



RTD

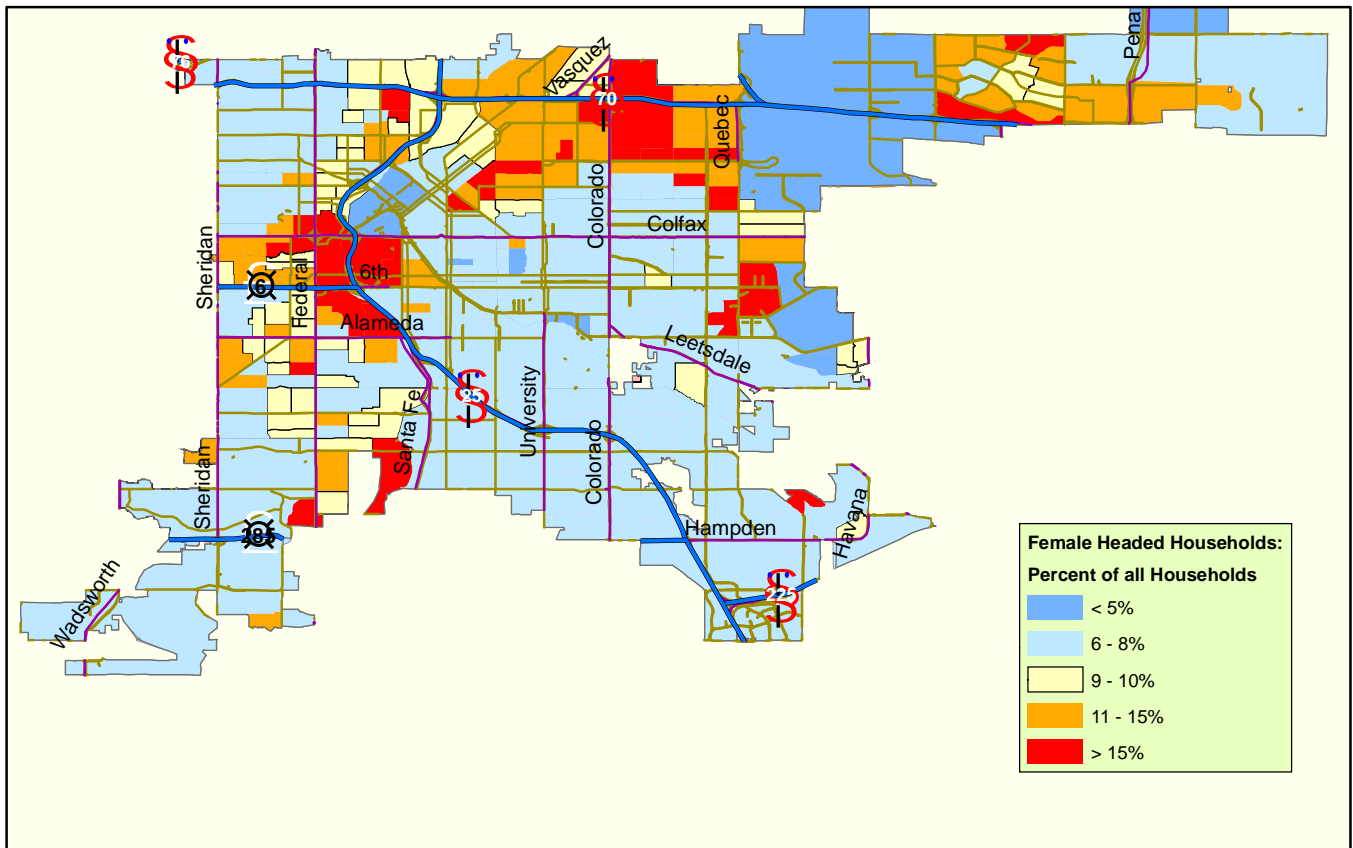
CHEROKEE

I-25

SANTA FE

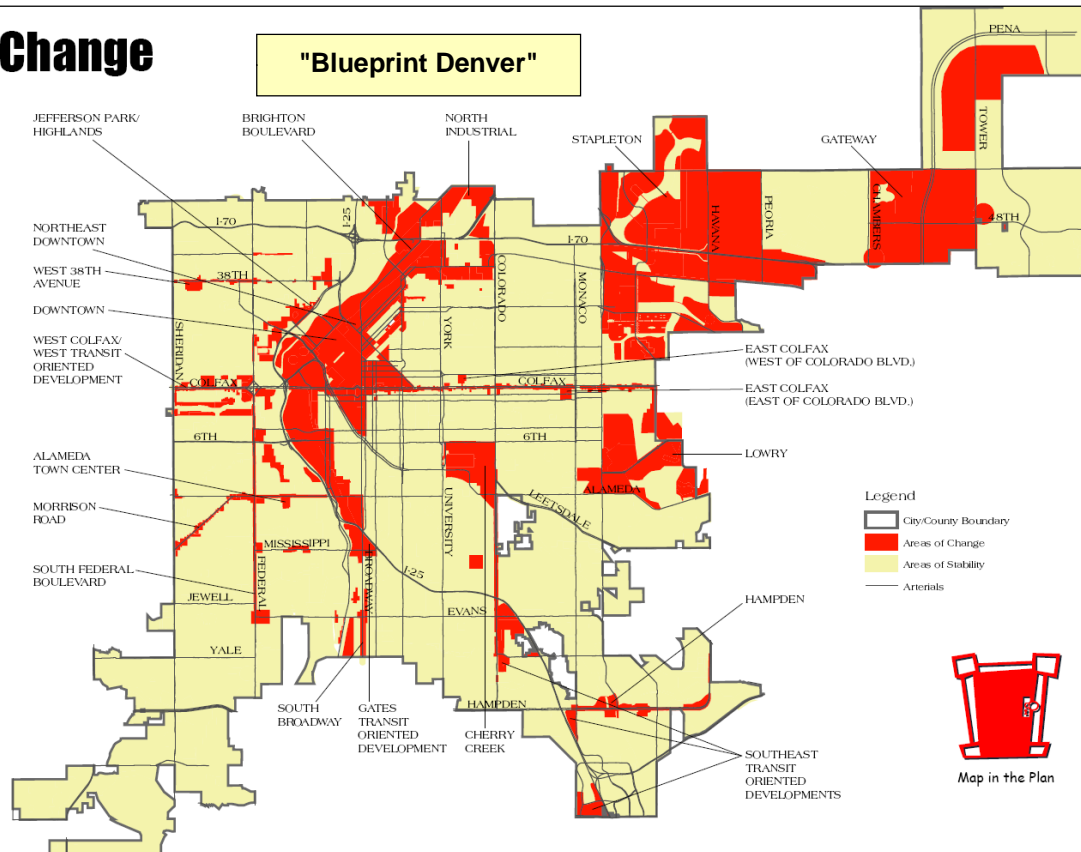
CML

# Female-Headed Households and Denver's Development Future

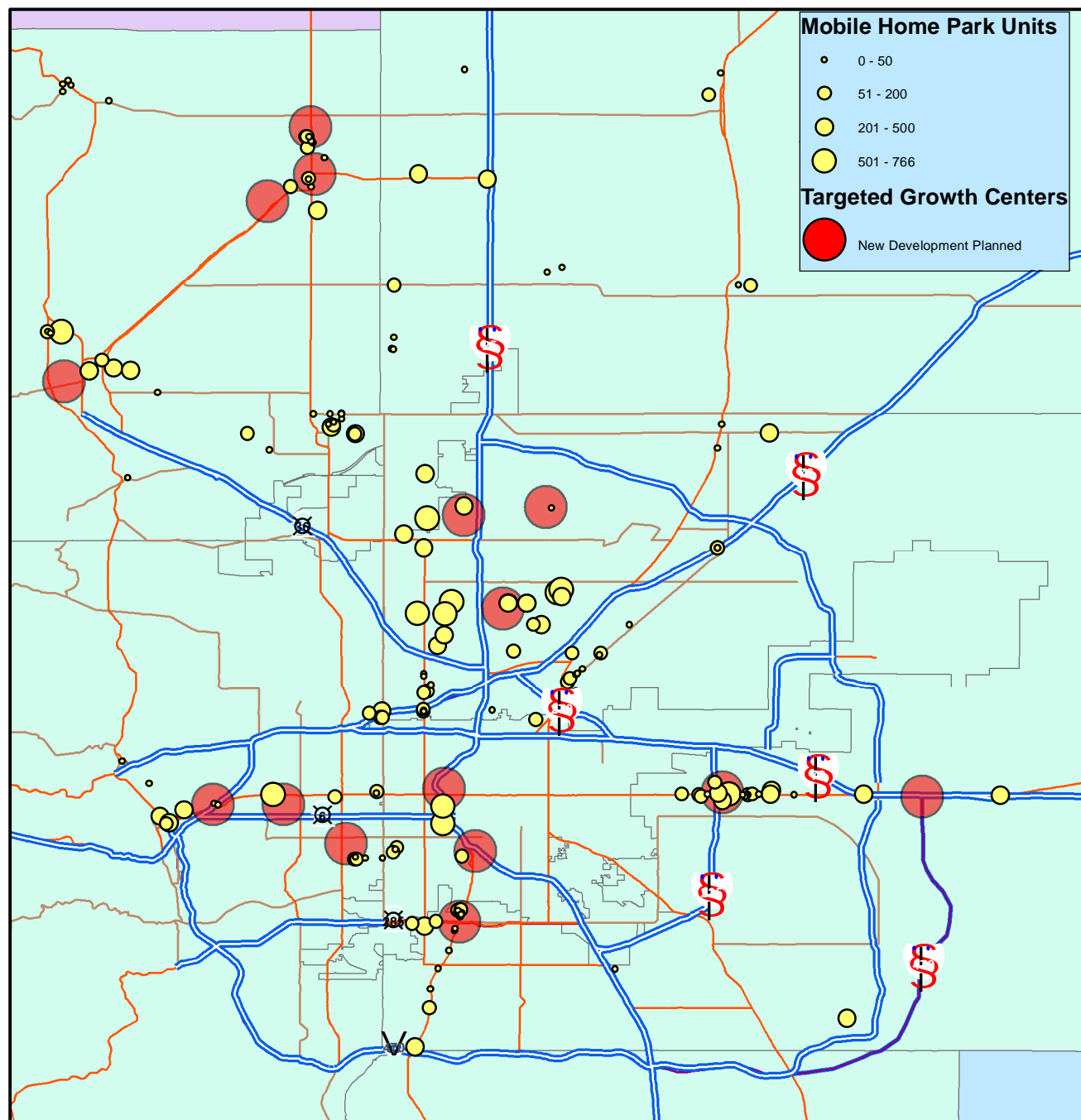


## Areas of Change

### "Blueprint Denver"

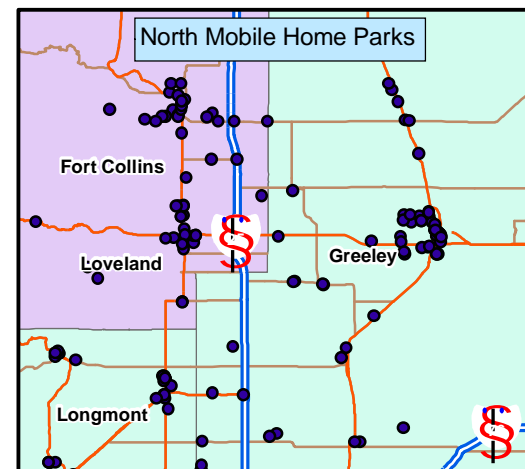


# Mobile Home Parks and Areas Targetted for New Development



Mobile home communities provide affordable housing across the Denver region. Unfortunately, mobile home parks are often seen negatively by officials seeking to catalyze new development, and they often lie along transit corridors, which are now prized for profitable "Transit-Oriented Development." Residents of such Mobile home communities are at risk of gentrification and displacement (e.g., on east or west Colfax, in Loveland, just north of the Boulder Turnpike/I-25 interchange, or along the Santa Fe corridor).

In 1995, following the closure of Fitzsimmons Army base near I-225 and Colfax, and seeking to catalyze new development in the area, a New Aurora ordinance increased the minimum distance between trailer homes, requiring elimination of many mobile home units, without exception for financial difficulty. In 1999, as the city sought to attract high-end development to the area, a new zoning ordinance prohibited any new mobile home parks in the area, and declared all existing parks "non-conforming." Aurora city council member Bob Legare lamented that "it's our intention as a city to clear this area out for redevelopment."





front range

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STRATEGY**

center

*"For builders and lenders, [Smart Growth] represents a tremendous investment opportunity. This market is spurred by a need for low-cost housing and lifestyle options and a population that has grown tired of increasingly long commutes and clogged lanes of traffic."*

