are — prescribing to what the community believes reinforces inequities existing in the larger society (Allison & Hibbler, 2004). Such concern should provide evidence that these challenges should not simply be brushed to the side, but reasonably and adequately considered as to how new practices and policies will be developed. Legitimate concerns and challenges exist that are specific to certain communities and neighborhoods regarding embedded bias and institutional discrimination, and lacking a cultural and/or personal sensitivity for these issues will only further perpetuate more community concern and outrage as to the existence of inequities in the regional park system (James, 1996).

Marginalized populations often perceive more barriers to access and enjoyment based on their non-dominant and disadvantaged status in society, which can impact these groups perceptions of park facilities, staff, and the types of programming available. Interpersonal and structural constraints that exist between the community and staff of this nature often lead to challenges in developing trust over the long term and result in lower regional park usage rates from these groups.

Improving park access will require more than improved facilities along these connections and bridges over I-94. Addressing air quality and pollution, better understanding recreational preferences of under-represented groups, reconsidering park design and amenities, changes in park-service programming that meet the needs of culturally diverse communities, and considering other factors such as weather, time and safety constraints can help organizations and city staff better understand how to successfully improve park access and usage for traditionally underrepresented groups in the Twin Cities regional park system. Failing to appropriately consider the multiple barriers that exist will most likely result in the same historical inequities that exist in the park system for underrepresented groups who’s rare and specific challenges are not being fully addressed in park system planning and development.

Studies have examined these constraints throughout the nation in attempts to improve and better understand differences in park usage and access, with researchers seemingly agreeing on the existence and challenges of these constraints. A recent study by the Metropolitan Council in 2015 examined park usage in the Twin Cities region, identifying many of the existing barriers and cultural differences that have fostered and continue to perpetuate the inequities that exist in the park system.

Park Usage/Access/Equity

In 2015, the *Metropolitan Council: Regional Park Use among Selected Communities of Color Study* (**Salk, 2015**) was released, which included an in-depth analysis of regional park use among selected communities of color. This report was prepared by conducting focus groups throughout the Twin Cities region to examine barriers and constraints to park usage for selected communities of color. A series of barriers were identified from this study and were regarded as being the Most Prominent Barriers to Regional Park System Visitation among Focus Group Participants, which are ranked in order of importance:

1. Lack of awareness (Intrapersonal)
2. Time (Structural)
3. Fear/Safety Concerns (Intrapersonal/Structural)
4. Lack of Transportation Options (Structural- Institutional)
5. Language Barrier (Structural- Institutional)
6. Weather (Structural)
7. Cost (Structural and/or Intrapersonal)
8. Map Challenges (Structural- Institutional and/or Intrapersonal)
9. No Companions (Interpersonal)
10. Cultural or Religious Insensitivity/Discrimination (Intrapersonal and/or Interpersonal)
11. No Desire (Intrapersonal)

(Salk, 2015)

These barriers are similar to those identified in *Parks and Under-served Audiences: An Annotated Literature Review* (**Pease, 2011**), which include challenges separated into more general categories such as:

- Access (including transportation or lack thereof, costs, and fear of the outdoors)
- Communication (including language barriers of printed materials, signs, etc.)
- Fear of discrimination (cultural, actual verbal and nonverbal messages from other visitors, overwhelming posted park rules, signs and brochures not reflective of their culture/race)
- Lack of knowledge, experience, awareness (what to do, where to go, how to get there, equipment needed, etc.)
- Lack of diversity on staff (their group is not represented on staff or ONLY in janitorial or maintenance positions.)

Findings from these articles align with many of the comments and challenges gathered as part earlier research (**King, 2016**), and therefore should be addressed following a hierarchical approach starting with the barriers identified as the most challenging to those identified as the least challenging. A combination of methods to address some of these barriers have been identified from community input (**King, 2016**) for improving park access and usage in the Twin Cities region through addressing and improving many of the existing structural constraints. Findings such as improved wayfinding to increase awareness of what is offered and how to access park facilities along the riverfront and improving areas with poor lighting were two common strategies mentioned as being methods of addressing some of the more 'universal' challenges that exist.

Addressing these barriers will entail a systematic and hierarchical approach, along with improved efforts to better engage communities regarding park design and programming earlier in the process, requiring city and park board staff to become active — and not reactive — in their attempts to develop more inclusive park facilities and programs.

Two barriers which will be difficult in addressing through traditional negotiation strategies are *time constraints* and *a lack of companions*, and therefore may entail the need for developing partnerships with local agencies and organizations that have a greater presence on the ground in North Minneapolis. While the majority of feedback and comments collected thus far has been specific to the types of physical improvements in the built environment that could improve these connections to the riverfront, considerable feedback has also been gathered that addresses many of the other constraints that exist as well. Many of these comments focused on the need to improve awareness of the amenities that are available and how to access trails, as well as comments that address crime and safety concerns. These findings align well with results from the study completed by the Metropolitan Council, where lack of awareness and crime/safety concerns were major barriers as to why people did not visit the regional park system.

Another important component identified by Salk are the differences regarding the types of safety and crime concerns different ethnic and cultural groups perceive as threats, as these concerns are not universally applied across all races and will entail different strategies to address. Other differences in preferences existed as to what activities are provided, what the concept of a park is or should be, reasons for not visiting, safety concerns and needs, and information sources (**Salk, 2015**). These findings exist both between different cultures, and within cultures, which will require accessing local knowledge sources to understand and develop effective policies and programs that meets the needs of the communities in which the park serves. Other studies that have examined cultural differences in park usage and access have found African Americans prefer settings with higher levels of maintenance, more open formal tree plantings, and higher levels of development than Caucasians; while Latinos prefer arrangements that promote higher levels of social interaction within and between groups (**Gobster, 2002**). Minority park users also tend to engage in more passive and social activities within the park system than Whites, while White people preferred more to engage in more active activities as individuals (**Gobster, 2002**). A failure to understand or consider these cultural differences will most likely only generate the same types of results which created the existing inequities in park usage and programming throughout the region and considering both external factors related to access and internal factors related to usage.

Researchers also have suggested that African-Americans may perceive more barriers to accessing, using and enjoying recreational and leisure opportunities based on their disadvantage status in dominant society (**Sommer, 2012**), which may substantially impact the desire to engage in recreational activities within the park system. This perceived discrimination, whether real or fabricated, is a major constraint that researchers have found as being a barrier that groups consider differently based on their position and status in society. Other differences found *between* groups of difference races and cultures by researchers include feelings towards nature & the outdoors, representation in the park system, discrimination (whether perceived or real), employment, knowledge or a lack of information, experience using and gained with parks, access and accessibility, and communication (**Roberts & Chitewere, 2011**). Gobster suggests that an equitable strategy would entail identifying what different groups like and do, and integrating those preferences and activities into current programs and budgets (**Gobster, 2002**), and implementing new programming based on the findings that have been gathered through qualitative and quantitative research methods.

The National Recreation and Parks Association provides the following questions and guidelines (Table 4) to better understand and implement safe practices to ensure that equitable access and park usage is considered and addressed as improvements are implemented. *Health and Wellness, Conservation, and Social Equity* are themes considered as part of each question.

Table 4: Safe Routes to Parks

Does everyone in your community have access to parks within a 10-minute walk?	<p>Health and Wellness: This data should be used to prioritize areas with disparities or higher rates of chronic diseases such as heart disease, diabetes, asthma, pedestrian and bike fatalities, and/or homicides.</p> <p>Conservation: Environmental data should look at areas that lack general tree canopies and that have reoccurring flooding problems, poor air quality or brownfields properties. Investments should be based on their potential for environmental sustainability and opportunities to mitigate the effects of climate change.</p> <p>Social Equity: Measure areas of priority based on socioeconomics, although there may be much overlap. This data may include race/ethnicity, income, education or type of dwelling (renter, owner, public housing, etc.).</p>
Can your community members get to their closest park safely and easily?	<p>Health and Wellness: Active design guidelines and complete streets principles will increase pedestrian safety and will encourage users to walk or bike to the park with comfort. The use of signs, public art or marketing can also help increase park visibility and lead users to the park.</p> <p>Conservation: Building and improving sidewalks, streets and park amenities is an opportune time to build sustainable practices such as green stormwater management and increased tree canopies into our streets and parks.</p> <p>Social Equity: Crime prevention through environmental design (CPTED), increasing eyes on the park or the route, can help address social barriers such as crime, violence or gang activity. These strategies include removing or lowering fences, increasing park entrances and considering the land use and siting of buildings around parks.</p>
Do your parks have quality amenities and programming that attract local residents?	<p>Health and Wellness: Programs and amenities should engage participants in physical activity and should be tailored to varying levels of fitness. Evaluation of these programs and amenities will ensure that they are getting users active.</p> <p>Conservation: Amenities should provide visually appealing and well-maintained natural landscapes that encourage the community to connect with and learn about nature. Programming should also support this environmental education and stewardship of the community park space.</p> <p>Social Equity: Programming and amenities should be designed with input from the surrounding community. In areas with many children, high crime or violence and low-levels of park usage, adult supervision may be needed to help children and parents feel safe using the park.</p>

Source: Nat'l Recreation & Parks Association

Overcoming many of these barriers and challenges will entail individuals navigating through these constraints by applying their own negotiation strategies as constraints are encountered. The behavioral negotiation strategies are subdivided into:

- time management
- skill acquisition
- changing interpersonal relations
- improving finances
- physical therapy
- changing leisure aspirations

Friends of the Mississippi River and other organizations can be effective advocates for addressing these constraints by helping to

- Increase awareness of park facilities and amenities provided
- Increase awareness of how to access park facilities through improved wayfinding
- Hosting volunteering, educational, and family events that promote the natural environment, riverfront, and recreational activities and introduce people to park facilities
- Developing a deeper understanding of the fear and safety concerns of underrepresented groups in the park system through interactions in community and at local events
- Advocate for more diverse park staff and programming that is culturally specific and representative
- Engage with community on local level to understand park design and activity preferences
- Partner with local organizations to help promote the many social and community benefits of engaging in recreational activities along the riverfront

Gentrification Background

Gentrification is often defined as a *rapid change in the political, social, and economic attributes that define a community, and typically occurs through a cycle of disinvestment followed by investment into communities, pricing out former residents in favor of new, higher-income residents, generally in a “...degree that differs substantially from the general level of change in the community or region as a whole.”*²² The definition provided is the framework in which gentrification will be considered for this analysis. The negative consequences associated with gentrification can have substantial impacts on the fabric and make-up of communities, particularly if no mechanisms are put into place to mitigate residential and commercial displacement of existing people and businesses. Communities across the country have long struggled with gentrification as a mechanism of displacement and the disruption of communities in inner-city neighborhoods that results.

