Submit a revitalization project for UNC-Chapel Hill graduate students enrolled in Community Revitalization course

Graduate students enrolled in the Community Revitalization course and working with the School of Government's Development Finance Initiative (DFI) are current professional degree students in business (MBA), planning (MCRP), and public administration (MPA), among others. Under the supervision of faculty and staff, students conduct market research, feasibility analysis, and financial modeling to **help communities understand how they can attract *private* investment into community revitalization projects** across North Carolina. Students work in multi-disciplinary teams over the course of a semester **at no charge to the local government**.

We invite you to submit your community revitalization projects for consideration by students in the course. The projects to be performed by student teams are selected by students themselves, so please provide details that will make your project appealing. The best projects tend to be located in the heart of a downtown or other significant community space and focus on important structures that the community wants to preserve. The local government or a civic-oriented nonprofit must own the property or have a clear path to obtaining site control (e.g., owner intends to sell or donate the property to the local government). In addition, **please provide the name of a local government staff member to serve as liaison to the students** who is accessible, enthusiastic, and in a position to help the assigned student team secure the information that is required for the analysis, such as land use and planning documents, building inspection records, and interviews with key stakeholders. Importantly, *the liaison must assist students with obtaining comprehensive tax parcel data and GIS shapefiles at the beginning of the semester*.

To apply for a student project to be performed in your community, fill out and return this form to Marcia Perritt (mperritt@sog.unc.edu) and/or Tyler Mulligan (mulligan@sog.unc.edu), **or submit this information online using the link on the CED Blog home page at ced.sog.unc.edu**. If you have questions, contact Marcia Perritt at (919) 538-1545.

1. **Local Government Liaison Name/Job Title**:
2. **City/County**:
3. **Tel**:
4. **Email**:
5. **Building/area targeted for redevelopment (e.g., historic theater, school, mill, etc.) and status of site control (e.g., local government has clear path to ownership/control of site)**:

6. **Redevelopment project summary and anticipated local government role** (up to 5-6 sentences to describe project, needs, and any special circumstances—feel free to provide maps or pictures to better convey project and make it more appealing to students):

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Community and Economic Development

ced.sog.unc.edu

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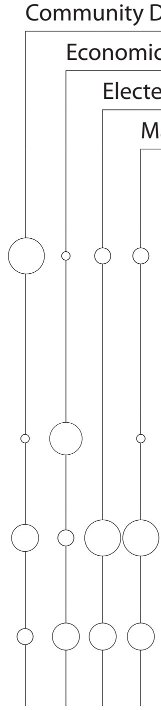
The Community and Economic Development program at the School of Government provides public officials with training, research, and assistance that support local efforts to create jobs and wealth, expand the tax base, and maintain vibrant communities. We deploy the resources of the university to support the development goals of communities in North Carolina.

What can the Community and Economic Development program offer you?

The following courses are held annually.

Community Developers and Planners
Economic Developers
Elected Officials
Managers, Appointed Officials



Course	Topics	Duration
Community Development Academy	Revitalizing distressed communities and assisting low-income populations; the concepts, methods, and strategies of community economic development	6 days
Basic Economic Development	Business development, job creation, and increasing the tax base	4 days
Essentials of Economic Development	Business development, job creation, and increasing the tax base	1 day
Development Finance Toolbox	Local government financing options for community and economic development	2 days

(dot size denotes relevance)

ON-DEMAND WEBINARS

For a complete list of community and economic development webinars available on demand, visit **ced.sog.unc.edu**.

For more information

To learn more about community and economic development at the School of Government, visit **ced.sog.unc.edu**.

What publications are available?

Community and Economic Development faculty members have written books on a range of relevant topics, from a basic economic development handbook to publications on rural asset building, housing codes, property inspections, and small town development. For a complete list, visit **ced.sog.unc.edu**.

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dfi development finance initiative

Development Finance Initiative

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The Development Finance Initiative (DFI) at the School of Government assists local governments with attracting private investment for transformative projects by providing specialized finance and development expertise. DFI partners with communities on projects including the following:

- Building reuse
- Community development
- Downtown revitalization
- Economic development
- Neighborhood redevelopment

What services are available from DFI?

DFI services support implementation of local community and economic development priorities that require private investment. DFI can be thought of as an extension of a local government's planning, finance, and economic and community development departments. DFI services include the following:

- Assessment of distressed properties
- Creation of Requests for Proposals (RFPs) to attract private development into underserved areas
- Real estate finance and structuring, including identification of investors, lenders, tax credit equity sources, and other partners
- Advising on public-private partnerships and development incentives
- Assistance with pre-development including market value, cost assumptions, project budgets, operating statements, and marketing data
- Evaluation of development proposals, agreements, and contracts
- Assessment of developer experience and capacity
- Development of small business finance programs

What development finance tools can DFI help our community to implement?

The DFI team's experience touches on a range of development finance tools that are designed to attract private investment into local community and economic development projects, including the following:

- Targeted financing (Tax Increment Financing or TIF, Municipal Service Districts or MSDs)
- Tax credit financing (historic preservation, new markets, brownfields, low-income housing)
- Loan funds (revolving loan funds, microenterprise loans, and innovative debt and equity hybrid products)
- Secondary market and securitization programs (loan loss reserve funds, supporting the growth of secondary markets)
- Equity (community development venture capital)
- Federal grant programs (CDBG, HUD, EDA)

How can I get DFI engaged in our community?

DFI is a fee-based service offered by the School of Government at UNC-Chapel Hill. Costs for smaller towns and economically distressed communities may be subsidized by third-party partners. Assistance is available on an ongoing or project-by-project basis depending on the needs of the community. For more information, contact Marcia Perritt at 919.538.1545 or mperritt@sog.unc.edu. Initial contact may be followed by a site visit and a letter of agreement for DFI services.

For more information

To learn more about DFI and other community and economic development programs, visit **sog.unc.edu/dfi**

The Development Finance Initiative has been made possible by a generous grant from Local Government Federal Credit Union.

Neighborhood and Community Development

Basic Economic Development Course
August 1, 2018

Tyler Mulligan
Associate Professor of Public Law and Government

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www.sog.unc.edu

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Agenda

- Describe different approaches to community development
- Illustrate a framework for identifying and building community development assets
- Explore community development's relationship to economic development
- Conduct short exercise on revitalization

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What is Community Development?

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Community Development

Planned effort to improve physical, economic and social condition of a community…

under the direction of residents…

by investing in community assets…

that increase the community's capacity to address immediate and future challenges.

Deliberate evaluation of social equity and environmental sustainability

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Community Development Approaches

People vs. Place

Needs vs. Assets

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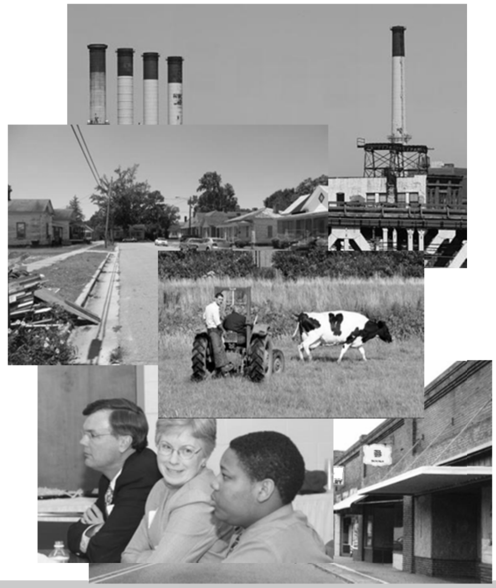
People or Place?

- Economic development seeks job creation, job retention, and increased tax base to improve a place.
- Community development takes a comprehensive approach to improving a place.
- These efforts are based on place.



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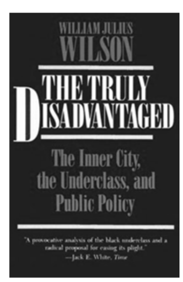
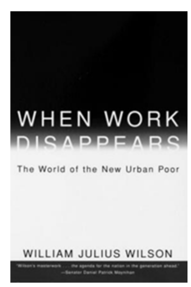
Why Focus on Distressed Places?

- When a population in a geographic area is largely resource-poor, are there resulting *place-based* negative consequences?
- Why would governments care about places occupied primarily by low-wealth persons?
  - Why not move people away from distressed areas?