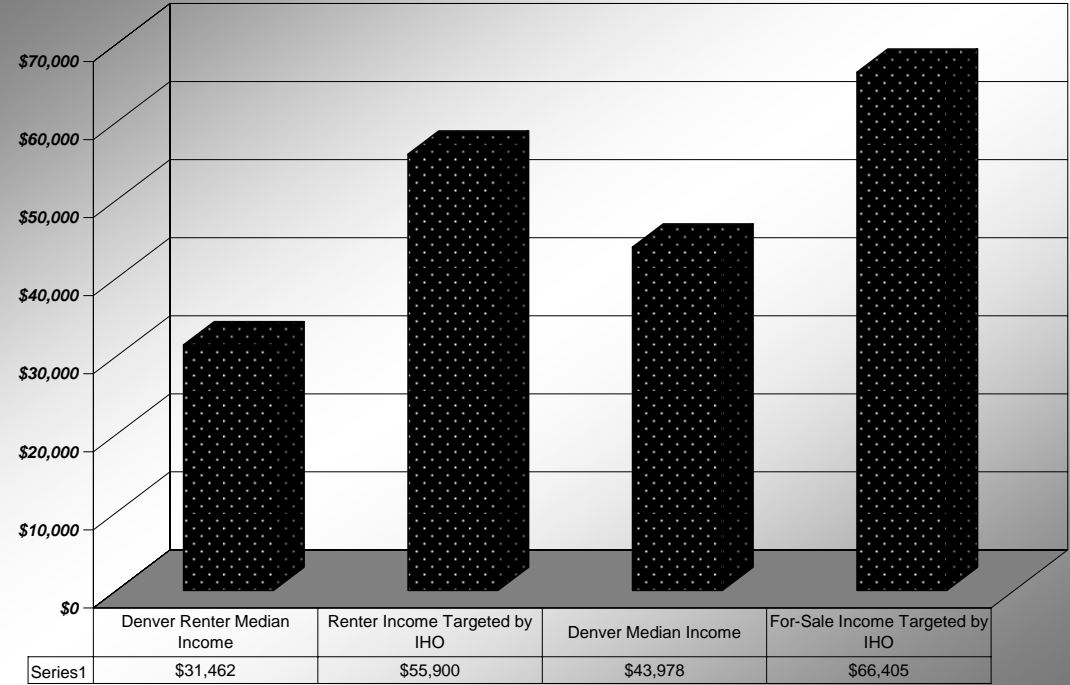
*Land Development Today Journal*

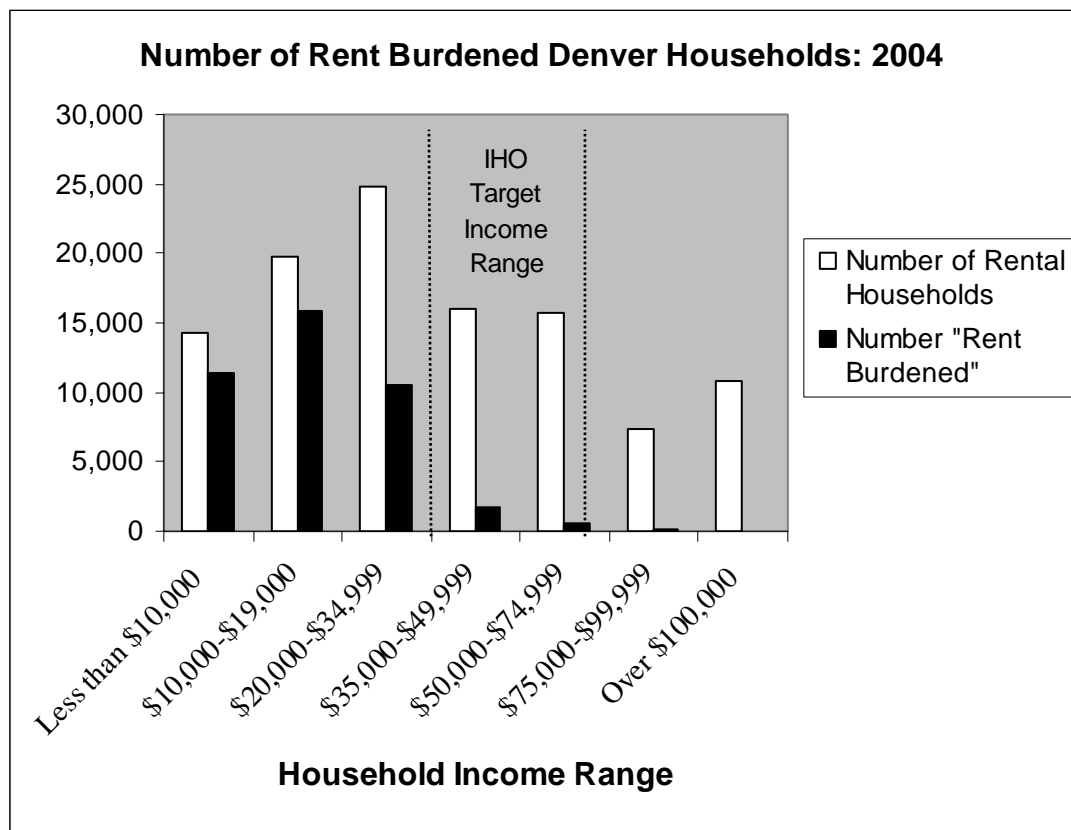


“Make no mistake: Cherokee’s bottom-line commitment is to delivering returns to its investors. . . Darden says his goal is to give his investors an annual return of more than 20 percent — actual returns to date have been significantly higher.”

-- Cherokeefund.com, homepage  
Cherokee Investment Partners.

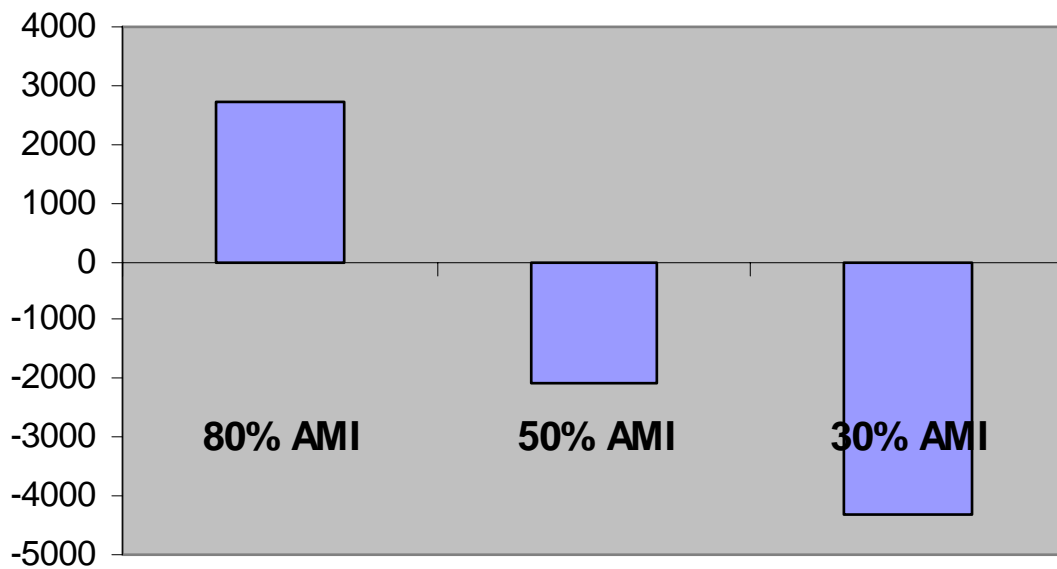
Missing the Target? Denver Median Incomes vs. IHO Target Incomes