A variety of social, political, and economic factors have been identified that contribute to the process of gentrification. Social factors that attract upper-income residents into inner-city neighborhoods include variables such as the desire for cultural diversity, proximity to employment/CBD opportunities, and the character of the existing housing stock. Political factors, or the role of the state, include the actions and interests of agencies and organizations that influence the policy decision-making process. Economic factors, or the role of capital, is a great contributor to gentrification, specifically when powerful land-based interest groups and/or the public sector intentionally neglect inner-city neighborhoods until land prices and the housing stock become cheap enough to exploit and receive economic benefits from. Developing an understanding of the role these various factors play in perpetuating gentrification is vital while creating strategies and priorities in how to successfully mitigate adverse impacts of gentrification.

Classical ecology theories of the Chicago School of Sociology suggest that neighborhoods grow and decline as part of a natural life cycle in which the systematic withdrawal of capital and neglect of public service occurs in stages. These stages include: rural, residential development, full occupancy, downgrading, thinning out, and then either crash or renewal (**Gibson, 2007**). Minneapolis has long surpassed the first three stages, and now many neighborhoods have been experiencing the final three stages at different times and in different processes. North Minneapolis is a community in which historic disinvestment has occurred dating back to redlining programs prescribed by the federal government and Federal Housing Administration in the 1930s (**Hiller, 2003**), followed by the growth of the suburbs and placement of an interstate freeway through the community that only served to further exacerbate the decline of the housing market and property values in North Minneapolis. Proximity to industrial activity is most likely to also have impacted levels of appreciation for homes in North Minneapolis in comparison to other areas of the city with less noxious land uses nearby that pollute the air and water quality. It has been through deliberative action that many of these historical inequities exist in North Minneapolis.

The assumptions that often define gentrification in a positive light as a mechanism for revitalizing distressed neighborhoods, is a cure for abandonment, improves the housing stock, increasing the tax-base of the city that offer additional resources to be disbursed, and displacement is minimal have guided many policymakers and planners in pursuing strategies that perpetuate gentrification, whether unintentionally or deliberately. While gentrification may be a mechanism in addressing abandonment in distressed neighborhoods, the historical programs and policies that promoted these inequities should be fully understood and considered in developing anti-displacement policies and gentrification mitigation strategies for *current* residents.

Measuring displacement results in challenges in monitoring and tracking rates of occurrence, particularly in determining whether displacement was voluntary or involuntary, and what the exact contributing factors were that resulted in the displacement. Displacement can result from various factors and can take on many different forms. External factors include 'private changes' and 'governmental actions.' Housing factors include 'user need,' 'non-residential demand,' and 'housing industry actions.'²² Neighborhood factors include 'result,' 'location,' 'stock,' and 'class' (**Marcuse, 1985**).

The act of displacement occurs as a result of higher income individuals forcing out lower income residents based on a mixture housing and neighborhood factors, often incentivized by public policy that promotes one experience and lifestyle over others (**Marcuse, 1985**). Marcuse identifies four different forms of displacement in his analysis of gentrification which go beyond the most popular understanding of exclusionary displacement (residents being displaced from rising housing costs). Other forms discussed include last-resident, in which "a low-income household is "involuntarily" displaced from a housing unit that they otherwise would have been able to afford;" chain displacement, in which "multiple low-income households can be displaced from the same housing units over time at different stages of neighborhood change;" and displacement pressure, which occurs when a family leaves an area after their existing family, social, and business ties to the community are broken by others being displaced.

As emphasized, displacement can result from many factors and take on many different forms, all of which are spurred by gentrification and an increase in large investments into communities. Current trends in the housing preferences of the younger and more educated, fostered by policies and incentives for developers that promote a renewed interest in 'urban living,' relocation of corporations back to central downtown districts or along LRT lines from suburban communities, increasing commute times for those still currently living in the suburbs, and the shrinking housing affordability throughout the region for renters and homeowners all exacerbate these challenges and increase the likeliness for the occurrence of gentrification and the resulting displacement.

As identified in Table 1 on pages 6-7, a slew of many large developments and other infrastructure projects are set to come to fruition in the upcoming years, and the susceptibility of North Minneapolis to gentrification suggests that strategies and methods should be put into place in an effort to mitigate displacement and the negative consequences associated with gentrification.

A broad and complex set of tools and strategies (Table 5) have been developed by communities (both proactively and reactively) in efforts to mitigate displacement concerns and to retain the same social character and culture of the neighborhood. These strategies include a combination of housing and economic development tools to better position organizations and others in curbing the impacts of gentrification. Developing strategies to mitigate impacts of gentrification require more than a one-tiered approach focusing on simply ensuring affordable housing opportunities still exist, as a focus on larger market forces and trends must also be adequately considered as well.

Table 5: Tools & Strategies for Mitigating Gentrification

Tool	Strategies
Assess	Community Mapping Efforts <ul style="list-style-type: none"> • Renter-to-homeowner rates • Vacancy/abandonment rates • Affordability indexes <ul style="list-style-type: none"> ○ Rent or mortgage as percentage of household income • Spatial analyses of race and poverty
<i>Action on Four Fronts to Preserve and Expand the Supply of Affordable Housing</i>	1. Stabilize Existing Renters 2. Control Land for Community Development 3. Build Income and Assets Creation 4. Develop Financing Strategies
<i>Affordable Housing Tools</i>	<ul style="list-style-type: none"> • Remove restrictions on land development • Remove exclusionary zoning practices • Housing Trust Funds • Inclusionary Housing or Zoning campaigns • Real Estate Transfer Taxes dedicating sources of new affordable housing revenue • Campaigns for historic tax credits

Source: (Rose, 2002)

Additional Strategies:

- | | | | |
|---|--|--|---|
| <ul style="list-style-type: none"> • Community Development Corporations • Community Benefits Agreement • Local hiring • Community Workforce Agreement • Empowerment Zone/Opportunity Zone • Educate public • Home ownership programs • Renter and Homeowner Advocates and Advisors • Legal rights • Regulate the private housing market¹²³ • Create nonprofit-owned affordable housing • Increase affordable homeownership opportunities | <ul style="list-style-type: none"> • Right of First Refusal • Implement regulatory and policy measures at the various levels • Regulate the Private Housing Market • Using specific types of market/rent control policies • Zoning and Land Use Controls • Housing Code Enforcement • Eviction Controls • Community Reinvestment Act of 1977 • Include affordable housing • Property Tax Relief and Rent Subsidies • Limited Equity Housing • Create forums • Empower local residents to determine course of development • Develop a unified vision and plan for an acceptable outcome of gentrification process | <ul style="list-style-type: none"> • Real estate transfer-taxes (RETTs) to fund affordable housing and other equitable development • Preserve Affordable Housing • Low Income Housing Preservation Act 1995 • Nonprofit-owned affordable housing development • Community Land Trust (CLT)/Community Land Bank • Lease-Purchase Home Ownership Arrangement • Minimum of 1-to1 replacement of affordable housing • Urban Infill • HOME Program • Leverage market-rate development • Preserve publicly-assisted affordable housing | <ul style="list-style-type: none"> • Leverage Market-Rate Development (Incentivize market-rate development for developers to include a percentage of below-market rate units in new developments) • Inclusionary zoning • Housing Tax Credits • Low Income Tax Increment Financing District • Land use policies that require fees from new development to enable others to develop subsidized affordable housing • Jobs-to-Housing Linkages/Commercial Linkage • Economic Development and Income-Raising • Encourage resident-controlled limited-equity ownership |
|---|--|--|---|

Source: (Ugenyi, 2007; PolicyLink)

Many models and methods have been devised on a local level to curb impacts and to provide opportunities in which the community benefits as part of new development. The WTB/CU is a bike cooperative in Chicago, IL that developed as a result of challenges and pushback against the implementation of new on-road bicycle lanes in a predominantly Puerto Rican neighborhood on Chicago's West Side (**Lubitow et al., 2015**). Residents in the community were not receptive of having improvements of this nature "placed" onto them while not being involved in the visioning, design, or implementation phases. A bike cooperative was developed as a method to help mitigate some of these concerns, and in taking 'community ownership' of not only the bike lane itself, but the *process* that went into implementing the development. An assortment of different economic and social benefits came as a result- economic benefits through jobs created and the increase in pedestrian activity; social benefits through community ownership of the project and bike lane along with continued involvement in planning processes – particularly for youth – that helped to strengthen relationships and trust between members of the community and staff.

In Bartlett Park, FL, funding for owner-occupied rehabilitation comes from a variety of city, state, federal, and private sources. Sources of funding include the city's Working to Improve our Neighborhoods (WIN) program, State Housing Initiatives Partnership Program (SHIP), the federal Community Development Block Grant program, and federal HOME funds. Funding opportunities from multiple agencies levels of government can be an effective mechanism for tapping into different programs based on the needs of project and context in which development may occur. (**Levy, 2007**) Different strategies applied included housing rehabilitation, infill development, zoning changes, and economic development.

Other strategies identified as part of a gentrification literature review include the importance of understanding the context in which gentrification is taking place and to "get organized at various levels," "educate the public," and by "implementing regulatory and policy measures at various levels" (**Ugenyi, 2011**). Organization at various levels entails methods such as creating forums, developing a unified vision, and empowering local residents to determine course of development (**Ugenyi, 2007**). CBAs and local hiring practices are just a few of the intended outcomes sought out by organizing early in the development stages. Educating the public can be achieved through various mechanisms that include home ownership programs and workshops, along with other legal and advisory services. Market/Rent-control policies and practices, zoning and land use controls, and housing code enforcement include just a few of the regulatory measures that can be put into place with the intended outcome of mitigating involuntary displacement and gentrification in lower-income neighborhoods.

Despite evidence regarding the impacts of gentrification on the social, economic, and health outcomes of members in a community, curing these negative effects still remain a challenge. As expressed in *Taking the Sting out of Gentrification*, it is the "...lack of political will and funding..." that continues to be one of the greatest obstacles and challenges in addressing the issue of gentrification (**Glanville, 2013**).

To better understand recent trends of gentrification in North Minneapolis and the Twin Cities region, a review of a gentrification study currently being conducted by CURA was reviewed. Along with the review of the research being conducted by CURA, a separate analysis on gentrification using data obtained through the Home Mortgage Disclosure Act to identify gentrification and predatory lending trends and practices in North Minneapolis was completed as well.

