

# Gentrification

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ing neighborhoods. The study, "Shifting Neighborhoods: Gentrification and Cultural Displacement in American Cities," relied on Census Bureau and economic data. The authors said it lent weight to what critics describe as a concentration of wealth and wealth-building investment in a handful of the nation's biggest cities.

Meanwhile, other regions of the country languish, as poorer towns and rural areas starve for investment.

For Kensington resident Sandra Rivera-Colon, the endless hammering of construction crews on new apartment buildings is the staccato sound of trouble.

"You hear the noise and feel sad," said Rivera-Colon, 22, a community organizer and single mother of a 4-year-old girl. "You can't do anything about the changes."

Gentrification in Kensington has raised the rents of existing apartments, making life that much harder.

She used to pay \$500 a month for a two-bedroom place, Rivera-Colon said. Now she and a roommate split \$900 for a same-size apartment. And that's not including utilities.

In Kensington and other areas of the city, gentrification has churned with life-changing force, allowing people with means to move into a neighborhood that then changes in character and income.

For instance, the Graduate Hospital area, once a largely African American neighborhood, saw a huge influx of middle- and upper-middle-class renters and home buyers gentrify the neighborhood between 2006 and 2017, federal census figures show. During that period, average incomes rose from \$60,424 to \$91,445, making the area the highest-ranked in the city in terms of income.

Similarly, the Point Breeze area saw incomes jump from \$29,342 to \$37,879 in the same time frame. In Northern Liberties/Fishtown, incomes rocketed from \$59,280 to \$81,889.

For some who must scramble to find new places to live, activists say, the changes feel like discrimination.

Gentrification expert Emily Dowdall, policy director at the Reinvestment Fund, said that neighborhoods just outside Center City, as well as University City and part of North Philadelphia near Temple, have seen dramatic changes in the last 15 years.

She likened gentrification to water flow: Neighborhoods "downstream" from well-off areas keep changing.

"The high prices flow down from Rittenhouse Square to Washington

Avenue and then, like a wave, flood over to Point Breeze," Dowdall said.

While it seems that nearly every area of the city is gentrifying, that's not so, she said. Philadelphia experiences nothing like the high-profile, large-scale displacement of a place like San Francisco.

The story of gentrification in Philadelphia has long been the tale of "African Americans not being able to choose where to live," Dowdall said.

While it's hard to compare eras, the 1960s may have been a time of even greater gentrification.

About 100 years ago, Society Hill was considered to be among the only places in Philadelphia where black people could live. But within 10 years in the 1960s, Dowdall said, hardly any African Americans lived there at all.

At the same time, largely black neighborhoods in University City were cleared as Drexel University and the University of Pennsylvania built up, she said.

Gentrification is a topic in which almost everyone has an interest or opinion but in which different studies focused on different areas have produced different findings.

For instance, a study published in 2018 by the Federal Reserve Bank of Philadelphia examined the connection between tax delinquency, homeowner mobility, and gentrification during the previous two years.

Researchers found that while tax delinquency is about 4 percent higher in gentrifying neighborhoods than in those that saw no steep rise in household income, homeowners are not moving out any more rapidly than in nongentrifying areas.

The new NCRC study defined gentrification as what occurs when lower-income neighborhoods receive massive new investments that raise home values and bring in new, higher-income residents.

Nationally, the new study said, gentrification and displacement are most intense in the nation's biggest cities but rare elsewhere.

The Washington-based NCRC, an association of 600 community groups that promote access to affordable housing, banking, and jobs for working-class families, found that most low- to moderate-income neighborhoods did not gentrify or revitalize during the studied time. They remained impoverished, untouched by investments that occurred in major cities, the study said.

Washington was the most gentrified city, as judged by the percentage of eligible neighborhoods that experienced gentrification. New York City was the most gentrified city by sheer volume.

The study considered neighborhoods as "eligible" to become gentri-

fied if in 2000 they were in the lower 40 percent of home values and family incomes in that metropolitan area.

New York, Los Angeles, Washington, Baltimore, San Diego, Chicago, and Philadelphia together accounted for nearly half of all gentrification, the report said.

"Philadelphia's past is marred by decisions that pushed low-income people out of their neighborhoods, fostered residential segregation and stripped wealth and opportunity from low- and moderate-income neighborhoods," Beth McConnell, policy director of the Philadelphia Association of Community Development Corporations, wrote in an essay accompanying the report. "These were deeply racialized decisions that had an outsize negative impact on people of color, and which resonate in the persistent poverty and inequality of today's Philadelphia."

Now, as wealth and opportunity flow back into the city, she wrote, it's up to policymakers to embrace ideas that halt the deepening of inequality and begin to compensate for past errors. Philadelphia has taken steps but needs to move quicker amid growing development, she wrote.