### Number of Affordable Denver Rental Units Gained or Lost by AMI level: 1992-2005





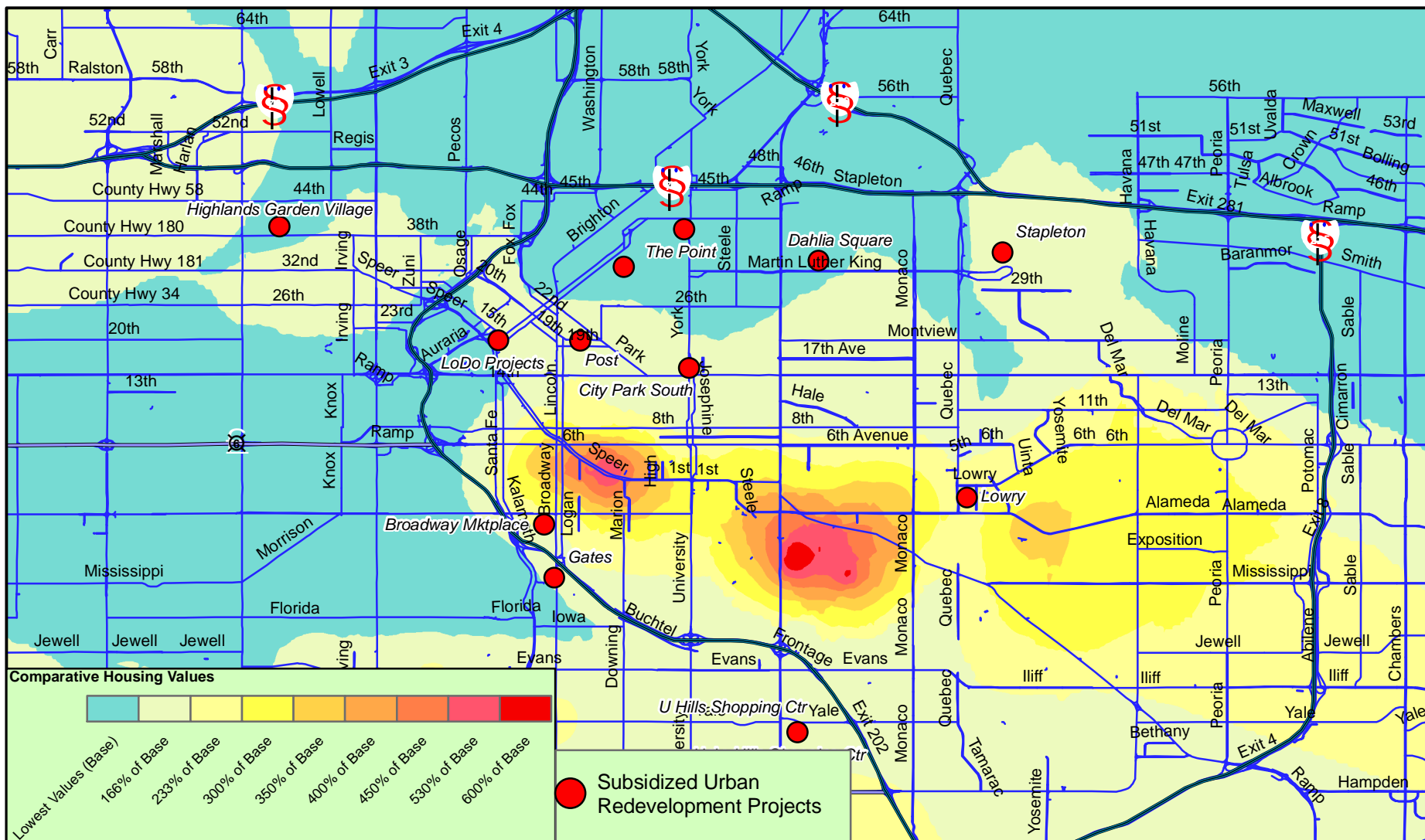
front range

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“Denver hopes to develop creative tax and financing tools to mitigate [gentrification], but public policy that attempts to regulate market forces does so at its own peril.”