Gentrification Analysis

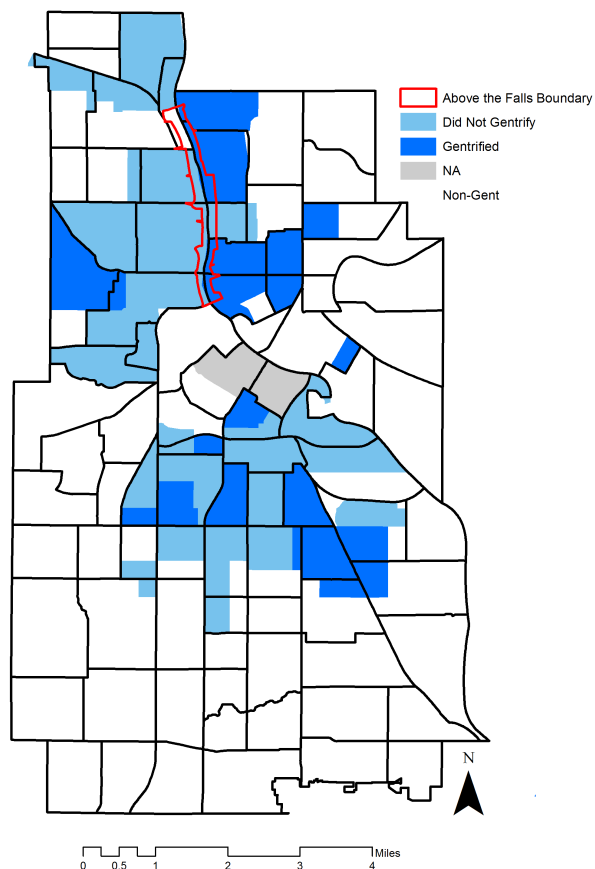
Evidence of gentrification occurring in Minneapolis has been confirmed as part of recent study conducted by the Center of Urban and Regional Affairs at the University of Minnesota. The methods performed by Bates, Freeman, & Ding for examining indicators and trends of gentrification were applied to the communities of Minneapolis and St. Paul by CURA researchers in order to provide a thorough examination for evidence of gentrification occurring in Minneapolis and Saint Paul using all three indices of gentrification. Freeman, Ding, and Bates use an assortment of gentrification indicators as part of their respected analyses that include median income, property value, housing occupancy status, educational attainment, demographic makeup, and housing market changes. CURA researchers found evidence of gentrification occurring throughout both Minneapolis and Saint Paul, along with many neighborhoods in North Minneapolis being some of those most susceptible to gentrification. Figure 1 provides a visual of the findings from this research, with the Above the Falls area outlined in red for context.

Another factor important to understand is the overall 'shrinking affordability of housing' in Minneapolis for renters and homeowners of all races identified by CURA as part of their analysis. Areas throughout the region have become less affordable for renters of all races, to the extent to the median black renter can no longer afford to rent 'affordably' in any census tract in the Minneapolis, is alarming. The shrinking affordability for white renters is just as alarming in that tracts in North Minneapolis and other areas that historically a population of a majority people of color are now very susceptible to being priced out.

The following analysis was conducted in an effort to complement the previous research done by CURA by examining different gentrification indicators and changes in the housing market. The study involves indices developed by three professionals whom are respected in their fields, which include Lance Freeman (Columbia University), Lei Ding (Federal Reserve Bank of Philadelphia), and Lisa Bates (Portland State University). CURA authors looked for agreement between 2 of the 3 indices before labeling a tract as gentrifying. Data from the Home Mortgage Disclosure Act was used at the census tract level for examining changes in the composition of who are receiving or being denied mortgages in North Minneapolis, along with the average income and loan value of each recipient in which a loan was originated. The years of 2007, 2011, and 2015 were included in this analysis, which should offer some insight into the housing market in North Minneapolis before, during, and after the housing crash.

Figure 1

Gentrification in Minneapolis



Source: CURA calculations, 2000 Census (Normalized to 2010 boundaries using Geolytics Neighborhood Change Database), 2010-2014 American Community Survey

Table 11 on page 27 provides a complete breakdown of the findings from this research for the entire North Minneapolis community. Key highlights are an overall increase in renter-occupied housing units and both a decrease in the number of vacant housing units and owner-occupied housing units between 2011 and 2015 and the income-to-loan ratio has increased for all groups included in the study, as the average loan originated is slightly lower, but median incomes have decreased at an even greater rate, with a 21.53% decrease for the average income for loan originations in 2015 relative to 2007 income levels. There was also an increase in the proportion of loans originated for white people between 2007 and 2015, as the White share of loans originated increased an absolute total of 4.022%, while the white share of loans originated for a home purchase increased 5.78% over the same time period. One of the factors that skewed results were the applicants that provided absolutely no identifying information, marked as n/a* in the tables, which received the highest average loan origination in 2011 and 2015, along with having the most mortgages purchased by institutions in all study years. Findings of this nature indicate the potential of gentrification, as white privilege allows white people to — on average — be denied at lower rates and accepted at higher rates when applying for mortgages, which could alter the demographics of neighborhoods as white people continue seeking places to live in the city at the expense of lower income residents.

A study conducted as part on an analysis in identifying case studies to research gentrification includes the following four indicators as gentrification indicators using HMDA data: (Levy, 2007)

- percent change in real median mortgage loan
- percent change in housing originations per 1,000 housing units
- percent change in median income of the buyer
- difference in share of loans to whites

Table 6 includes results from these indicators in North Minneapolis from 2007 to 2011, 2011 to 2015 and 2007 to 2015, and is used as a measurement for understanding how individual census tracts compared to North Minneapolis as a whole, while Table 7 includes these same indicators for Hennepin County.

Table 6: Mortgage Indicators for Gentrification, North Minneapolis

Year	% change in real median mortgage loan	% change in housing originations per 1,000 units	% change in median income of buyer	Difference in share of loans to whites
2007-2011	-13.23%	-63.40%	-18.61%	+6.70%
2011-2015	+6.00%	+81.02%	-3.59%	-2.68%
2007-2015	-8.03%	-33.74%	-21.53%	+4.02%

Table 7: Mortgage Indicators for Gentrification, Hennepin County

Year	% change in real median mortgage loan	% change in housing originations per 1,000 units	% change in median income of buyer	Difference in share of loans to whites
2007-2011	+6.94%	%	+12.81%	+5.1%
2011-2015	+18.06%	%	-1.76%	-3.39%
2007-2015	+26.25%	%	+10.83%	+1.71%

While Hennepin County saw increases in both the change in the real median value of mortgage and the median income of buyers, North Minneapolis saw large decreases in both of these categories. Overall, the difference in share of loans to Whites increased more in North Minneapolis compared to Hennepin County. The large changes that occurred between 2007 and 2011 in regards to change in the percentage of real median loan amount and change in real median income of buyer were much more substantial in North Minneapolis, which suggests these communities were more impacted by the housing crisis than Hennepin County as a whole.

Figure 2 provides a visual display of change in the share of non-white mortgage recipients from 2007 to 2015, with the tracts shaded darker blue those where the share of non-white mortgage recipients is decreasing more than the North Minneapolis average. Tracts near the UHT development site, along with those in the southern portion of North Minneapolis were those in which changes were the greatest.

Figure 3 highlights change in average income for loans originated, again with tracts shaded in darker blue being those in which average income of loans originated declined less than the total change in North Minneapolis overall.

Figure 4 highlights changes in average loan origination amount for the same time period, with tracts in darker blue again being those in which the decline in loan amount was less than the average in North Minneapolis overall. The southernmost neighborhood (Harrison) and southwest census tract in the Near-North neighborhood (just north of the Harrison neighborhood) were the areas that contained census tracts increasing at rates higher than North Minneapolis for all three indicators and potentially in the process of gentrifying.

The following tables (8 & 9 on the following pages) provide an analysis of these four gentrification indicators at the census tract level in North Minneapolis to better understand how changes are occurring within North Minneapolis at the individual tract level. Loans originated, loan amount, and average income for loan originated for the most part all decreased from 2007 to 2011 before increasing again from 2011 to 2015, though not always back to 2007 levels.

Figure 2

Change in Share of Non-White %
for Loans Originated, 2007-2015

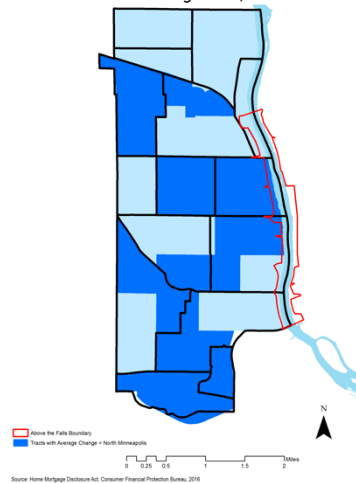


Figure 3

Change in Average Income
for Loans Originated, 2007-2015

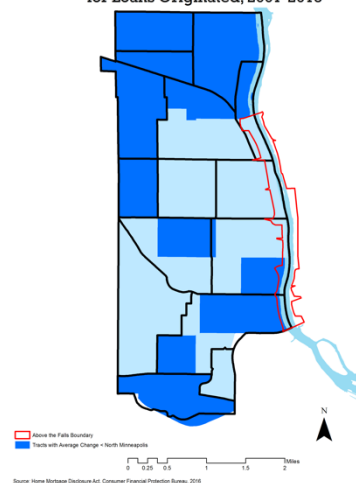


Figure 4

Change in Average Loan Amount
for Loans Originated, 2007-2015

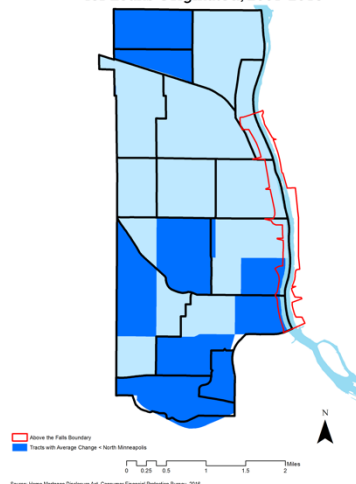


Table 8: Analysis of Mortgage Data in North Minneapolis by Census Tract

Census Tract	# of Loans Originated 2007	# of Loans Originated 2011	# of Loans Originated 2015	% Share Non-White 2007	% Share Non-White 2011	% Share Non-White 2015	Change in Abs. %
1.01	43	33	64	30.23%	51.52%	62.50%	+32.27%
1.02	57	56	86	47.37%	48.21%	46.51%	-0.86%
3	66	44	83	25.76%	18.18%	16.87%	-8.89%
22	21	6	18	80.95%	66.67%	72.22%	-8.73%
27	51	26	32	54.90%	53.85%	53.13%	-1.77%
32	29	11	19	48.28%	45.45%	63.16%	+14.88%
33	16	7	18	87.50%	100.00%	66.67%	-20.83%
1002	55	21	60	41.82%	28.57%	33.33%	-8.49%
1004	45	17	65	35.56%	29.41%	60.00%	+24.44%
1007	53	33	90	43.40%	48.48%	42.22%	-1.18%
1008	66	20	44	63.64%	55.00%	38.64%	-25.00%
1009	80	30	49	62.50%	46.67%	46.94%	-15.56%
1013	30	7	21	63.33%	42.86%	61.90%	-1.43%
1014	40	4		67.50%	75.00%		
1015	29	10		65.52%	50.00%		
1016	20	8	29	70.00%	75.00%	58.62%	-11.38%
1020	46	17	25	58.70%	35.29%	40.00%	-18.70%
1021	32	19	20	68.75%	57.89%	50.00%	-18.75%
1023	21	4	8	28.57%	25.00%	62.50%	+33.93%
1028	42	12	30	71.43%	66.67%	40.00%	-31.43%
1029	15	4	16	46.67%	50.00%	50.00%	+3.33%
1034	27	13	19	25.93%	53.85%	15.79%	-10.14%
1041	36	15	30	47.22%	53.33%	33.33%	-13.89%
1257			49			65.31%	