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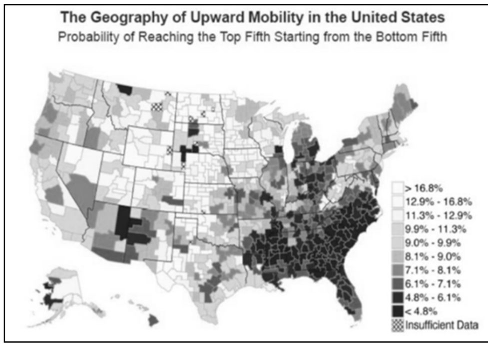
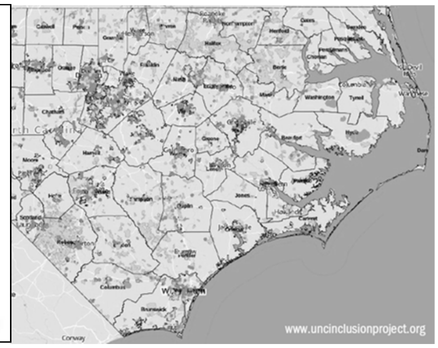
Place Affects Outcomes





- Harvard “Equality of Opportunity Project” reveals lower probability of upward mobility in much of South
- UNC “Exclusion Project” research on majority-minority places
  - More likely to have solid waste facility
  - More likely to have EPA-registered polluter
  - More likely to have closest school be high-poverty or failing school
  - Higher rates of mobile homes, lower rates of home ownership

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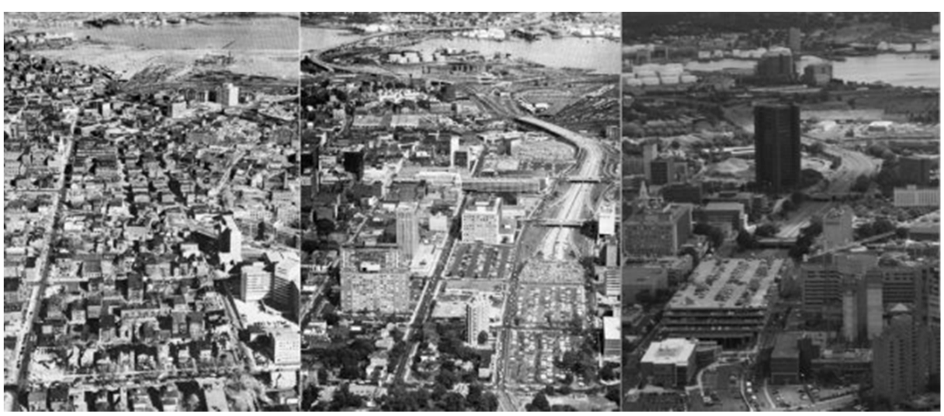
Community development often assumes people are tied to place



Source: Tri-State Transportation Campaign

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Focus on Needs?

- Crime problem – need police
- Unemployment problem – need jobs
- Housing too expensive – need affordable housing
- Youth leave – need to attract our youth back to the community
- No sense of community/place – need to create a community identity/brand

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Critique of Needs-based Approach

Needs

- **Focus on deficiencies**
  - By leaders who are rewarded with resources for identifying deficiencies
  - By residents themselves
- **Resources go to service providers** rather than to entrepreneurial residents
- **Citizens as consumers** – dependency – rather than participants
- **Not conducive to forming a vision or plan**
  - Example: opportunistic versus strategic investment in redevelopment

Assets

- **Positive focus**
- Internally focused
  - May seek - but doesn't rely on - outside 'expertise'
  - Relationship-driven; organic coalitions
- **Strategic investment in community assets to move community toward a common vision**
- ***Key is identifying community assets/capital***

Kretzman & McKnight, 1993

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A framework for identifying community development assets

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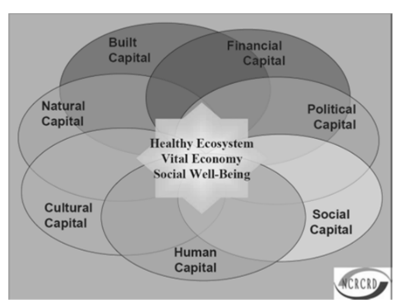
7 Forms of Community Capital

- Built/Physical
- Natural/Environmental
- Financial
- Human
- Social
- Civic/Political
- Cultural



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Elements of Community Capital: Built Capital

- Utility services:
  water/sewer/electrical/telecom
- Transportation options
- Industrial Parks
- Housing – by type and affordability
- Broadband
- Urban design and physical layout
  - Downtown or Main Street

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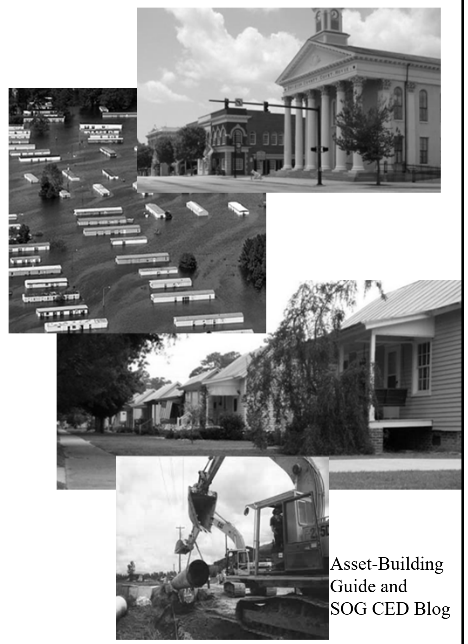
Built Capital Tactics

- Small towns and historic structures
- Prepare for natural disasters
- Replace old manufactured housing
- Restore and preserve rental housing
- Shared equity housing approaches
- Attract private investment



Asset-Building Guide and SOG CED Blog

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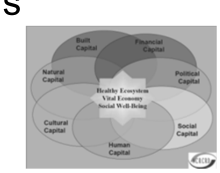
Elements of Community Capital: Natural/Environmental Capital

- Natural features or endowments of the landscape
  - Aesthetic: variety and uniqueness
  - Agricultural land resources
  - Geographic setting/soils
  - Human health/environmental hazards
  - Wildlife
  - Water



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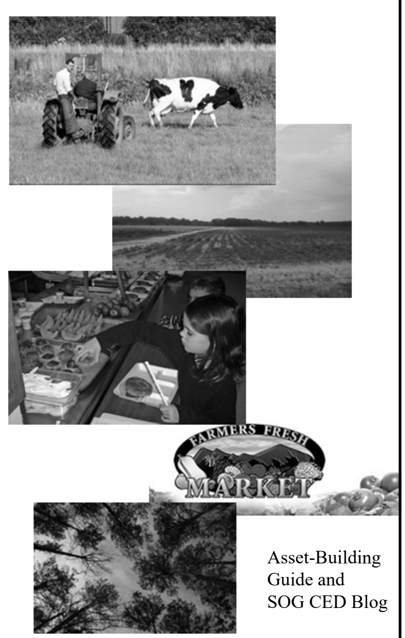
Natural Capital Tactics

- Farm succession and heirs property
- Connect farms to urban and institutional markets
- Value-added processing for food, fuel, fiber
- Farmland preservation
- Evaluate carbon offsets and ecosystem services
- Community forestry



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Elements of Community Capital: Financial Capital

- Resources to pay for
  - starting/expanding a business
  - building a school
  - supporting civic, social, or cultural entrepreneurship.
- Problem: credit market failures
  - Imperfect information
  - Regulations regarding collateral
  - Transaction costs of smaller loans
  - Bias/discrimination
  - Lack of competition in rural areas

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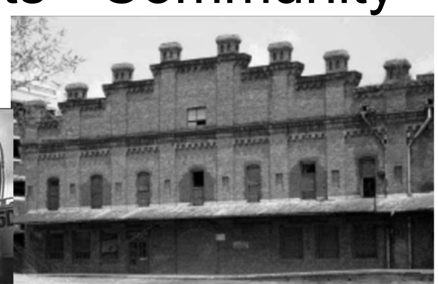
Financial Assets - Community

Source: Dayton & Knight Ltd.



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Opportunity Zones DFI Resource Page

sog.unc.edu/dfi/oz

Deferral of capital gains tax (Cap Tax) from previous investment begins immediately

Deferred Cap Tax will be due December 31, 2026 or at sale of asset (whichever is earlier) at current basis

- Year 1
  - Cap Tax deferred on capital gains invested in OZ (basis of OZ investment is zero)
- Year 5
  - 10% reduction in Cap Tax (due to step-up in basis of OZ investment)
- Year 7
  - Additional 5% reduction in Cap Tax (another step-up in basis of OZ investment)
- Year 10+
  - No Cap Tax due at sale on appreciation of OZ investment (OZ investment basis steps up to fair market value at time of sale)

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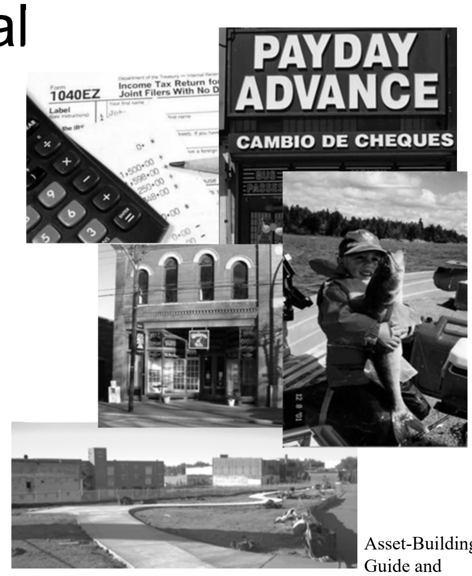
Financial Capital Tactics

- Individual
  - Support entrepreneurs
  - Stop leakage by offering tax assistance and conventional banking
  - Financial education and entrepreneurship for young people
- Community
  - Community foundation
  - Development finance expertise and tools



Asset-Building Guide and SOG CED Blog

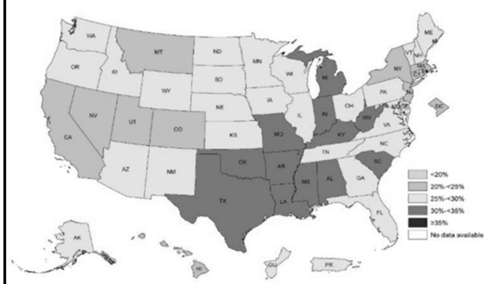
Elements of Community Capital: Human Capital

- Skills and abilities of people.
  - Knowledge used in the production process.
    - Hard skills (labor market, management, and organizational skills)
    - Soft skills (work ethic, attitudes, and values of the work force)
  - Intangible factors?