-- Jennifer Moulton,  
Former Denver Planning Director,  
From her “Smart Growth” White Paper,  
“Ten Steps to a Living Downtown”

# Subsidizing Development Along Denver's Urban Frontier

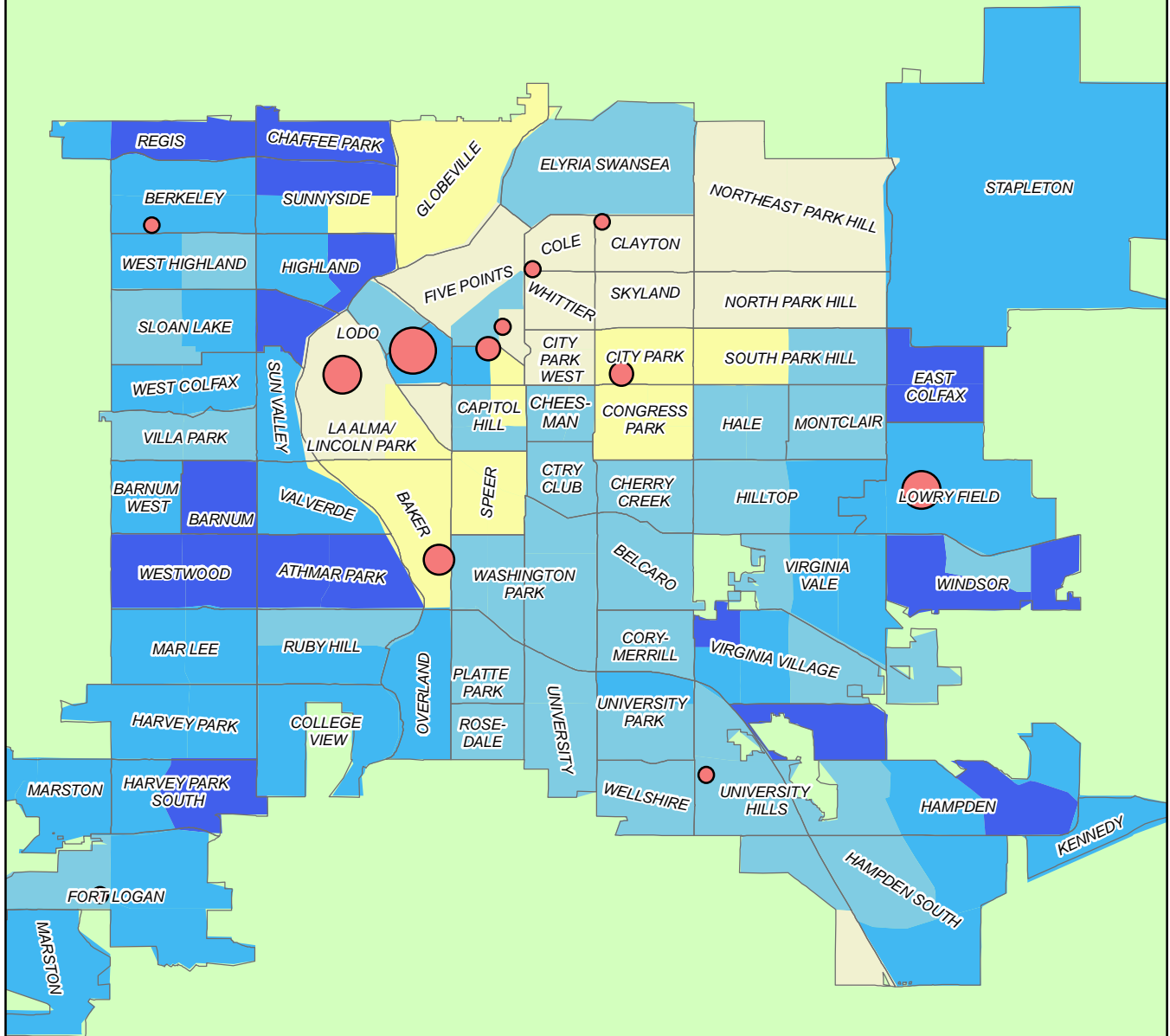


In the last decade, Denver officials have spent millions subsidizing upscale new urban renewal developments, strategically located along Denver's property values frontier line. The developments are meant to penetrate Denver's poorer communities, raise property values and introduce a new "creative class" demographic into previously low-income areas. Too often these subsidized redevelopment projects include little to no lower-income housing, so that the predictable result of the success of these projects has been to catalyze the gentrification of surrounding communities, with lower-income uses and residents displaced in favor of the high end and the more affluent.

*"Many low income residents were displaced by condo conversion, redevelopment of affordable properties into luxury high rises and the demolition and redevelopment of some deeply subsidized affordable rental housing projects. Since 1974, Denver has lost almost 3,000 single room occupancy (SRO) units to redevelopment."*

-- The Denver Commission to End Homeless, describing downtown development history