A total of twenty-four census tracts exist in North Minneapolis, twenty-three in 2007 and 2011, and then twenty-two in 2015 (1014 and 1015 combined into one *new* tract, 1257). 2011 had substantial impacts on the housing market and had an impact on all census tracts on the Northside in regards to the number of loans originated. All tracts saw a decrease from 2007 to 2011 then an increase from 2011 to 2015. 5 tracts had increase in share of non-white, and seemed more concentrated than white share gain, which occurred in many more of the census tracts between 2007 and 2015. Census tracts 1023, 1.01, and 1004 had largest gain in share of non-white loan originations for home purchase, with tract 1023 having the lowest number of mortgage originations of any census tract in North Minneapolis. 1.01 and 1004 were only the tracts in which both an increase in the number of mortgage originations and share of non-whites increased between 2007 and 2015. 16 of the 21 census tracts had a decrease in the share of non-whites with mortgage origination, with 9 tracts having decreases in the double digits (in red bold). Census tracts 1008 and 1028 had the largest decrease in share of non-whites total for mortgage originations.

Table 9: Analysis of Mortgage Data in North Minneapolis by Census Tract

Census Tract	Loan Amount 2007	Loan Amount 2011	Loan Amount 2015	% Change	Loan Income 2007	Loan Income 2011	Loan Income 2015	% Change in Income
1.01	\$130,325.58	\$93,636.36	\$138,265.63	6.09	\$67,421.05	\$49,709.68	\$60,800.00	-9.82%
1.02	\$134,631.58	\$79,178.57	\$105,476.74	-21.66	\$61,148.15	\$40,903.85	\$49,277.11	-19.41%
3	\$168,136.36	\$108,045.45	\$153,096.39	-8.95	\$74,046.15	\$49,166.67	\$69,812.50	-5.72%
22	\$134,000.00	\$91,333.33	\$93,055.56	-30.56	\$63,571.43	\$34,600.00	\$41,941.18	-34.03%
27	\$130,666.67	\$82,461.54	\$138,218.75	5.78	\$143,565.22	\$51,909.09	\$60,923.08	-57.56%
32	\$155,827.59	\$110,636.36	\$132,315.79	-15.09	\$118,964.29	\$51,750.00	\$57,705.88	-51.49%
33	\$134,500.00	\$272,428.57	\$154,555.56	14.91	\$63,937.50	\$45,500.00	\$67,941.18	6.26%
1002	\$139,672.73	\$99,666.67	\$109,716.67	-21.45	\$73,173.08	\$51,842.11	\$58,474.58	-20.09%
1004	\$129,822.22	\$75,529.41	\$98,215.38	-24.35	\$89,785.71	\$46,062.50	\$49,754.10	-44.59%
1007	\$141,207.55	\$71,909.09	\$119,500.00	-15.37	\$68,408.16	\$55,655.17	\$56,072.29	-18.03%
1008	\$133,454.55	\$67,150.00	\$105,113.64	-21.24	\$66,096.77	\$53,250.00	\$48,000.00	-27.38%
1009	\$118,062.50	\$77,000.00	\$102,979.59	-12.78	\$79,236.84	\$51,640.00	\$41,659.09	-47.42%
1013	\$116,066.67	\$66,428.57	\$90,095.24	-22.38	\$68,400.00	\$64,428.57	\$49,400.00	-27.78%
1014	\$123,050.00	\$67,200.00			\$71,064.52	\$46,200.00		
1015	\$132,275.86	\$78,300.00			\$67,347.83	\$70,444.44		
1016	\$130,700.00	\$107,375.00	\$119,103.44	-8.87	\$92,125.00	\$62,800.00	\$51,666.67	-43.92%
1020	\$121,282.61	\$124,411.76	\$154,280.00	27.21	\$82,704.55	\$65,294.12	\$60,636.36	-26.68%
1021	\$131,625.00	\$105,842.11	\$209,950.00	59.51	\$129,357.14	\$51,764.71	\$57,133.33	-55.83%
1023	\$192,571.43	\$152,750.00	\$199,125.00	3.40	\$123,950.00	\$64,500.00	\$132,166.67	6.63%
1028	\$137,428.57	\$83,083.33	\$103,100.00	-24.98	\$76,230.77	\$58,200.00	\$58,481.48	-23.28%
1029	\$172,000.00	\$77,000.00	\$146,875.00	-14.61	\$86,266.67	\$96,000.00	\$74,400.00	-13.76%
1034	\$217,407.41	\$145,000.00	\$219,631.58	1.02	\$169,777.78	\$94,090.91	\$98,473.68	-42.00%
1041	\$150,972.22	\$106,133.33	\$161,300.00	6.84	\$72,176.47	\$80,083.33	\$74,370.37	3.04%
1257			\$93,183.67				\$47,911.11	

The 2009 housing crash had significant impact on local and national housing markets, significantly decreasing the amount of loans originated, the average loan value, and average income of loan recipients. North Minneapolis was no different in that regard, with only two census tracts (33 and 1020) having higher average loan values originated between 2007 and 2011. Average incomes for loans originated also dropped, though some tracts did experience increases between 2007 and 2011, 2011 and 2015, and 2007 and 2015, though none through each of the three consecutive study periods.

Census tract 1023 was a slight anomaly among tracts in North Minneapolis, with the highest median income in 2015 before an almost 50% decrease between 2007 and 2011. Of the 8 mortgages originated in 2015, 3 were for white recipients, 2 for black recipients, 1 for an Asian recipient, and 2 with no information provided. Of these recipients, one of the white applicants had an income of \$493,000 applying for a loan of \$410,000 and another had an income of \$120,000 applying for a \$239,000 loan. For the two black recipients, the incomes were \$53,000 and \$49,000 for loans valuing \$132,000 and \$115,000 respectively. These findings emphasize that disparities exist not only between North Minneapolis and other parts of the region or between census tracts within North Minneapolis, but also *within* the individual census tracts as well.

Finally, an income-to-loan ratio table has been included to understand how predatory lending practices may factor into gentrification and displacement in North Minneapolis (Table 10):

Table 10: Income-to-Loan Ratio for North Minneapolis

Race	2007	2011	2015	Abs. Change	% Change (07-15)
All	1 :1.64	1:1.75	1:1.92	+0.28	+17.22%
Asian	1:1.79	1:1.48	1:2.18	+0.39	+21.60%
Black	1 :2.06	1:1.75	1:2.11	+0.05	+2.37%
Hispanic	1 :1.98	1:2.21	1:2.31	+0.33	+16.50%
White	1 :1.43	1:1.43	1:1.68	+0.25	+17.36%
n/a	1 :1.96	1:0.97	1:2.38	+0.42	+21.32%
n/a*	1: 1.59	1:2.60	1:2.44	+0.85	+53.61%

Concerns and challenges regarding gentrification in North Minneapolis and the Twin Cities region are valid and should be adequately considered as projects similar in nature to that of the development occurring at the Upper Harbor Terminal site or the potential for a land bridge crossing over I-94 and connecting with these new amenities. Gentrification and displacement result from a variety of causes and often occurs as a result of both intended and unintended actions. Predatory lending and disinvestment can have long-lasting and devastating impacts on neighborhoods and communities, and little is often to address these inequities or challenges that result. The case study provided on the process of gentrification in the Albina district of Portland, OR touches on many of these concepts and highlights how devastating these systemic processes can be. Each of these forces also work to perpetuate other housing issues associated with abandonment, displacement and reinvestment into distressed neighborhoods in a cycle that fosters the disinvestment-reinvestment-and displacement of communities and their assets. The housing crash and ensuing foreclosure epidemic in North Minneapolis further exacerbated these challenges and market forces, resulting in a community in which disinvestment had historically occurred becoming even more ripe for investment from public and private capital.

Table 11 on the following page and the tables included in Appendix C provide an overview of the HMDA data analysis in North Minneapolis that went into developing Tables 8 and 9.