McConnell wrote that Philadelphia policymakers have sought to help homeowners who face unaffordable property taxes that threaten their ability to stay in their homes.

Two programs let property owners freeze their real-estate taxes to prevent future increases. One is the Senior Freeze program for low-income homeowners older than 65. The other is the Longtime Owner Occupant Program, known as Loop, for those who have owned and lived in their home for at least 10 years and saw increases of at least 300 percent in tax assessments from one year to the next.

More than 29,000 Philadelphians have enrolled in these programs, earning them \$21 million in property-tax relief, she wrote.

An additional 13,161 homeowners have enrolled in Owner Occupied Payment Agreement, known as OOPA. Property owners who face losing their homes to tax foreclosure can enter into monthly payment agreements, with the amount set at 10 percent or less of their monthly earnings.

"Unfortunately, Philadelphia has few programs to help renters who are facing displacement due to rising costs," she wrote. "Resources are still inadequate to ensure housing stability for all low-income Philadelphians."

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# Separatist group leader admits evading taxes

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tions and evade taxes. Federal prosecutors said Grant failed to pay about \$250,000 in taxes after misusing millions of dollars in church money between 2007 and 2015. Grant spent church funds on vacations in Florida, designer clothing, shoes, and accessories, including two Gucci handbags that cost more than \$3,000 each, along with electronic devices and home furnishings.

The money also was used to purchase real estate for Grant and his family in New Jersey, New York, and Florida; to pay for his children's private-school tuition; and to buy and lease vehicles including a 2010 Mercedes-Benz Sprinter van and a 2014 Kawasaki recreational vehicle, prosecutors said. His children were driven to school in a chauffeured Mercedes, according to the indictment.

The church has chapters in Camden, Asbury Park, and Vineland, and Philadelphia, Coatesville, and Norristown. It is on the extremist fringe of the Hebrew Israelite movement, according to the Southern Poverty Law Center, which monitors hate groups. The church preaches that blacks are the "true Jews," while "Jews are devilish impostors and white people are evil personified, deserving of death or slavery," the Law Center says.

The Law Center also reported that Grant called himself the "Chief High Priest Tazadaqyah," in 2009, saying that he was the "Holy Spirit" and that a "vengeful black Jesus would soon return to Earth to kill or enslave all whites."

As part of their scheme, Grant and Warrington cre-

ated an entertainment company, Black Icon Entertainment, which diverted money from the church to entertainment offices in New Jersey, New York, and California. The company "portrayed Grant as an industry mogul whose wealth was derived from his success in the industry, thereby concealing from church members that his lifestyle was supported entirely by the church and donations from its members," the indictment said.

Under the terms of the plea agreements, Grant and Warrington each face up to 30 months in prison, should the judge accept the terms. The plea agreements also require the church to develop and submit a plan to ensure that the church will comply with tax laws in the future. The cash and property seized from the church during the investigation will be returned after the church creates an acceptable compliance plan to demonstrate that the funds and items will only be used for the benefit of the church, prosecutors said.

Sentencing for the two men is set for July 23.

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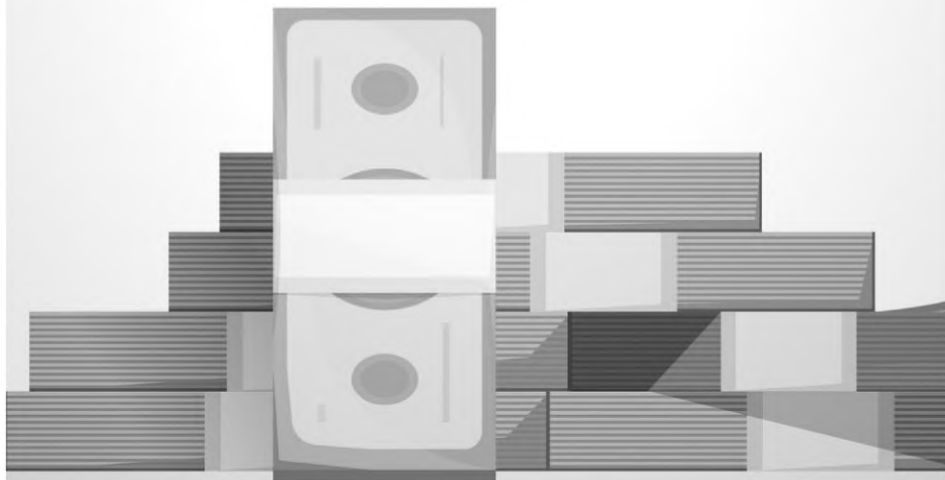
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