## Bleached Barrios and Gentrified Ghettos: Growing White Population Correlated with TIF Investment

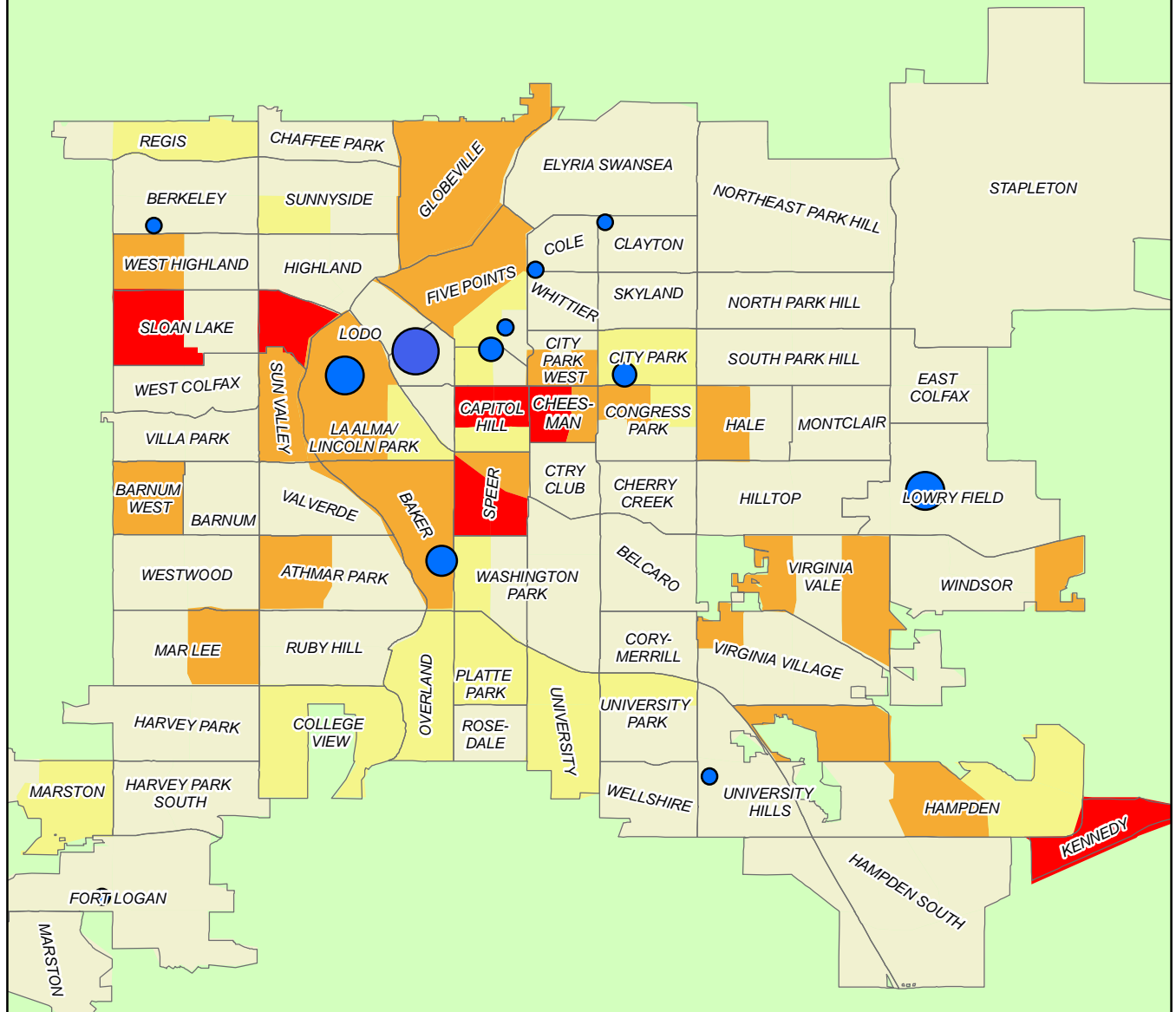


### TIF Investment: 1990-2000    Change in White % of Pop

● \$200,000 - \$4,700,000	15% -73% Decline
● \$4,700,001 - \$9,000,000	5% -14% Decline
● \$9,000,001 - \$16,740,000	0% - 4% Decline
● \$16,740,001 - \$53,199,000	1 -5 % Growth
● \$53,199,001 - \$85,944,000	6% -26% Growth

Tax Increment Financing (TIF) is a development subsidy tool that allows Denver to divert tax dollars to subsidize desired development projects. TIF subsidized developments include the Pavilions, LoDo lofts and hotels, Stapleton and Lowry.