Table 11: Analysis of Mortgage Data in North Minneapolis

	2007	2011	2015	Abs. Change	% Change
Total Mortgage Activity	All: 7,281 Asian: 542 (7.44%) Black: 1,959 (26.91%) Hispanic: 333 (4.57%) White: 2,449 (34.32%) n/a: 157 (2.16%) n/a*: 1,660 (22.80%)	All: 2,027 Asian: 173 (8.53%) Black: 286 (14.11%) Hispanic: 43 (2.12%) White: 910 (44.89%) n/a: 17 (0.84%) n/a*: 551 (27.18%)	All: 2,850 Asian: 172 (6.04%) Black: 414 (14.53%) Hispanic: 175 (6.14%) White: 1,226 (43.02%) n/a: 18 (0.63%) n/a*: 791 (27.75%)	-4,431 -1.4% -12.38% +1.57% +8.7% -1.53% +4.95%	-60.86% -18.82% -46.01% +34.35% +25.35% -70.83% +21.71%
Mortgage Originated	Originated: 2,190 (30.08%) Asian: 160 (7.31%) Black: 530 (24.20%) Hispanic: 113 (5.16%) White: 1,084 (49.50%) n/a: 48 (2.19%) n/a*: 217 (9.91%)	Originated: 822 (40.55%) Asian: 67 (8.15%) Black: 94 (11.44%) Hispanic: 17 (2.07%) White: 462 (56.20%) n/a: (0/00%) n/a*: 158 (19.22%)	Originated: 1,448 (50.81%) Asian: 101 (6.98%) Black: 203 (14.02%) Hispanic: 113 (7.80%) White: 775 (53.52%) n/a: 10 (0.69%) n/a*: 217 (14.99%)	-742 (+20.73%) -0.33% -10.18% +2.64% +4.02% -1.5% +5.08%	-33.88% (+68.92%) -4.51% -42.07% +51.16% +8.12% -68.49% +51.26%
Mortgage Originated-Home Purchase	Originated: 920 (12.64%) Asian: 73 (7.93%) Black: 253 (27.50%) Hispanic: 50 (5.43%) White: 441 (47.93%) n/a: 12 (1.30%) n/a*: 75 (8.15%)	Originated: 418 (20.62%) Asian: 50 (11.96%) Black: 55 (13.16%) Hispanic: 14 (3.35%) White: 223 (53.35%) n/a: 2 (0.48%) n/a*: 61 (14.59%)	Originated: 875 (30.70%) Asian: 82 (9.37%) Black: 113 (12.91%) Hispanic: 95 (10.86%) White: 470 (53.71%) n/a: 7 (0.80%) n/a*: 105 (12.00%)	-45 (+18.06%) +1.44% -14.59% +5.43% +5.78% -0.50% +3.85%	-4.89% (142.88%) +18.16% -53.05% +100.00% +12.06% -38.46% +47.24%
Mortgage Denied	Denied: 2,240 (30.77%) Asian: 182 (8.13%) Black: 849 (37.90%) Hispanic: 114 (5.09%) White: 612 (27.32%) n/a: 70 (3.13%) n/a*: 323 (14.42%)	Denied: 504 (24.86%) Asian: 51 (10.12%) Black: 103 (20.44%) Hispanic: 16 (3.17%) White: 184 (36.51%) n/a: 7 (1.39%) n/a*: 130 (25.79%)	Denied: 429 (15.05%) Asian: 28 (6.53%) Black: 111 (25.87%) Hispanic: 32 (7.46%) White: 178 (41.49%) n/a: 6 (1.40%) n/a*: 59 (13.75%)	-1,811 (-15.72%) -1.6% -12.03% +2.37% +14.17% -1.73% -0.67%	-80.85% (-51.09%) -19.68% -31.74% +46.56% +51.87% -55.27% -4.65%
Mortgage Purchased by Institution	Total: 1,299 (17.84%) Asian: 35 (2.69%) Black: 138 (10.62%) Hispanic: 16 (1.23%) White: 235 (18.10%) n/a: 7 (0.54%) n/a*: 850 (65.43%)	Total: 361 (17.81%) Asian: 19 (5.26%) Black: 24 (6.65%) Hispanic: 6 (1.66%) White: 99 (27.42%) n/a: 2 (0.55%) n/a*: 206 (57.06%)	Total: 594 (20.84%) Asian: 11 (1.85%) Black: 17 (2.86%) Hispanic: 9 (1.52%) White: 95 (15.99%) n/a: 0 (0%) n/a*: 461 (77.61%)	-705 (+3.00%) -0.84% -7.76% +0.29% -2.11% -0.54% +12.18%	-54.27% (+16.82%) -31.23% -73.07% +23.58% -11.66% -100.00% +18.62%
Average Income for Loans Originated by Race	Total: \$79,827.59 Asian: \$72,611.11 Black: \$69,483.23 Hispanic: \$71,540.54 White: \$88,047.30 n/a: \$67,217.39 n/a*: \$76,141.24	Total: \$64,968.93 Asian: \$50,790.32 Black: \$56,602.27 Hispanic: \$44,250.00 White: \$69,100.47 n/a: \$66,000.00 n/a*: \$72,310.34	Total: \$62,636.72 Asian: \$49,329.90 Black: \$54,315.22 Hispanic: \$41,207.21 White: \$69,668.49 n/a: \$61,800.00 n/a*: \$65,319.15	-\$17,190.87 -\$23,281.21 -\$15,168.01 -\$30,333.33 -\$18,378.81 -\$5,417.39 -\$10,822.09	-21.53% -32.06% -21.83% -42.40% -20.87% -8.06% -14.21%
Average Loan Originated Value by Race	Total: \$130,873.06 Asian: \$129,987.50 Black: \$142,926.42 Hispanic: \$141,849.56 White: \$125,704.52 n/a: \$131,791.67 n/a*: \$120,755.76	Total: \$113,558.39 Asian: \$75,014.93 Black: \$98,797.87 Hispanic: \$97,764.71 White: \$99,021.65 n/a: \$64,333.33 n/a*: \$187,721.52	Total: \$120,370.17 Asian: \$107,386.14 Black: \$114,379.31 Hispanic: \$95,185.84 White: \$116,734.19 n/a: \$147,000.00 n/a*: \$159,124.42	-\$10,502.89 -\$22,601.36 -\$28,547.11 -\$46,663.72 -\$8,970.33 +\$15,208.33 +\$38,368.66	-8.03% -17.39% -19.97% -32.90% -7.14% +11.54% +31.77%

Case Studies

West Town Bicycles/Ciclo Urbano (WTB/CU)- Humboldt Park neighborhood in Chicago, IL

Background

West Town Bicycles/Ciclo Urbano (WTB/CU) is a community organization located in a predominantly Puerto Rican neighborhood on the West Side of Chicago. While bicycle advocates in spirit, the true mission and work of the organization revolves around

using bicycles as a mechanism for community development and building social capital. The organization uses bicycling in the same way the arts or sports are used in helping to address larger community issues related to safety, health and wellness, jobs, education, or transportation. The organization attempts to take a holistic approach similar to that of other organizations doing community development work, opposed to the narrow version of some bicycle advocates who only focus on the bicycling environment. Alex Wilson of WTB/CU stresses the importance of planning for the people living in the community, and not the pavement running through the community.



What happened?

Community concerns regarding the implementation of bike lanes through the community on Division St in terms of who they were being designed by and for. Hoping to introduce the community to many of the physical, social, and economic benefits associated with bicycling, WTB/CU opened up both an office and retail space in Humboldt Park along Division St and began working with other organizations in the community. By partnering with other organizations working on an assortment of social issues in the community, WTB/CU was able to better position their organization in promoting the many benefits of bicycling which may not be so transparent, even to existing people using bicycles who may not identify as 'cyclists.'

The organization is currently working on improving access to various 'attractors' for young people interested in biking and skating that were developed without clear 'routes-to-access.' By applying local knowledge and working with cyclists who ride and know these routes, they are working on improving these routes using existing city criteria for bicycle infrastructure. An additional benefit is not simply improvements in the bicycle infrastructure, but the continued participation of young people who have now become civically engaged in transportation and planning issues throughout the city. The organization has developed great relationships with residents and other organizations in the community, opting to work on community development issues from the ground-up opposed to the city-down approach.

Who was involved?

WTB/CU first and foremost sought to include residents of the community in which they were working, which was accomplished by aligning with other organizations who already had roots in the community and were working on other social issues. Disinvested communities often perceive little benefit in projects that are similar in nature to those with an 'urban renewal' angle, which can be a practice that larger city and state organizations often fail to recognize early in the process. Alex Wilson mentions the importance of promoting

these benefits before planning or building infrastructure, which requires work from organizations who focus on the people and not the pavement similar to WTB/CU. In order to help develop a culture that could appreciate bike trails and the benefits they provide, engagement in the community through education and other methods was applied in an effort to have residents in the neighborhood take ownership of the bicycle facilities and process behind their implementation. This work involved an investment into the city through programs to build this culture that is both *receptive and demanding* of bicycle facilities.

Key takeaways

- Self-reporting as far as cyclists go are young, white, college-educated
- Those who are using bicycle infrastructure and cycling may not identify as cyclists
 - How much they are focused on improving conditions and environments they are going through as not as big a concern as getting to work, food, health, and other more pressing concerns for many
- Perception of bikes for people living in many communities are very different than what bicycle advocates see as the role of cycling
 - Speaking for communities that they aren't most familiar with
- Not interested in bicycle issues, interested in people who are not
- Put roots down in community
- Having investment already there that is being built by community has dividends that come out when looking for support in project
- It's not just the things
 - Easy to design for things, much more challenging to design for people
- Pinnacle of programming of WTB/CU is to help build social capital through complementary programs that lead to greater and greater opportunities
- Engagement should be integral into the plans and processes
 - Build it and they will come does not work
- How will improvements improve quality of life?
- How bikes play into gentrification is a complicated one?
- "The perception of bike lanes as 'white lanes of gentrification' speaks to broader concerns about how changes to the built environment may be a catalyst for undesirable neighbourhood changes and residential displacement." (Lubitow et al., 2015)
- "We find that community engagement is a critical component of promoting the acceptance and use of bike infrastructure and discuss the role of a community bike shop in facilitating community engagement around bicycling." (Lubitow et al., 2015)
- "A space created and maintained by minority youth harnesses the economic benefits of encroaching gentrification for direct community benefit, while contributing to the establishment of community-level power and voice as Humboldt Park residents' perspectives and opinions are increasingly solicited and integrated into city plans for cycling." (Lubitow et al., 2015)
- "The space established by WTB/CU allows for minority youth to generate their own environmental, political and social ethos. In turn, this regroupment has created the capacity for many WTB/CU participants to engage with broader efforts to challenge hegemonic decision-making processes in Chicago." (Lubitow et al., 2015)

Albina (Eliot, Boise, King, Humboldt, Overlook, Irving, & Piedmont neighborhoods in Portland, OR)

Background

"Some neighborhoods are fed, others are bled."

The Albina district, composed of an assortment of neighborhoods in Portland, OR was historically the area within the city in which African Americans were allowed to live, whether as a result of policy or actions by those working in the housing industry that limited the opportunities and housing choices for many minority communities in the mid 20th century. African American households were deliberately denied access to the housing market and financial instruments, resulting in spatial segregation fostered by public policy and the desire of white Americans. Economic disinvestment also helped to perpetuate neighborhood decline and "...maintained the residential structure of the ghetto." (**Gibson, 2007**). A combination of this disinvestment followed by renewed interest in city living and "cultural amenities" led to a changing housing market in which many residents were displaced as they could no longer afford housing and/or saw their social ties and preferred businesses and amenities displaced.



What happened

As with many urban neighborhoods containing a majority minority population vulnerable to the negative implications of gentrification as a result of historic disinvestment, the Albina district in Portland, OR faced many of these challenges. Urban renewal projects, such as I-5, and the withdrawal of capital in the housing market and other investments created an environment in which many residents were displaced or some other aspects of their lives disrupted. Between 1960 and 2000, the total African American population for Black Portlanders declined from 4 out of 5 living in this area to slightly fewer than 1 in 3 by 2000 (**Source***).