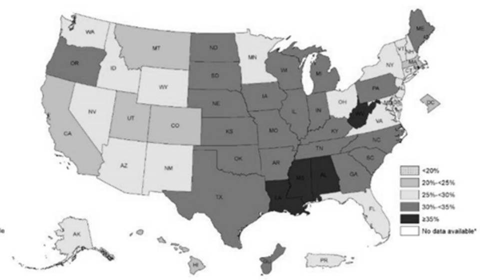
Human Capital: Health

Source: Centers for Disease Control and Prevention

2011



2015

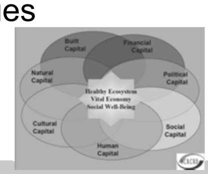


Self-Reported Obesity (BMI ≥30 kg/m²)

[Discussion / photograph slides intentionally omitted]

Elements of Community Capital: Social Capital

- Informal organizational features such as networks, norms, and trust among community members
  - Bonding Social Capital:
    - close ties that build community cohesion
  - Bridging Social Capital:
    - Weak ties that create and maintain bridges among organizations and communities
    - Fills holes in community's networks (access to capital)



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Elements of Community Capital: Civic/ Political Capital

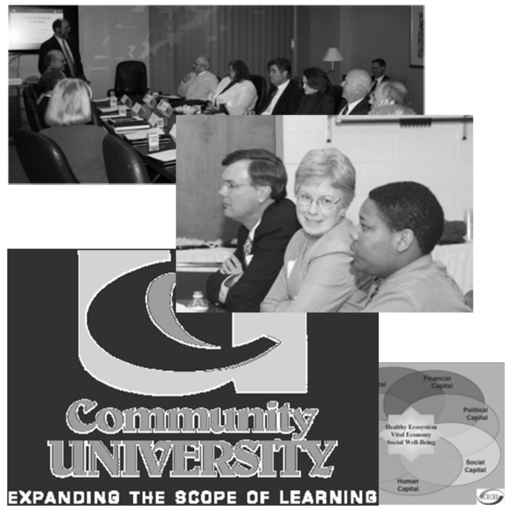
Instrumental Power

Power to influence decisions

Structural Power

The organizational, political, and institutional infrastructure of the community that shapes **participation in decision-making**

(How community mobilizes in response to challenges)



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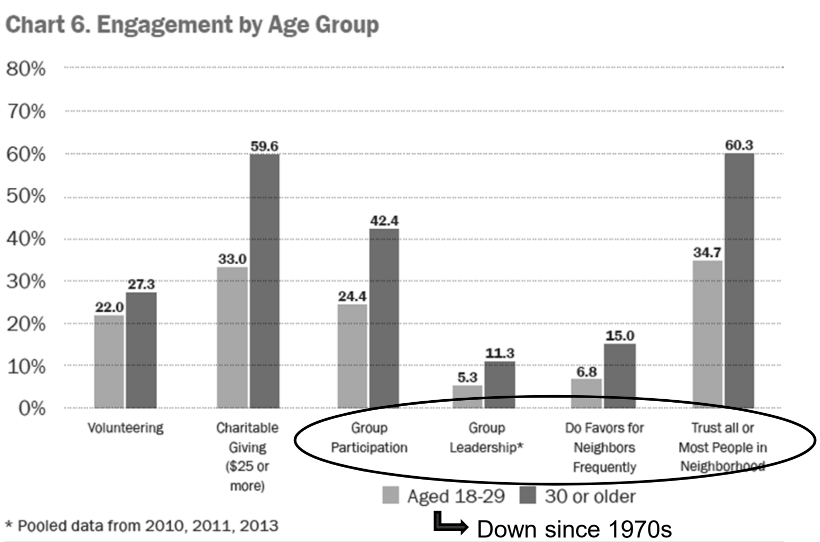
2015 NC Civic Health Index



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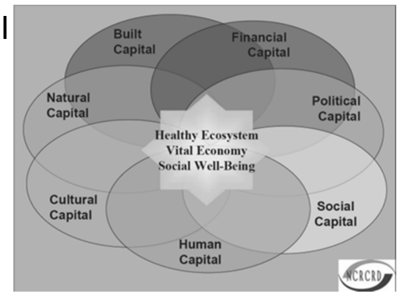
Elements of Community Capital: Cultural Capital

- Arts
- Historic/heritage sites
- Community traditions
- Character of population

Source: Stecoah Valley Center

Community Capacity

- Ability of community residents to
  - Develop or gain access to elements of community capital within and beyond community's boundaries
  - Organize/transform their assets and resources to achieve desirable objectives
- Communities with abundant capacity can garner resources and have some ability to influence policies and respond to events that directly affect their development.



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Relationship of CD to ED

If economic development depends on a community's preparedness, willingness, and capacity to respond to opportunities and challenges, then communities with:

- more developed community capital (or access),
- greater capacity to mobilize those resources, and
- **catalysts such as bold leadership and shared vision**

will have better economic development outcomes.

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Community Revitalization

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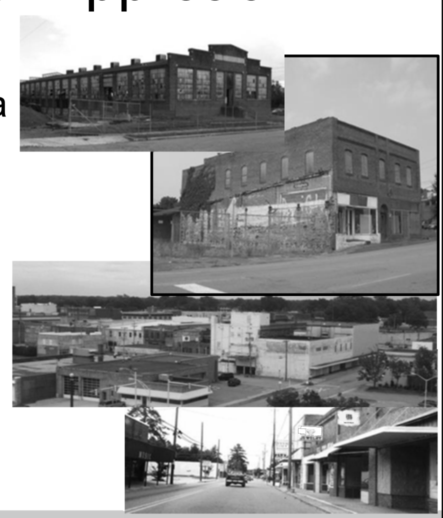
Revitalization of Built Capital: Private Sector Approach

- A private developer wishes to redevelop properties in a distressed commercial area.
- What is the first step for a private developer?



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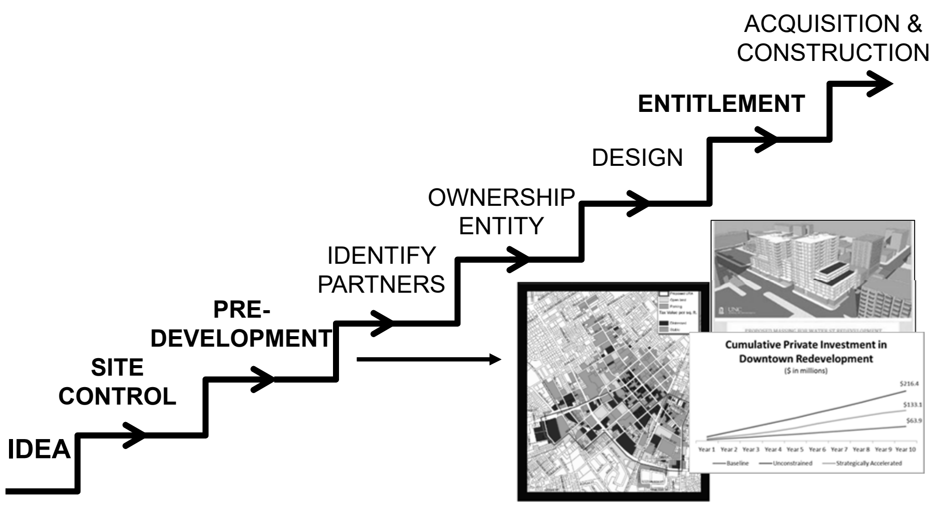
Private Development Process



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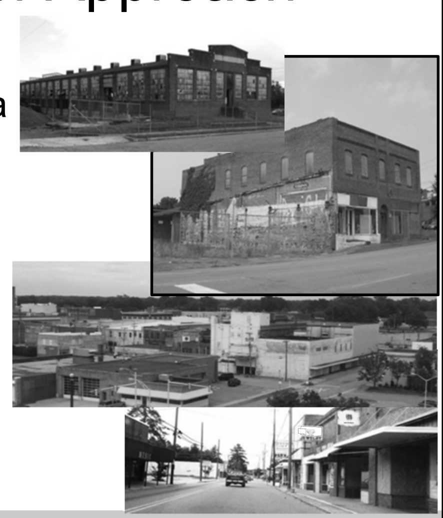
Revitalization of Built Capital: Private Sector Approach

- A private developer wishes to redevelop properties in a distressed commercial area.
- What is the first step for a private developer?
- What are key risks a private developer would face?