Who was involved

The actions behind the gentrification process that occurred in the Albina, Portland district included numerous actors working systematically in an effort to reduce the worth or value of housing through a process called devalorization (**N. Smith 1996**). Blockbusting, redlining, and abandonment are some of the practices working as part of this process and includes Realtors, bankers, and other speculators working in conjunction. Inner city neighborhoods with heterogeneous populations and mixed land use — now desired land use and neighborhood traits — were viewed as unworthy or dangerous investments, which resulted in capital being withheld and the potential for predatory lenders to fill the void (source*). These government- and financial-based decisions resulted in neighborhoods becoming ripe for gentrification when markets changed.

Key takeaways

- “These two operate in concert, as redlining prevents households from owning, and therefore they have little choice but to rent from absentee landlords who often neglect the property and charge high rent. The report also noted that substandard housing and negative environmental health conditions were pervasive in Albina and that these conditions and their alleviation were made more difficult by absentee ownership.” **(Gibson, 2007)**
- “The King and Boise neighborhoods, which comprised 1 percent of the city’s land, contained 26 percent of the city’s abandoned housing units.” **(Gibson, 2007)**
- “Conventional bankers had effectively redlined Albina—bled the life out of it. This led to housing abandonment at a major scale.” **(Gibson, 2007)**
- “In 1987, all the banks and thrifts in Portland made just ten mortgage loans to a four-census tract area constituting the heart of the Albina community. The following year, they made nine loans. This was one-tenth the average number of loans per tract in the metropolitan area (Lane 1990b).” **(Gibson, 2007)**
- “Albina had become a host for predators because of the void in conventional mortgage lending. Many neighborhood activists felt that these people had done more to hasten the deterioration of Albina than the crack dealers and gangbangers.” **(Gibson, 2007)**
- “A booming economy, cheap mortgage money, bargain-basement property, and pent-up demand coincided to transform pockets of Albina in three or four years from very affordable to out of reach. At the beginning of the decade, the worry was abandonment; at the end, it was the preservation of affordable housing.” **(Gibson, 2007)**
- “Lack of political will and funding, he says, continue to be the biggest obstacles”
- “In high-growth cities, by contrast, “it’s all about slowing things down, preserving the supply of affordable housing, and making people’s voices heard,” he says.” **(Gibson, 2007)**

Land Bridges

Development for and within the built environment has taken on many forms and processes over the years, at times often resembling the socio/cultural values most cherished in society (**Reich**). The Federal Aid Highway Act of 1956 suggests an era of efficiency and economic growth/protection over preserving the natural landscape or communities and the populations living in these locations was desired at the time. As result, many communities saw their networks and social ties fragmented and displaced during the process. A mechanism in addressing the challenges and inequities caused by the spatial separation and segregation created by the implementation of the interstate system is the concept of a freeway 'lid,' or reclaiming the "air-space" over freeways through creative projects that involving a bridge of some nature (floating bridges, land bridges, highway decking, tunnels, pedestrian bridges).

The displacement of communities that resulted from the placement of I-94 through many lower income and historically-black communities is a major blemish in the history of development and progress in the Twin Cities region. MnDOT has begun to recognize these past mistakes, and are working on improving connections over the freeway in an effort to address the historical inequities in which they were in part responsible for helping to create. The potential for a 'land bridge' in North Minneapolis or Saint Paul is beginning to look more like a potential reality as MnDOT has emphasized an interest in examining a project of this nature over I-94 in one of these communities (**Van Berkel, 2016**).

A magnitude of benefits can be realized as part of developments of this nature and the reclamation of 'air-space' in an urban environment. As such, investments of this nature are beginning to be redefined as "amenity investment with high economic payback." (**Reich**) Appreciation in land value and nearby property values can result in an increase in property taxes and increased economic activity as a result of the new amenity, land now available, and the 'linkages' it provides to other amenities and places within the city. On top of the economic benefits, a variety of social and environmental benefits may result as well, not limited reconnecting the urban fabric severed by freeway construction for pedestrian and bicyclists; large amounts of new developable land; connections with nature and space for new native plantings; a safe passage for animals; mitigating impacts and pollution from freeway; stormwater retention; and improvements in the ecological health of local species. The high costs of land bridges can be a deterrent for projects of this nature being considered, though generally without taking into consideration the multiple non-economic benefits communities receive in the process. Increased property taxes surrounding developments of this nature are one method to bridge the costs and in making more politically and economically accepted and feasible. The airspace over freeways can often be made available for free through the donation of air rights, which can be substantial in helping to gain traction for a large project of this nature.

Many improvements are currently underway in Saint Paul over I-94 where the Rondo community was severely devastated from the placement of I-94 directly through the heart of the community, breaking up existing businesses, neighborhoods and homes, and existing social ties & networks. The Better Bridges Project, which is a product of the Friendly Streets Initiative (FSI), involves a group of professionals working diligently on improving the built environment in Saint Paul, specifically on making bridges crossing over I-94 more pedestrian and user friendly. FSI and MnDOT have recently been researching and promoting the idea of a potential Rondo Land Bridge. Other examples of successful freeway lid decks are generally those reconnecting cities to their waterfronts, as was the case with the Vancouver Land Bridge in Vancouver, WA and Longfellow Gardens Land Bridge in Minneapolis, MN (**Harnik & Welle, 2016**).

Vancouver Land Bridge (Vancouver, WA)

The Vancouver Land Bridge is the product of the hard work and efforts of a multitude of stakeholders working in collaboration to reconnect historic Fort Vancouver to the Columbia River as method to provide access and overcome the spatial separation created by the placement of the Lewis and Clark Highway. The Land Bridge also connects with a trail that passes underneath an existing BNSF railroad track before connecting with the Columbia River and other historical and cultural amenities that had existed prior and also that were implemented as part of this project. Various techniques were utilized to create an engaging and aesthetic pleasing environment, with public spaces for seating, native plantings, and the inclusion of important historical and cultural elements specific to the region.



Involvement from the local community, Native American groups, and a slew of other companies and organizations were crucial as part of the visioning, design, implementation, and ongoing components associated with this project. Both the Confluence Project, which is an ongoing effort to connect people and places through art and education while exploring the “confluence of history, culture, and ecology,” and the Fort Vancouver National Historic Site General Management Plan were used to help guide the development and implementation of this project. The total cost of the project was \$12.25 million dollars and was completed in 2008. Maya Lin, the famed artist and architect whose previous work includes designing the Vietnam Veterans Memorial at 21 years of age, played a key role with many of the design aspects of the project.

Partnerships formed:

- Local community
- Native American groups
- Jones & Jones Architects
- Landscape Architects, Ltd.
- Maya Lin Studio
- Confluence Project
- the National Park Service (NPS)
- the City of Vancouver and WA DOT

The City of Vancouver, WA acted as project manager, while the NPS was responsible for environmental compliance and assisted in developing the educational components of the project. (



Tools & policies to limit displacement:

None specifically mentioned as part of this project. Most development occurred in an around public space.

Social & economic benefits:

Benefits from a project of this nature include many social and quality-of-life benefits for residents living within close proximity and for the regional as a whole. Improved ecological health and cultural amenities were also provided and benefit the community in many ways.

Longfellow Gardens (Minneapolis, MN)

Many of these projects have stories behind them, as Longfellow Gardens is no different in this historical sense as once being a public space at the center of controversy in the Twin Cities. Upon MPRB acquiring the land near Minnehaha Falls, several donations of animals were given to the Park Board, and were put into pens in areas near the falls. Theodore Wirth had different plans for how park facilities would operate, and promptly donated the zoo animals living in the park to a local resident who opened the Longfellow Zoological Gardens on his property near the falls. Other attractions were added, and the zoo continued its operations for many years to come.



The interest and potential development of a freeway/highway along Hiawatha Avenue, which would be an elevated project cutting through parkland was met with fierce opposition from local advocates. Upon losing this battle with the State of Minnesota, the Supreme Court interceded and halted the proposed project based on a ruling in Nashville that parkland can not be 'taken' for highways. In the 1990s upon renewed interest in developing Hiawatha Ave into a highway and implementation of the LRT, new discussions and visions proceeded as to how this new development might look and impact the surrounding areas. A land bridge over Hiawatha, now known as Longfellow Gardens, was proposed and developed with the intention of minimizing damages to the surrounding natural environment and impact as-little-to-no residential property in the process. The bridge connected neighborhoods in South Minneapolis to the Mississippi River and Minnehaha Park along the riverfront.

Partnerships formed:

- MnDOT (implementing highway along Hiawatha Avenue)
- MetroTransit/Metropolitan Council (for LRT line)
- Minnehaha Creek Watershed District (protecting Minnehaha Creek and The Falls)
- Minneapolis Public Works
- MCDA (now CPED)
- Minneapolis Parks & Recreation Board
- Assortment of adjacent neighborhood groups (Longfellow, Nokomis East)



Tools & policies to limit displacement:

The implementation of this project did not require eminent domain of any residential structures, as the location in which Longfellow Gardens was developed had previously been parkland and road right-of-way. As a complementary project to the LRT line along Hiawatha Ave, considerable private and public investment occurred simultaneously, which makes calculating or understanding the degree in which the land bridge may have led to displacement in South Minneapolis neighborhoods.

Social & economic benefits:

Benefits from a project of this nature include many social and quality-of-life benefits for residents living within close proximity and for the regional as a whole. Weddings, increased visitation, environmental friendliness, and greater appreciation of parks, nature, and the riverfront

Engagement strategies implemented by Friendly Streets Initiative, which include numerous demonstrable projects and an equity lens, with the intent of changing how engagement is understood and applying findings gathered for overcoming the different constraints that exist. Methods for engagement similar to that being conducted by FSI would be useful for further engaging with the community to better understand their vision and gathering ideas and insight into specific projects through the use of demonstrations. Many projects and improvements are currently underway in Saint Paul over I-94 where the Rondo community was severely devastated from the placement of I-94 directly through the heart of the community, breaking up existing businesses, neighborhoods and homes, and existing social ties & networks. The Better Bridges Project, which is a product of the Friendly Streets Initiative (FSI), involves a group of professionals working diligently on improving the built environment in Saint Paul, specifically on making bridges crossing over I-94 more pedestrian and user-friendly. The Rondo Land Bridge is one of the ideas that has developed from this engagement work and interest from MnDOT, and similar to the vision of a land bridge in North Minneapolis, could be viewed as an instrument in addressing prior historical inequities in which certain communities disproportionately suffered.