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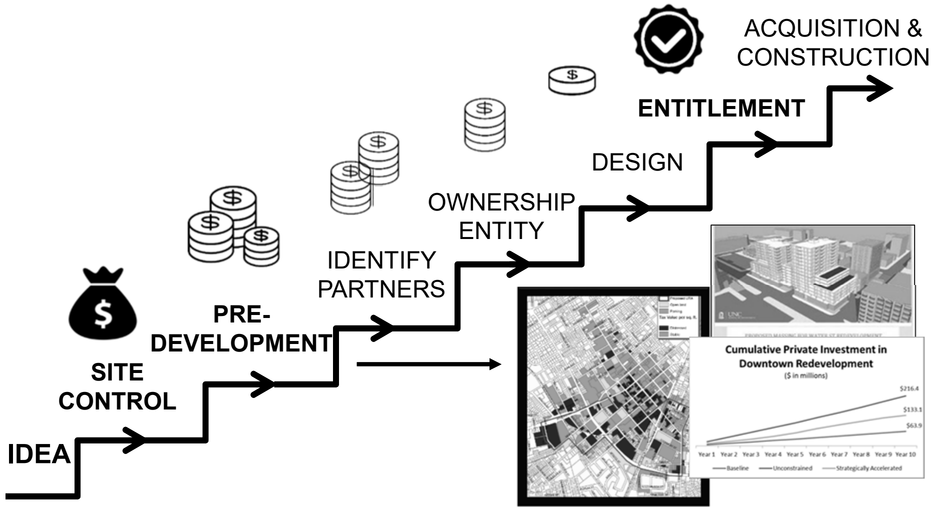
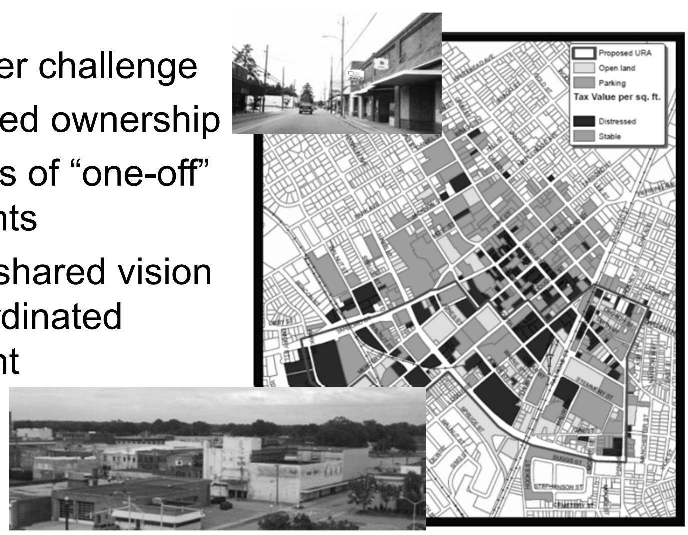
Private Development Process - RISK

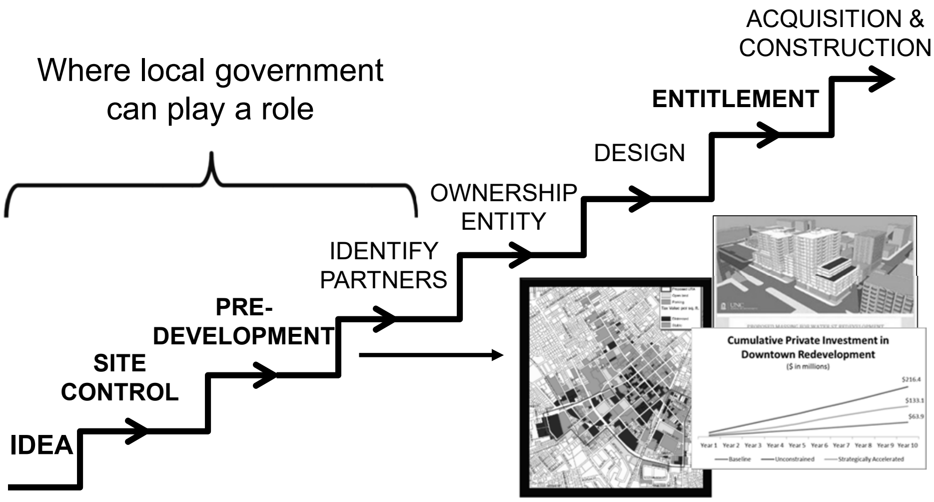


Risks in Distressed Areas

- First-mover challenge
- Fragmented ownership
- Limitations of “one-off” investments
- Need for shared vision AND coordinated investment



Private Development Process



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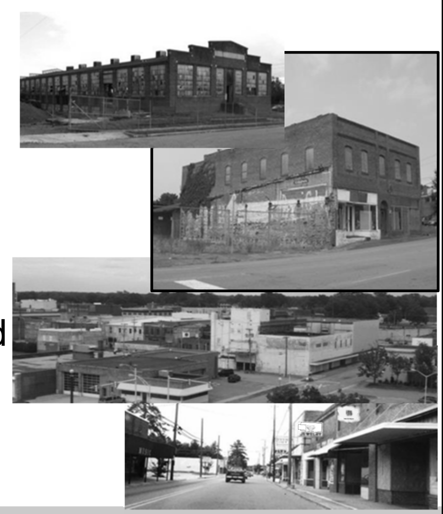
Revitalization of Built Capital: *Local Government Role*

- <u>A local government </u>wishes to attract private investment to revitalize a distressed commercial area.
- What local government development powers would be important for this effort?



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Local Govt as Land Bank

- Code enforcement
- Acquire properties
- Hold, stabilize, and prepare properties
- Convey properties to a redeveloper
- Offer financing (loans or grants) for first movers who take the most risk – if necessary

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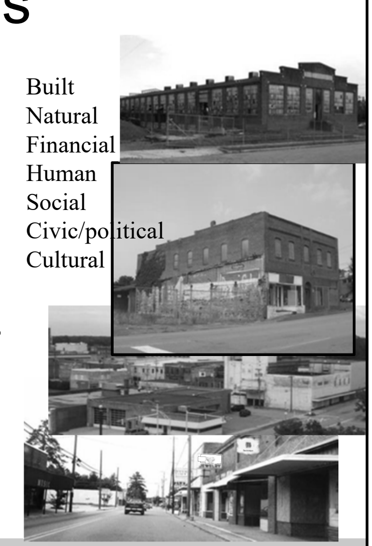
Local Govt Revitalization Exercise: 5 minutes

- <u>Your local government</u> wishes to revitalize a distressed historic commercial area.
- Your row is assigned a "community capital" category
- ***With your own community in mind***, identify TWO key community assets in that category (or propose a one-sentence strategy for your local govt to create the asset) that would ***significantly contribute to the success of this revitalization effort***.
- Discuss with row. "In my community, a relevant asset in this category is…or an asset we are working to develop is…."
- **Identify 1 - 2 unique/compelling items** to share with the class.
- Report

Built
Natural
Financial
Human
Social
Civic/political
Cultural



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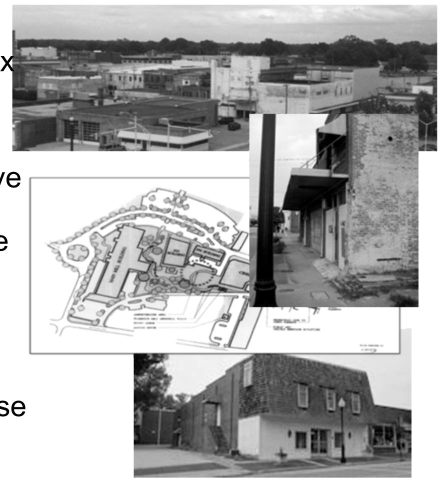
Development finance courses and technical assistance

- Course:
  - Development Finance Toolbox (September)
- Technical Assistance:
  - Development Finance Initiative (DFI) partners with local governments to attract private investment for transformative projects by providing specialized finance and development expertise.
  - UNC Graduate Student Course Project (application form)



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Questions and Comments

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The New York Times | http://nyti.ms/1zrtYBN

Edited by David Leonhardt

The Upshot
IMPORTANCE OF PLACE

An Atlas of Upward Mobility Shows Paths Out of Poverty

MAY 4, 2015

By David Leonhardt, Amanda Cox and Claire Cain Miller

In the wake of the Los Angeles riots more than 20 years ago, Congress created an anti-poverty experiment called Moving to Opportunity. It gave vouchers to help poor families move to better neighborhoods and awarded them on a random basis, so researchers could study the effects.

The results were deeply disappointing. Parents who received the vouchers did not seem to earn more in later years than otherwise similar adults, and children did not seem to do better in school. The program's apparent failure has haunted social scientists and policy makers, making poverty seem all the more intractable.

Now, however, a large new study is about to overturn the findings of Moving to Opportunity. Based on the earnings records of millions of families that moved with children, it finds that poor children who grow up in some cities and towns have sharply better odds of escaping poverty than similar poor children elsewhere.

The feelings heard across Baltimore's recent protests — of being trapped in poverty — seem to be backed up by the new data. Among the nation's 100 largest counties, the one where children face the worst odds of escaping poverty is the city of Baltimore, the study found.

The city is especially harsh for boys: Low-income boys who grew up there in recent decades make roughly 25 percent less as adults than similar low-income boys who were born in the city and moved as small children to an average place.

Beyond Baltimore, economists say the study offers perhaps the most detailed portrait yet of upward mobility — and the lack of it. The findings suggest that geography does not merely separate rich from poor but also plays a large role in determining which poor children achieve the so-called American dream.

How neighborhoods affect children "has been a quandary with which social science has been grappling for decades," said David B. Grusky, director of the Center on Poverty and Inequality at Stanford University, who was not involved in the research. "This delivers the most compelling evidence yet that neighborhoods matter in a really big way."

Raj Chetty, one of the study's authors, has presented the findings to members of the Obama administration, as well as to Hillary Rodham Clinton and Jeb Bush, both of whom have signaled that mobility will be central themes of their 2016 presidential campaigns. After more than 15 years of mostly mediocre economic growth and rising income inequality, many families say they are frustrated and anxious about trying to get ahead.

"The data shows we can do something about upward mobility," said Mr. Chetty, a Harvard professor, who conducted the main study along with Nathaniel Hendren, also a Harvard economist. "Every extra year of childhood spent in a better neighborhood seems to matter."

The places where poor children face the worst odds include some — but not all — of the nation's largest urban areas, like Atlanta; Chicago; Los Angeles; Milwaukee; Orlando, West Palm Beach and Tampa in Florida; Austin, Tex.; the Bronx; and the parts of Manhattan with low-income neighborhoods.

All else equal, low-income boys who grow up in such areas earn about 35 percent less on average than otherwise similar low-income children who grow up in the best areas for mobility. For girls, the gap is closer to 25 percent.

Many of these places have large African-American populations, and the findings suggest that race plays an enormous but complex role in upward mobility. The nation's legacy of racial inequality appears to affect all low-income children who live in heavily black areas: Both black and white children seem to have longer odds of reaching the middle class, and both seem to benefit from moving to better neighborhoods.

The places most conducive to upward mobility include large cities — San Francisco, San Diego, Salt Lake City, Las Vegas and Providence, R.I. — and major suburban counties, such as Fairfax, Va.; Bergen, N.J.; Bucks, Pa.; Macomb, Mich.; Worcester, Mass.; and Contra Costa, Calif.

These places tend to share several traits, Mr. Hendren said. They have elementary schools with higher test scores, a higher share of two-parent families, greater levels of involvement in civic and religious groups and more residential integration of affluent, middle-class and poor families.

For low-income families, a home in places with these characteristics is often a financial stretch. Rachelle Hawkins, a 32-year-old single mother in California, rented an apartment in Contra Costa late last year after moving from a gritty neighborhood near Oakland and being homeless for a time. She makes about $29,000 as a customer-service agent in online banking and faces an annual rent bill of almost $17,000.

But she thinks the burden is worth it for her children, who are 4 and 6. "I don't think my kids are going to remember what we went through," Ms. Hawkins said. "They are absolutely better off, just because of the environment."

In addition to studying the outcomes of more than five million children who moved, Mr.

Chetty and Mr. Hendren also revisited the subjects of the Moving to Opportunity experiment. Working with Lawrence Katz, one of the original researchers to study the program, they analyzed more recent, richer data — and concluded that children who moved before they were teenagers did indeed benefit economically. (The original study had found health benefits for both younger and older children.)

In both studies, the younger children were when they moved, the better they did. Children were less likely to become single parents when they grew up, were more likely to go to college and to earn more. The original research had not been able to follow the economic outcomes of younger children, because not enough time had passed, Mr. Katz said.

Still, the more extensive nationwide data on moving found that older children were also affected by their neighborhood. The effect was what statisticians call linear: Each additional year in a different place had roughly the same average effect on a child's adult earnings. A teenager's year in a better neighborhood mattered as much as a 9-year-old's year — but 9-year olds still had their teenage years in front of them.

Some economists who have seen the new study say that it argues for a new approach to housing policy. Current policy often forces the parents of young children onto waiting lists for housing vouchers. It also gives tax incentives to developers who build in poor neighborhoods, rather than rewarding those who build affordable housing in areas that seem to offer better environments.

In an interview Friday, Julián Castro, the secretary of Housing and Urban Development, said he was excited by the new data. Mr. Castro said his department had been planning to reallocate funding, so that some people moving to more expensive neighborhoods would receive larger vouchers. Currently, the value of vouchers tends to be constant across a metropolitan area.

The large county on the other end of the spectrum from Baltimore, with the best odds of escaping poverty, is DuPage County, Ill., west of Chicago. It contains suburbs where the schools are considered better and where housing costs more than in Chicago and some close-in suburbs.

In 2012, Latonya Polk decided to move there with her son and daughter, then 16 and 15. Her husband had been fatally shot on the front lawn of their apartment outside Chicago in 2011, in a crime that remains unsolved, she said.

Briana, her daughter, was hesitant about leaving her friends, but Mrs. Polk insisted, saying they could still visit them. "I knew absolutely it would mean better possibilities for my kids," she said.

Mrs. Polk earns about $40,000 a year at a company that helps clear goods through customs. She has been able to afford the move by living in a cramped $1,025-a-month, one-bedroom apartment — and with help from a county program that gives them about $2,000 a year toward living expenses.

Her son, Jovan, graduated from high school last year and is now working, while Briana will graduate this spring. Both plan to enroll in community college in the next year.

Although most places with better odds of escaping poverty have higher rent, the researchers did identify some counties as “upward-mobility bargains.” These include Putnam County, N.Y.; parts of the Pittsburgh and Altoona areas in Pennsylvania; and, if only relative to surrounding areas, Contra Costa.

The main innovation of the new paper — part of the Equality of Opportunity Project, involving multiple researchers — is its focus on children who moved. Doing so allows the economists to ask whether the places themselves actually affect outcomes. The alternative is that, say, Baltimore happens to be home to a large number of children who would struggle no matter where they grew up.

The data suggests otherwise. The easiest way to understand the pattern may be the different effects on siblings, who have so much in common. Younger siblings who moved from a bad area to a better one earned more as adults than their older siblings who were part of the same move. The particular environment of a city really does seem to affect its residents.

The data does not answer the question of whether the factors that distinguish higher-mobility places, like better schools and less economic segregation, are causing the differences — or are themselves knock-on effects of other, underlying causes. “We still need clarity on that,” Mr. Grusky, the Stanford professor, said.

From her perspective, Ms. Hawkins, the Contra Costa resident, said that the mixing of people from different social classes did make a difference.

“It’s all spread out here,” she said. In her old home near Oakland, entire neighborhoods had high unemployment and crime, which led people who did have jobs to flee, causing a downward spiral. “You don’t want to put your kid in harm’s way. That’s just extra stress.”

For all the benefits that moves can bring, they are not a solution to poverty, said people who have seen the new paper as well as the researchers themselves. Finding ways to improve those neighborhoods, for people who cannot or do not want to move, is also important, researchers and policy makers said.

“We can’t walk away from them,” Mr. Castro, the housing secretary, said. “We need a two-pronged approach.”

David Leonhardt reported from Washington, Amanda Cox from New York, and Claire Cain Miller from San Francisco. Dave McKinney contributed reporting from Wood Dale, Ill.