Displacement concerns, particularly regarding the Farview Park land bridge envisioned in the RiverFirst Vision plan, must be fully considered as land bridges are advocated for. One method to fully understand community concerns, design elements, and desired placement would be to engage with community members using different techniques being used by FSI through collaborating with local organizations in the community who have existing roots in the community. Alex Wilson of WTB/CU mentions that it can be these early investments of placing roots and engaging in the community that can pay dividends at the time plans and projects are being considered (**Wilson, 2017**). These same collaborative methods and strategies should be applied when considering how a large investment of this nature may perpetuate gentrification in North Minneapolis.

Upper Harbor Terminal Developer Analysis

Numerous developers and companies were involved in submitting a RFP to CPED and MPRB regarding the proposed development at the Upper Harbor Terminal site. The final development team involved in the proposal accepted by the City consists of United Properties, Thor Construction, First Avenue Productions, and Juxtaposition Arts. Outreach and engagement to gather feedback and comments regarding the future use and vision of the UHT has offered insight into how development might proceed in addressing the goals and values in which the community has expressed an interest. The Upper Harbor Recommendation Committee has prioritized equitable community involvement as the project proceeds, which will entail thorough engagement and responsiveness to the issues and ideas developed in these sessions.

Equitable development strategies and principles were developed to guide development at the UHT site, and include considerations of Social Inclusion, Environmental Impact, and Economic Returns. With these strategies and equitable development principles in mind, an analysis was conducted of the different partners that have been selected to develop the UHT site to determine how these equitable development principles and gentrification concerns have been addressed in past projects in which these companies have been involved, and how they might be incorporated into fitting a context similar to that of North Minneapolis.

United Properties

United Properties is a large development corporation working on projects ranging from office to industrial to residential to healthcare and education throughout the nation. The majority of their work has been on office and industrial projects in Twin Cities region. United Properties involvement should attract large-scale private investment considering the company's successful reputation working on other large projects throughout the nation.

Thor Construction

Thor Construction is a minority-owned local business specializing in General Contracting, Construction Management, Design-Build, Consulting and Concrete. One of largest black-owned businesses in Minnesota, the company is in the process of relocating its headquarters to the intersection of Penn & Plymouth in the Near North neighborhood. The company seeks to drive economic opportunity in emerging markets through improved opportunity. When speaking with Senior Real Estate Developer D'Angelos Svenkeson, he mentioned it is the "people that make the buildings," and that working to help address social issues was a large component of the work Thor Construction does, and believe that employment and economic opportunities can be an important mechanism for addressing some of these larger social issues.

The desire to relocate into North Minneapolis suggests that Thor Construction desires to not only work in the community, but also investing in the community. The company has been involved in community engagement efforts as a result of their desire to locate into the neighborhood, which should be helpful for further community engagement efforts for UHT development as they have since developed partnerships and began to place roots in the community. From this engagement, alterations to some design and function elements have been made to better serve the community. The tenants of the building will be locally focused, and Thor has partnered with Juxtaposition Arts on creative and aesthetic elements. 80% of the professionals (architects, engineers, legal) were minorities, which is one control mechanism developers have in selecting who is involved in the project in different types of professional, contracting, and sub-contracting positions. Though targeted hiring within the community was not included as part of this project, working with local organizations such as Juxtaposition Arts ensures that some members of the community will be involved working on this project and receive some economic benefits. An art gallery will also be

included in the building to highlight neighborhood-based art and artists while fostering the entrepreneurial activities of artists.

Thor Construction has advocated for the inclusion of Pierce-Pini, LSE, and Juxtaposition Arts (all minority-owned businesses) to be included as part of the UHT development team, highlighting their commitment to diverse and inclusive partnerships. Thor will be the lead developer on housing at the UHT site, and have identified a goal of 25% affordable housing goal in the 1,000 unit proposed development. While 25% is an ambitious goal, proactive measures of this nature must be made to ensure housing affordability and opportunity for existing residents living in the neighborhoods of the UHT site. While other political and economic forces may dictate the timeline or aspects of housing development first built depending on funding sources and type of development that will serve as a catalyst for future investment, maintaining ambitious goals that include affordable housing and local hiring practices are the types of strategies that should be advocated for by Friends of the Mississippi River and other organizations as part of a large development of this nature. While the increased economic opportunity and mobility that may result of the work being done by Thor may be a great benefit to the community, it is important to ensure involuntary displacement of the existing community and residents does not occur, so those intended to benefit actually do.

First Avenue Productions

First Avenue Productions books, markets, and promote events throughout Twin Cities that include outdoor concert and festival experiences. Involvement and leadership for the proposed amphitheater should help in promoting the venue and in attracting local artists. The company has developed a reputation in Twin Cities as leader in entertainment experiences from involvement in helping bring locals to the national spotlight. Involvement from First Ave Productions has the benefit of tying a 'landmark' of Minneapolis to a project that could bring people to the riverfront through community-led and focused entertainment experiences. First Avenue Productions involvement will be important to ensure the park space and proposed amphitheater at the UHT site are developed by and for the community in which it will be located and serve.



Juxtaposition Arts



The benefits of Juxtaposition involvements in this project include tapping into the networks and relationships Juxtaposition has developed with stakeholders and other leaders in North Minneapolis, which can be applied in fostering more community engagement and developing trust between the community and developers at the UHT site. Juxtaposition works to incorporate art, local artists, youth empowerment, and other creative elements into the projects in which they are involved. Professional design, production and marketing skills set the foundations for skills youth develop while involved with Juxtaposition. Juxtaposition will be serving as the lead Community Partner during this project, which can have the following benefits for the community:

- Youth engagement
- Trust developed between community and developers
- More community “buy-in” as a result of the trust and relationships that have developed over time
- Creative land uses or other amenities at site
- Promoting arts and culture by and within North Minneapolis

Conclusion

While promoting the access and enjoyment of the riverfront is important for helping to develop social capital and healthier lifestyle activities, for many these benefits are not as clear or as transparent as these benefits are for others. It will be important early on in the planning and development process that the community is engaged in both design and implementation processes to feel included and develop a positive perception of the project. Failing to adequately engage community members and promote the new amenities being developed can result in just the 'usual suspects' participating and using these new amenities, which could be defined as being a successful project based on evaluation measures. In order for these projects to have the *depth of benefits* for the community intended, collaborative and inclusive engagement processes must be utilized to foster excitement and overcome many of the barriers and challenges that exist.

Accessing the riverfront has particular barriers that exist, as does the use of the riverfront. A draw or reason for people wanting to use the riverfront is needed just as much as better access. While better access might draw in the existing minority of people that already use the trails and facilities, there are still people unaware of these parks or trails, or have uses and amenities that do not fit or meet their needs. Providing attractions through programming, educational and/or recreational events, and active volunteering opportunities may provide the necessary draw to the river to increase park usage if these programs and events are deliberate in being culturally sensitive. Programming that includes family and youth-oriented activities can be effective as a magnet in attracting and retaining users of recreational facilities by appealing to the specific activities and amenities local [and regional] communities desire. The Loppet Foundation works on attracting and engaging youth in the region by hosting a variety of adventure camps intended to draw youth to Theodore Wirth Park facilities year-round.

Where does FMR fit in?

Friends of the Mississippi River should focus its efforts on developing effective partnerships with other organizations working on other social issues in North Minneapolis beyond access and/or use of the riverfront. FMR should be passionate and engaged in developing an understanding of the local community to better understand how they can align their mission of increasing the number of visitors to the riverfront with other organizations working on or promoting healthy living, transportation issues, active lifestyles, park usage, sports and recreational activities, youth engagement, community building, crime and safety, environmental groups, and bicycle safety. Addressing concerns such as gentrification and the high amount of pollution as a result of the industrial activity in the area should be addressed by advocating for local representation on boards and other committees working on affordable housing or air/water pollution issues and working with local communities to understand their needs and interests in dealing with these challenges. While a member of these boards and committees, it will be important to emphasize and advocate for the concerns, challenges, and constraints that community members have identified, along with the opportunities and benefits from increased access and use of the riverfront. Gentrification and displacement concerns should be consistently brought to the forefront when plans or projects regarding improvements in the built environment to improve access to the riverfront are discussed. The proposed land bridge and development along at the UHT site should also have advocates in addressing these concerns

Alex Wilson of WTB/CU in Chicago, IL provided an example (**Wilson, 2017**) of partnering with a local affordable housing developers to promote bicycling through the implementation of bicycle racks and other facilities for residents in a local affordable housing development. He suggests that it is these types of partnerships with other organizations working on similar and complementary community development and

equity issues that helps projects gain traction and foster cultures of acceptance for new and potentially different activities, projects, and development. Working on structural constraints or other projects while keeping other constraints or the implications of a particular project in mind throughout the process. For example, while advocating for the development of a land bridge, concerns regarding gentrification and involuntary displacement should be addressed by partnering with local organizations in North Minneapolis currently working on issues regarding gentrification, affordable housing, and other issues regarding displacement of existing residents in community. Demonstration projects similar to those being conducted by Lars Christiansen of FSI are a great method of providing a visual and physical display of improvements in the built environment, which could be done in conjunction with local organizations such as FSI, the Minneapolis Bicycle Coalition, Juxtaposition Arts, or Minneapolis CPED to highlight the positive benefits and outcomes of different projects.

The following table provides an overview of various organizations working in North Minneapolis and areas in which these organizations and Friends of the Mississippi River can collaborate and partner to achieve similar desired goals and outcomes focusing on accessing the riverfront and larger community development goals.