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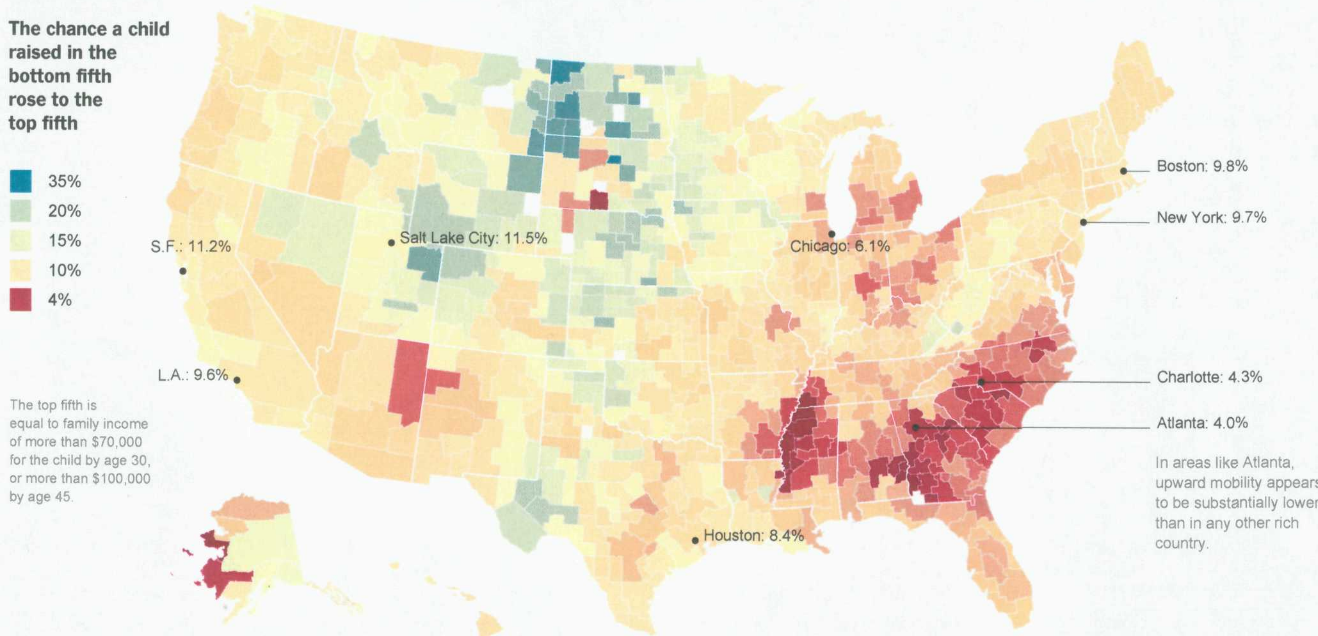
A version of this article appears in print on May 4, 2015, on page A1 of the New York edition with the headline: Change of Address Offers a Pathway Out of Poverty.

In Climbing Income Ladder, Location Matters

A study finds the odds of rising to another income level are notably low in certain cities, like Atlanta and Charlotte, and much higher in New York and Boston.



By DAVID LEONHARDT PUBLISHED: JULY 22, 2013 536 COMMENTS

ATLANTA – Stacey Calvin spends almost as much time commuting to her job — on a bus, two trains and another bus — as she does working part-time at a day care center. She knows exactly where to board the train and which stairwells to use at the stations so that she has the best chance of getting to work on time in the morning and making it home to greet her three children after school.

"It's a science you just have to perfect over time," said Ms. Calvin, 37.

Her nearly four-hour round-trip stems largely from the economic geography of Atlanta, which is one of America's most affluent metropolitan areas yet also one of the most physically divided by income. The low-income neighborhoods here often stretch for miles, with rows of houses and low-slung apartments, interrupted by the occasional strip mall, and lacking much in the way of good-paying jobs.

Stacey Calvin plays Scrabble with her three children, Jayde, 6, Jaela, 9, and Jevon, 12, at their apartment in Stone Mountain, Ga. David Walter Banks for The New York Times

This geography appears to play a major role in making Atlanta one of the metropolitan areas where it is most difficult for lower-income households to rise into the middle class and beyond, according to a new study that other researchers are calling the most detailed portrait yet of income mobility in the United States.

The study — based on millions of anonymous earnings records and being released this week by a team of top academic economists — is the first with enough data to compare upward mobility across metropolitan areas. These comparisons provide some of the most powerful evidence so far about the factors that seem to drive people's chances of rising beyond the station of their birth, including education, family structure and the economic layout of metropolitan areas.

Climbing the income ladder occurs less often in the Southeast and industrial Midwest, the data shows, with the odds notably low in Atlanta, Charlotte, Memphis, Raleigh, Indianapolis, Cincinnati and Columbus. By contrast, some of the highest rates occur in the Northeast, Great Plains and West, including in New York, Boston, Salt Lake City, Pittsburgh, Seattle and large swaths of California and Minnesota.

"Where you grow up matters," said Nathaniel Hendren, a Harvard economist and one of the study's authors. "There is tremendous variation across the U.S. in the extent to which kids can rise out of poverty."

That variation does not stem simply from the fact that some areas have higher average incomes: upward mobility rates, Mr. Hendren added, often differ sharply in areas where average income is similar, like Atlanta and Seattle.

The gaps can be stark. On average, fairly poor children in Seattle — those who grew up in the 25th percentile of the national income distribution — do as well financially when they grow up as middle-class children — those who grew up at the 50th percentile — from Atlanta.

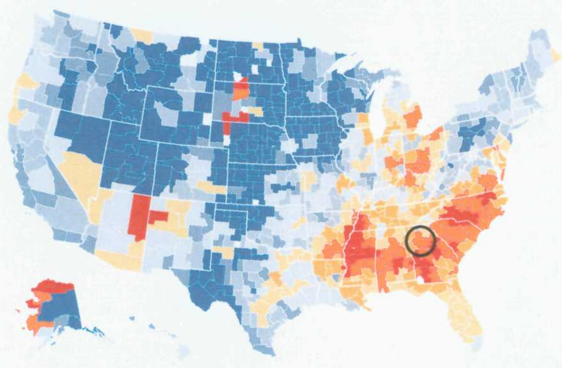
Geography mattered much less for well-off children than for middle-class and poor children, according to the results. In an economic echo of Tolstoy's line about happy families being alike, the chances that affluent children grow up to be affluent are broadly similar across metropolitan areas.

Permalink

A child who grows up in the Atlanta, Ga., area

... with parents who earn in the 10th percentile

... ends up, on average, in the 31st percentile



With parents who earn $16K, how area compares to U.S. average:

Percentile points better or worse: -6 -4 -2 Avg. +2 +4 +6

Data is based on the experiences of children who are now around age 30, and their parents' incomes, in today's dollars, from the late 1990s.

The team of researchers initially analyzed an enormous database of earnings records to study tax policy, hypothesizing that different local and state tax breaks might affect intergenerational mobility.

What they found surprised them, said Raj Chetty, one of the authors and the most recent winner of the John Bates Clark Medal, which the American Economic Association awards to the country's best academic economist under the age of 40. The researchers concluded that larger tax credits for the poor and higher taxes on the affluent seemed to improve income mobility only slightly. The economists also found only modest or no correlation between mobility and the number of local colleges and their tuition rates or between mobility and the amount of extreme wealth in a region.

But the researchers identified four broad factors that appeared to affect income mobility, including the size and dispersion of the local middle class. All else being equal, upward mobility tended to be higher in metropolitan areas where poor families were more dispersed among mixed-income neighborhoods.

Income mobility was also higher in areas with more two-parent households, better elementary schools and high schools, and more civic engagement, including membership in religious and community groups.

Regions with larger black populations had lower upward-mobility rates. But the researchers' analysis suggested that this was not primarily because of their race. Both white and black residents of Atlanta have low upward mobility, for instance.

The authors emphasize that their data allowed them to identify only correlation, not causation. Other economists said that future studies will be important for sorting through the patterns in this new data.

Still, earlier studies have already found that education and family structure have a large effect on the chances that children escape poverty. Other researchers, including the political scientist Robert D. Putnam, author of "Bowling Alone," have previously argued that social connections play an important role in a community's success. Income mobility has become one of the hottest topics in economics, as both liberals and conservatives have grown worried about diminished opportunities following more than a decade of disappointing economic growth. After years of focusing more on inequality at a moment in time, economists have more recently turned their attention to people's paths over their lifetimes.

Polls show that Americans are worried about whether living standards will rise for most people in coming decades, as they have for nearly all of the nation's history. In interviews in Atlanta and its suburbs, residents reflected many of the national concerns and many of the patterns in the study.

Jose Lopez, a 40-year-old who runs a local painting crew, said he wished he had enough time, amid work and parenthood, to go back to school.

Lampra Jones, a recent graduate of a chiropractic program who has struggled to find work, called herself "a loner" and said she wished she knew more people to help with her job search. "If you don't know the right people," said Ms. Jones, 28, "you're not going to get anywhere."

Michael Novajovsky, a father of three in Gwinnett County with a temporary job as a network engineer, said in an interview that the struggle to build a better life often felt similar to "a lottery." His job pays $27 an hour but comes with no health insurance for him, his wife and his three children.

His wife, Sherrie, recently left a job at a diner that required an hour's commute by bus. She would like to find a new job with health insurance, but the family has only one car. "I'd work just to have insurance," Ms. Novajovsky said.

Michael Novajovsky, a father of three outside Atlanta with a temporary job as a network engineer, said the struggle to build a better life often felt similar to "a lottery." Virginie Drujon-Kippelen for The New York Times

In previous studies of mobility, economists have found that a smaller percentage of people escape childhood poverty in the United States than in several other rich countries, including Canada, Australia, France, Germany and Japan. The latest study is consistent with those findings.

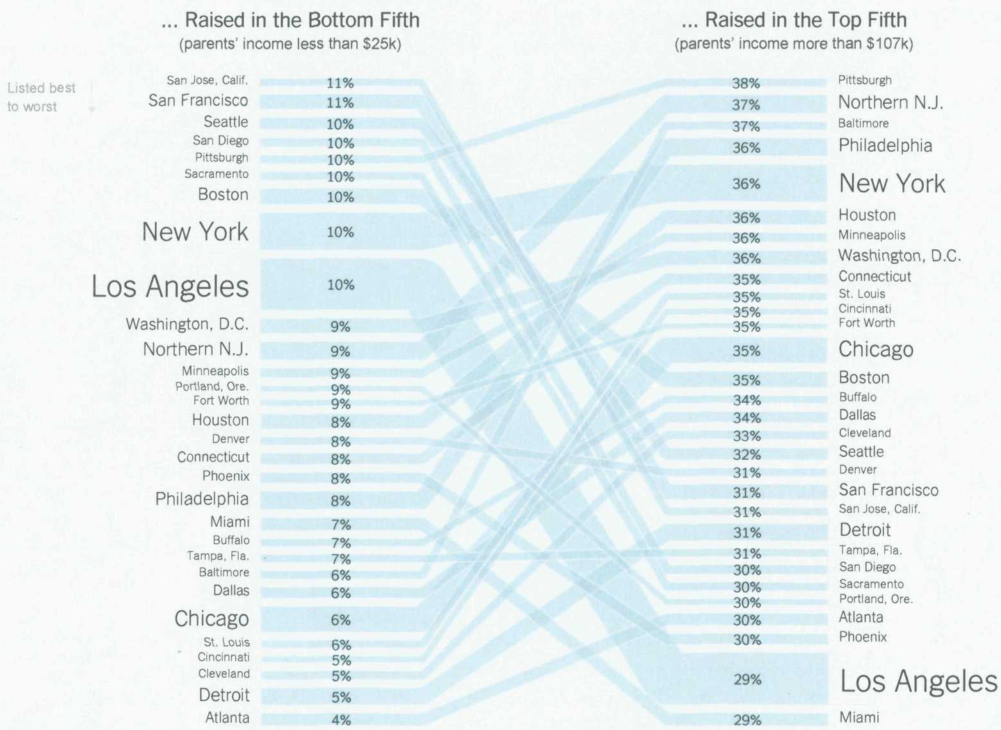
Whatever the reasons, affluent children often remain so: one of every three 30-year-olds who grew up in the top 1 percent of the income distribution was already making at least $100,000 in family income, according to the new study. Among adults who grew up in the bottom half of the income distribution, only one out of 25 had family income of at least $100,000 by age 30.

Yet the parts of this country with the highest mobility rates — like Pittsburgh, Seattle and Salt Lake City — have rates roughly as high as those in Denmark and Norway, two countries at the top of the international mobility rankings. In areas like Atlanta and Memphis, by comparison, upward mobility appears to be substantially lower than in any other rich country, Mr. Chetty said.

Especially intriguing is the fact that children who moved at a young age from a low-mobility area to a high-mobility area did almost as well as those who spent their entire childhoods in a higher-mobility area. But children who moved as teenagers did less well.

That pattern makes economists more confident that the characteristics of different regions — as opposed to something inherent and unchangeable in the local residents — are helping cause the varying mobility rates.

Chances of Ending Up in the Top Fifth, For a Child ...



Lines are scaled by population; the 30 most populous areas are shown.

Lawrence Katz, a labor economist who did not work on the project, said he was struck by the fact that areas with high levels of income mobility were also those that established high school earliest and have long had strong school systems. Mr. Katz, a Harvard economist and former Clinton administration official, called the work "certainly the most comprehensive analysis of intergenerational mobility in the contemporary U.S."

The project's other researchers were Patrick Kline, a professor at the University of California, Berkeley, and Emmanuel Saez, a Berkeley economist who won the Clark Medal in 2009.

The comparison of metropolitan areas allows researchers to consider local factors that previous mobility studies could not — including a region's geography. And in Atlanta, the most common lament seems to be precisely that concentrated poverty, extensive traffic and a weak public-transit system make it difficult to get to the job opportunities. "When poor communities are segregated," said Cindia Cameron, an organizer for 9 to 5, a women's rights group, "everything about life is harder."

Ms. Calvin, the day care worker who commutes more than three hours, recently tried to rent an apartment closer to her job, in a better school district and a neighborhood closer to grocery stores. But the landlords required more income than her roughly $1,200 in monthly take-home pay, she said.

She now plans to stay for another couple of years in her three-bedroom home, in a set of tan garden apartments in DeKalb County, east of Atlanta. By then, she expects to have married her boyfriend — they are recently engaged — and may be able to afford to move.

"I'm a little disappointed I had to renew my lease," she said. But she is happy that she has a routine that allows her to play an active role in her children's school, including with the PTA, and to be home when they arrive home.

"It's enough to get by," Ms. Calvin said.

Interactive graphics by Mike Bostock, Shan Carter, Amanda Cox, Matthew Ericson, Josh Keller, Alicia Parlapiano, Kevin Quealy and Josh Williams, based on data from Raj Chetty and Nathaniel Hendren, Harvard, and Patrick Kline and Emmanuel Saez, U.C. Berkeley.

A version of this article appears in print on July 22, 2013, on page A1 of the New York edition with the headline: Geography Seen as Barrier To Climbing Class Ladder.

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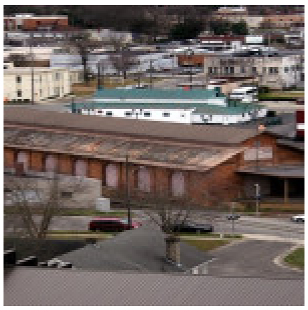
CED in NC Blog: How a North Carolina Local Government Can Operate a Land Bank for Redevelopment

By Tyler Mulligan

Article: http://ced.sog.unc.edu/how-a-north-carolina-local-government-can-operate-a-land-bank-for-redevelopment/

This entry was posted on March 18, 2014 and is filed under Built Assets & Housing, Community Development, Development Finance Initiative, Downtown & Main Street, Economic Development, Featured Articles



If America's cities and towns are to realize their greatest potential as attractive and welcoming places—and as drivers of the new American economy—they must be able to repurpose their vacant, abandoned and foreclosed properties. Those properties—whether the product of the current foreclosure crisis or the remnants of the old economy—diminish the sense of community among neighbors, erase the value of lifelong investment in a home, and make it nearly impossible for cities and towns to attract and keep the creative, innovative, entrepreneurial citizens who will build the next economy.

Dan Kildee, founder of Genesee County Land Bank, in the foreword to Land Banks and Land Banking

Dan Kildee's sentiment is shared by local governments across North Carolina, but how can they "repurpose" their vacant and abandoned properties and revitalize distressed communities? The answer in Genesee County, Michigan, was a redevelopment tool called a land bank, which is a public authority created to acquire and redevelop vacant and abandoned properties. In the span of a decade, the Genesee County Land Bank acquired more than 10,000 parcels to hold or redevelop, and during the "great recession," catalyzed more than $60 million in new private investment. Land banks continue to spring up across the nation and are playing an increasingly important role in revitalization efforts in places such as Cuyahoga County, Ohio, and Fulton County, Georgia. A complete explanation of land bank policies and approaches across the nation can be found in a downloadable text, Land Banks and Land Banking.

In Michigan, forming a land bank is rather straightforward, because the Michigan state legislature enacted specific enabling authority for the establishment and operation of land banks. No such land bank legislation exists in North Carolina. Nonetheless, local governments in North Carolina can perform the basic functions of a land bank by cobbling together existing statutory authority. In this way, *the local government itself serves as the land bank and performs the major activities of a land bank*:

1. Acquire and hold troubled properties
2. Stabilize properties and eliminate encumbrances
3. Convey properties to a redeveloper

Each activity will be addressed in turn.

Acquire and Hold Property

As noted in *Land Banks and Land Banking*, the first task of a land bank is to acquire troubled properties and hold them until ready for sale. In North Carolina, there are several statutes upon which a local government may rely for acquiring and holding property for land bank purposes:

1. **Acquisition and disposition of property for redevelopment**: G.S. 153A-377 (counties) & G.S. 160A-457 (cities). Cities and counties are authorized to acquire "by voluntary purchase" real property that is "[b]lighted, deteriorated, deteriorating, undeveloped, or inappropriately developed from the standpoint of sound community development and growth"; "[a]ppropriate for rehabilitation or conservation activities"; … or "[a]ppropriate for … the guidance of urban development." Furthermore, the local government may "retain property so acquired for public purposes…." No particular notice or hearing requirements are prescribed. This acquisition authority may be exercised without "the necessity of compliance with the Urban Redevelopment Law" (G.S. Chapter 160A, Article 22). This is important because the Urban Redevelopment Law requires the formation of a redevelopment commission, designation of a redevelopment area, and formal approval of a redevelopment plan as prerequisites for most purchases of property (G.S. 160A-513(c)).
2. **Urban Redevelopment Law** (G.S. Chapter 160A, Article 22). North Carolina has long permitted local governments to form redevelopment commissions "to purchase, obtain options upon, acquire by gift, grant, devise, eminent domain or otherwise, any real or personal property or any interest therein" within designated redevelopment areas (G.S. 160A-512(6)). However, as already noted, property may not be acquired until a redevelopment plan has been approved—a rather involved process (G.S. 160A-513(c)). Once property is acquired, a redevelopment commission is authorized to hold the property for resale (G.S. 160A-512(6)). Governing boards may approve a redevelopment plan and directly exercise all of the powers of a redevelopment commission pursuant to G.S. 160A-456(b) (cities) and G.S. 153A-376(b) (counties). The process for approval of a redevelopment plan is outlined in this blog post. Case law related to the Urban Redevelopment Law is mentioned in this law review article.
3. **Local Development Act**: G.S. 158-7.1. Cities and counties are authorized to "acquire, assemble, and hold for resale property that is suitable for industrial or commercial use" pursuant to G.S. 158-7.1(b)(2). Prior to any appropriation or expenditure for this purpose, G.S. 158-7.1(c) requires the governing board to hold a public hearing, properly noticed, as described in blog posts here and here. For a discussion of case law related to this statute, see this blog post and this law review article.
4. **Acquisition by purchase at tax foreclosure**. It is not uncommon for owners of distressed or dilapidated properties to be delinquent on property taxes. Additionally, distressed properties are often the subject of code enforcement actions under minimum housing codes (G.S. Chapter 160A, Article 19, Part 6) and nonresidential building codes (G.S. 160A-439), and the costs of local government enforcement of those codes become a lien on the property that is collected as a special assessment tax lien. As blog posts written by my colleague Chris McLaughlin describe, the tax foreclosure process presents an opportunity for local governments to bid for the property and obtain ownership in order to redevelop the property. See also G.S. 153A-163.
5. **Acquisition by other means**. Occasionally, a local government will purchase property in anticipation of using it for some other purpose, such as constructing new government facilities, and those plans will fall through. Sometimes property owners will make a gift of property to a local government. Cities and counties that own such property are permitted to change the use of such property and hold it pursuant to G.S. 160A-265.
6. **UPDATE**: A subsequent post describes the procedural considerations before acquiring property: Follow Procedures Prior to Acquiring Property for Redevelopment.

Stabilize property and eliminate encumbrances

The second task of a land bank is to stabilize properties and remove encumbrances that prevent the property from being purchased and redeveloped in the private real estate market. The encumbrances may come in many forms: unpaid liens, aging infrastructure, or environmental contamination, to name only a few. Local governments have ample statutory authority to address encumbrances and prepare property for resale:

1. **Acquisition and disposition of property for redevelopment**: G.S. 153A-377 (counties) & G.S. 160A-457 (cities). Cities and counties that acquire property under this statute are authorized to "clear, demolish, remove, or rehabilitate buildings and improvements on land so acquired."
2. **Urban Redevelopment Law** (G.S. Chapter 160A, Article 22). A redevelopment commission (or a governing board exercising the powers of a redevelopment commission) may "improve, clear or prepare for redevelopment" any

property it has acquired in furtherance of the approved redevelopment plan.

3. **Local Development Act**: G.S. 158-7.1. Counties and cities may develop industrial parks "by installing utilities, drainage facilities, street and transportation facilities, street lighting, and similar facilities; may demolish or rehabilitate existing structures; and may prepare the site for industrial or commercial uses." Local governments are permitted to "construct, convey, or lease a building suitable for industrial or commercial use" and may engage in site preparation for industrial properties or facilities. Expenditures for these purposes are subject to procedural requirements as described in blog posts here and here.
4. **Eliminate encumbrances through tax foreclosure**. Some properties are so encumbered with liens and conflicting claims—even among joint owners in the case of heirs property—that purchase through normal means is difficult or impossible. However, as described in this blog post, a tax foreclosure extinguishes all claims except for tax liens, so the property comes out of the process "free and clear of all interests, rights claims and liens." (G.S. 105-374(k)).

Convey property to a redeveloper

Although local governments possess ample authority to redevelop property directly themselves, as described above, most land banks seek to place property in private hands for redevelopment. Local governments are always permitted to sell property through competitive bidding procedures (G.S. 160A-268, G.S. 160A-270, or 160A-279), but land banks often seek to place restrictions on property sales to ensure the property is developed in accordance with local priorities. The authority for restricted sales by local governments—either by selecting a specific buyer through "private sale" or by imposing restrictions on how the property is used by the buyer—is very limited under North Carolina law. A comprehensive discussion of property conveyance laws is beyond the scope of this post; Professor David Lawrence devoted an entire book to the topic: *Local Government Property Transactions in North Carolina*. However, the following are a few key statutes that permit a local government to deviate from competitive bidding procedures in limited circumstances:

1. **Acquisition and disposition of property for redevelopment**: G.S. 160A-457 (cities). Cities—not counties—that acquire property "in a community development project area" pursuant to this statute are authorized to convey property "to any redeveloper at private sale" for the appraised value "in accordance with the community development plan." The reference to community development signifies that the transaction should be undertaken for the benefit of low- and moderate-income persons and should otherwise qualify for a federal Community Development Block Grant (e.g., Neighborhood Revitalization Strategy Areas). In such cases, the sale may be "subject to such covenants, conditions and restrictions as may be deemed to be in the public interest." These sales must be preceded by a properly noticed public hearing.
2. **Urban Redevelopment Law** (G.S. Chapter 160A, Article 22). Procedures for disposal of real property in redevelopment areas are contained in G.S. 160A-514. Conveyance is permitted only for purposes that accord with the redevelopment plan, and the governing body must approve any sale. Competitive bidding procedures must be employed, but the statute authorizes the sale to be subject to covenants and conditions to ensure that any redevelopment complies with the redevelopment plan.
3. **Local Development Act**: G.S. 158-7.1. Counties and cities may convey property "by private negotiation and may subject the property to such covenants, conditions, and restrictions as the county or city deems to be in the public interest…." The consideration "may not be less than" the "fair market value of the interest," and the sale must be preceded by a properly noticed public hearing (G.S. 158-7.2(d)). The conveyance may be subsidized under limited circumstances as described in this blog post (G.S. 158-7.2(d2)).
4. **Public-Private Partnerships**: G.S. 160A-458.3 (Downtown development projects) and G.S. 143-128.1C (Public-private partnership construction contracts). Counties and cities may participate in joint developments with private developers in which public capital facilities are constructed as part of a larger *private* development project. A participating local government may contribute land to the larger project. No subsidy to the developer is permitted through these statutes, and the cost of constructing the public facilities must be reasonable and cannot exceed 50% of the total project costs. The local government and the developer may enter into agreements governing the development project, thereby offering the local government some control over the outcome of the development process.
5. **Conveyance of property obtained through tax foreclosure:** Property purchased to secure a debt to the local government may be sold by private sale for not less than the amount of the unit's bid for the property, or at any price obtained through competitive bidding (G.S. 153A-163).
6. **Other means of conveyance:** Local governments may also convey property for other purposes, such as for historic preservation (no subsidy permitted), for affordable housing, or for entities carrying out a public purpose.

See David Lawrence's book, *Local Government Property Transactions in North Carolina*, for further treatment of these alternatives.

7. **UPDATE**: Chapter 14 of Introduction to Local Government Finance (3rd ed.), addresses property disposition in greater detail. In addition, the following subsequent posts provide detailed treatment of specific types of property disposition:
    - Conveyance of Local Government Property for Affordable Housing
    - Conveyance of Local Government Property to Nonprofit EDC for Industrial Park
    - Sale of Historic Structures by NC Local Governments for Redevelopment

This post described how North Carolina local governments can perform all of the major functions of a land bank by cobbling together several disparate sources of statutory authority. The next step is to learn how to use that authority to redevelop troubled areas. To that end, this post will be followed by additional posts on the Community & Economic Development blog featuring case studies of land banks from around the country.

UPDATE: Follow-on case studies have been posted: (1) Genesee County Land Bank Authority, here, (2) Fulton County/City of Atlanta Land Bank Authority, here, (3) Cuyahoga Land Bank, here.

Links

- www.communityprogress.net/filebin/Land_Banks_and_Land_Banking_Book.pdf
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_153A/GS_153A-377.html
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_160A/GS_160A-457.html
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/ByArticle/Chapter_160A/Article_22.html
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_160A/GS_160A-456.html
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_153A/GS_153A-376.html
- www.nclawreview.org/2013/09/economic-development-incentives-and-north-carolina-local-governments-a-framework-for-analysis/
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_158.html
- canons.sog.unc.edu/?p=6843
- www.ncga.state.nc.us/gascripts/statutes/statutelookup.pl?statute=153A-163
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/ByArticle/Chapter_160A/Article_12.html
- www.sog.unc.edu/resources/microsites/building-assets-rural-future/safeguard-farmland-agricultural-uses
- www.ncga.state.nc.us/gascripts/statutes/statutelookup.pl?statute=105-374
- shopping.netsuite.com/s.nl/c.433425/it.A/id.4137/.f
- www.hudexchange.info/resources/documents/Basically-CDBG-Chapter-10-Revitalization.pdf
- www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_160A/GS_160A-458.3.html
- www.ncleg.net/gascripts/statutes/statutelookup.pl?statute=143-128.1C
- shopping.netsuite.com/s.nl/c.433425/it.A/id.6756/.f