Table 12: Areas FMR can partner with other local organizations

Project	Nonprofit Organizations in North Minneapolis	
Park Access-Intrapersonal constraints	<ul style="list-style-type: none"> • Minneapolis Bicycle Coalition • Major Taylor • Cycles for Change 	<ul style="list-style-type: none"> • Pillsbury United Communities • Way to Grow Program • UROC
Park Access-Interpersonal constraints	<ul style="list-style-type: none"> • Minneapolis Bicycle Coalition • Major Taylor 	<ul style="list-style-type: none"> • Cycles for Change • UROC
Park Access-Structural constraints	<ul style="list-style-type: none"> • West Broadway Business & Area Coalition • NAZ • Minneapolis Bicycle Coalition • Major Taylor • Cycles for Change 	<ul style="list-style-type: none"> • Friendly Streets Initiative • Juxtaposition Arts • Minneapolis Urban League • UROC
UHT Development	<ul style="list-style-type: none"> • Juxtaposition Arts • First Avenue • Thor Construction • CPED • MPRB 	<ul style="list-style-type: none"> • TC H4H • PPL • Minneapolis Urban League •
Land Bridge	<ul style="list-style-type: none"> • MPRB • Friendly Streets Initiative • Private developers at UHT site • Minneapolis Bicycle Coalition • Major Taylor 	<ul style="list-style-type: none"> • Cycles for Change • Juxtaposition Arts • Minneapolis Urban League •
Gentrification	<ul style="list-style-type: none"> • Alliance for Metropolitan Stability • NEON • Housing Link • Employment Action Center • Urban Homeworks • Pillsbury United Communities 	<ul style="list-style-type: none"> • TC H4H • PPL • Hmong American Mutual Assistance • Lundstrum Center for the Performing Arts • Minneapolis Urban League • UROC
Racial Equity	<ul style="list-style-type: none"> • Nexus • Alliance for Metropolitan Stability • NEON • NAZ • Employment Action Center • Hmong American Mutual Assistance • Minneapolis Urban League • Pillsbury United Communities 	<ul style="list-style-type: none"> • Urban Homeworks • TC H4H • PPL • Build Wealth • Juxtaposition Arts • Lundstrum Center for the Performing Arts • UROC

Appendices

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Glossary of Key Terms

Theories of constraints: A theory examining the barriers that inhibit one from engaging in an activity, which include the intrapersonal, interpersonal, and structural constraints

Intrapersonal constraints: Internal constraints individuals face such as stress or desire that inhibit them from participating in recreational activities

Interpersonal constraints: Arise as a 'result of interpersonal interaction or the relationship between individuals' characteristics, and include constraints arising in social situations, or interactions between people, such as a lack of friends or family members available to participate with in recreational activities

Structural constraints: Constraints between leisure preferences and participation *outside the control of the individual* such as family-cycle stage, family financial resources, season, climate, the schedule of work time, availability of opportunity, and reference group attitudes concerning the appropriateness of certain activities

Institutional barriers: Barriers that may be addressed through various measures taken by agencies and organizations such as traffic, maintenance, or level of information available regarding parks and/or programming through facility and program decisions, distribution of resources, and other plans and policies

Negotiation strategies: Individuals who participate in recreational activities have successfully negotiated the existing hierarchical set of constraints through the use of certain learned strategies

Behavioral strategies: The type of negotiation strategy most often adopted by people and include time management, skill acquisition, changing interpersonal relations, improving finances, physical therapy, changing leisure aspirations, and a miscellaneous group

Cognitive strategies: Another type of negotiation strategy not as frequently applied

Negotiation efficacy: The capability and confidence of one to adopt negotiation strategies to overcome barriers and constraints to access and use

Marginality hypothesis: Groups lack the resources to participate both socially and economically as a result of past discrimination

Subcultural hypothesis: Different racial and ethnic groups have different value systems and socialization practices that preclude some from participation in outdoor recreation, independent of socioeconomic factors

Assimilation theory: The the degree to which a group is assimilated into the dominant society—acculturated—is reflected in their park use

Discrimination hypothesis: Park use is affected by actual or perceived discrimination, past discrimination, and institutional discrimination, both real and perceived

Interpersonal discrimination hypothesis: Actions carried out by members of dominant racial or ethnic groups that have differential and negative impacts on members of minority groups;

Institutional discrimination hypothesis: The influence and impact of the actions the behavior of organizations, bureaucracies, or corporate entities

Gentrification: A rapid change in the political, social, and economic attributes that define a community, and typically occurs through a cycle of disinvestment followed by investment into communities, pricing out former residents in favor of new, higher-income residents

Table 3: Organizations working in North Minneapolis

Nonprofit Organizations	Youth Organizations	Neighborhood Organizations
<ul style="list-style-type: none"> • Nexus • Northside Achievement Zone • Minneapolis Bicycle Coalition • Major Taylor • Cycles for Change • FSI • Emerge • Housing Link • TC H4H • PPL • NEON • NAZ • NRRC • Salvation Army • YWCA • West Broadway Business & Area Coalition • Urban Homeworks • Juxtaposition Arts • Build Wealth • Camden Neighborhood Center • Employment Action Center • Hmong American Mutual Assistance • Lundstrum Center for the Performing Arts • Minneapolis Urban League • Pillsbury United Communities • Way to Grow Program • Alliance for Metropolitan Stability • UROC 	<ul style="list-style-type: none"> • Camp Capri • Center for Hmong Adolescent Development • Beacons Minneapolis • Cookie Cart • Emerge StreetWerks • Freedom School • Harrison Education Center • Juxtaposition • Phyllis Wheatley Community Center • Police Athletic League • Teen Teamworks (MPRB) • Venture North Bike Walk & Coffee • North Community YMCA Youth and Teen Enrichment Center • Appetite for Change 	<ul style="list-style-type: none"> • Cleveland Neighborhood Association • Folwell Neighborhood Association • Harrison Neighborhood Association • Hawthorne Neighborhood Council • Heritage Park Neighborhood Association • Jordan Area Community Council • Lind-Bohanon Neighborhood Association • McKinley Community • Old Highland Neighborhood Association • Victory Neighborhood Association • Webber-Camden Neighborhood Association • Northside Residents Redevelopment Council

Source: Northside + Asset Program, University of Minnesota

Analysis of HMDA Data

Analysis of Mortgage Data in North Minneapolis by Census Tract, 2007

Tract	# of Loans Originated	Loan Amount	Loan Income	% Share Non- White	% White
1.01	43	\$130,325.58	\$67,421.05	30.23%	69.77%
1.02	57	\$134,631.58	\$61,148.15	47.37%	52.63%
3	66	\$168,136.36	\$74,046.15	25.76%	74.24%
22	21	\$134,000.00	\$63,571.43	80.95%	19.05%
27	51	\$130,666.67	\$143,565.22	54.90%	45.10%
32	29	\$155,827.59	\$118,964.29	48.28%	51.72%
33	16	\$134,500.00	\$63,937.50	87.50%	12.50%
1002	55	\$139,672.73	\$73,173.08	41.82%	58.18%
1004	45	\$129,822.22	\$89,785.71	35.56%	64.44%
1007	53	\$141,207.55	\$68,408.16	43.40%	56.60%
1008	66	\$133,454.55	\$66,096.77	63.64%	36.36%
1009	80	\$118,062.50	\$79,236.84	62.50%	37.50%
1013	30	\$116,066.67	\$68,400.00	63.33%	36.67%
1014	40	\$123,050.00	\$71,064.52	67.50%	32.50%
1015	29	\$132,275.86	\$67,347.83	65.52%	34.48%
1016	20	\$130,700.00	\$92,125.00	70.00%	30.00%
1020	46	\$121,282.61	\$82,704.55	58.70%	41.30%
1021	32	\$131,625.00	\$129,357.14	68.75%	31.25%
1023	21	\$192,571.43	\$123,950.00	28.57%	71.43%
1028	42	\$137,428.57	\$76,230.77	71.43%	28.57%
1029	15	\$172,000.00	\$86,266.67	46.67%	53.33%
1034	27	\$217,407.41	\$169,777.78	25.93%	74.07%
1041	36	\$150,972.22	\$72,176.47	47.22%	52.78%

Analysis of HMDA Data

Analysis of Mortgage Data in North Minneapolis by Census Tract, 2011

Tract	# of Loans Originated	Loan Amount	Loan Income	% Share Non- White	% White
1.01	33	\$93,636.36	\$49,709.68	51.52%	48.48%
1.02	56	\$79,178.57	\$40,903.85	48.21%	51.79%
3	44	\$108,045.45	\$49,166.67	18.18%	81.82%
22	6	\$91,333.33	\$34,600.00	66.67%	33.33%
27	26	\$82,461.54	\$51,909.09	53.85%	46.15%
32	11	\$110,636.36	\$51,750.00	45.45%	54.55%
33	7	\$272,428.57	\$45,500.00	100.00%	0.00%
1002	21	\$99,666.67	\$51,842.11	28.57%	71.43%
1004	17	\$75,529.41	\$46,062.50	29.41%	70.59%
1007	33	\$71,909.09	\$55,655.17	48.48%	51.52%
1008	20	\$67,150.00	\$53,250.00	55.00%	45.00%
1009	30	\$77,000.00	\$51,640.00	46.67%	53.33%
1013	7	\$66,428.57	\$64,428.57	42.86%	57.14%
1014	4	\$67,200.00	\$46,200.00	75.00%	25.00%
1015	10	\$78,300.00	\$70,444.44	50.00%	50.00%
1016	8	\$107,375.00	\$62,800.00	75.00%	25.00%
1020	17	\$124,411.76	\$65,294.12	35.29%	64.71%
1021	19	\$105,842.11	\$51,764.71	57.89%	42.11%
1023	4	\$152,750.00	\$64,500.00	25.00%	75.00%
1028	12	\$83,083.33	\$58,200.00	66.67%	33.33%
1029	4	\$77,000.00	\$96,000.00	50.00%	50.00%
1034	13	\$145,000.00	\$94,090.91	53.85%	46.15%
1041	15	\$106,133.33	\$80,083.33	53.33%	46.67%

Analysis of HMDA Data

Analysis of Mortgage Data in North Minneapolis by Census Tract, 2015

Tract	Loans Originated	Loan Amount	Loan Income	% Share Non- White	% White
1.01	64	\$138,265.63	\$60,800.00	62.50%	37.50%
1.02	86	\$105,476.74	\$49,277.11	46.51%	53.49%
3	83	\$153,096.39	\$69,812.50	16.87%	83.13%
22	18	\$93,055.56	\$41,941.18	72.22%	27.78%
27	32	\$138,218.75	\$60,923.08	53.13%	46.88%
32	19	\$132,315.79	\$57,705.88	63.16%	36.84%
33	18	\$154,555.56	\$67,941.18	66.67%	33.33%
1002	60	\$109,716.67	\$58,474.58	33.33%	66.67%
1004	65	\$98,215.38	\$49,754.10	60.00%	40.00%
1007	90	\$119,500.00	\$56,072.29	42.22%	57.78%
1008	44	\$105,113.64	\$48,000.00	38.64%	61.36%
1009	49	\$102,979.59	\$41,659.09	46.94%	53.06%
1013	21	\$90,095.24	\$49,400.00	61.90%	38.10%
1016	29	\$119,103.44	\$51,666.67	58.62%	41.38%
1020	25	\$154,280.00	\$60,636.36	40.00%	60.00%
1021	20	\$209,950.00	\$57,133.33	50.00%	50.00%
1023	8	\$199,125.00	\$132,166.67	62.50%	37.50%
1028	30	\$103,100.00	\$58,481.48	40.00%	60.00%
1029	16	\$146,875.00	\$74,400.00	50.00%	50.00%
1034	19	\$219,631.58	\$98,473.68	15.79%	84.21%
1041	30	\$161,300.00	\$74,370.37	33.33%	66.67%
1257	49	\$93,183.67	\$47,911.11	65.31%	34.69%