## Bleached Barrios and Gentrified Ghettos: Shrinking Affordable Housing Stock Correlated with TIF Investment



1990-2000

### TIF Investment

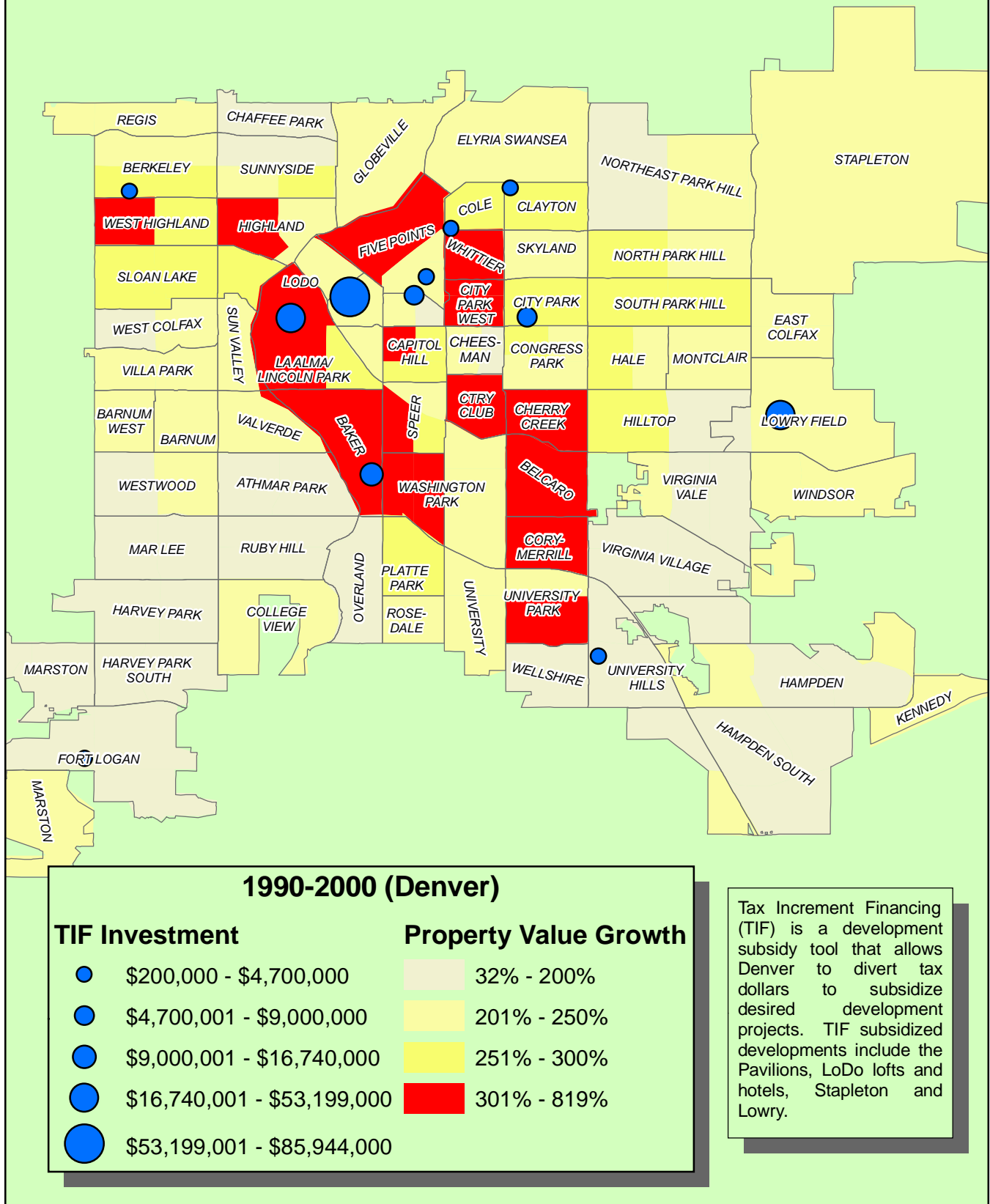
- \$200,000 - \$4,700,000
- \$4,700,001 - \$9,000,000
- \$9,000,001 - \$16,740,000
- \$16,740,001 - \$53,199,000
- \$53,199,001 - \$85,944,000

### 30% AMI Rental Unit Loss

- < 100 units, or Gain
- 101 - 200 units
- 201 - 400 units
- 401 - 830 units

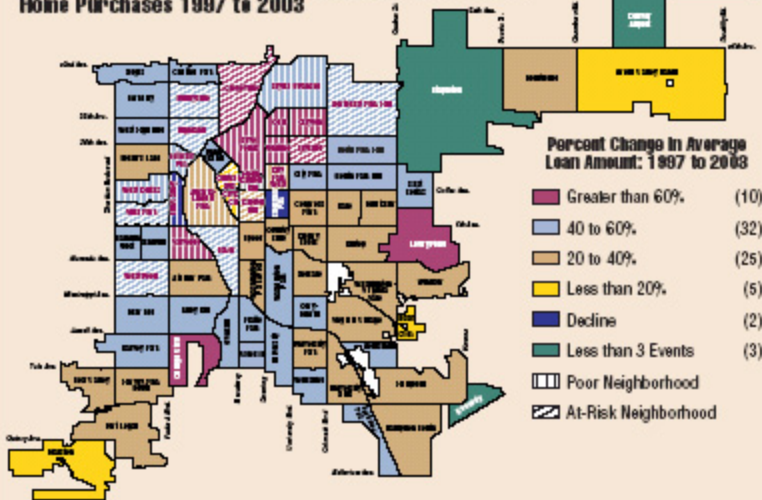
Tax Increment Financing (TIF) is a development subsidy tool that allows Denver to divert tax dollars to subsidize desired development projects. TIF subsidized developments include the Pavilions, LoDo lofts and hotels, Stapleton and Lowry.

## Bleached Barrios and Gentrified Ghettos: Rising Property Values Correlated with TIF Investment

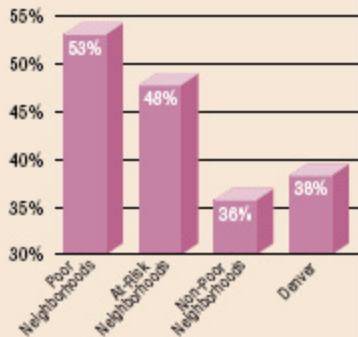




**Percent Change in Average Loan Amount for Originated Home Purchases 1997 to 2003**



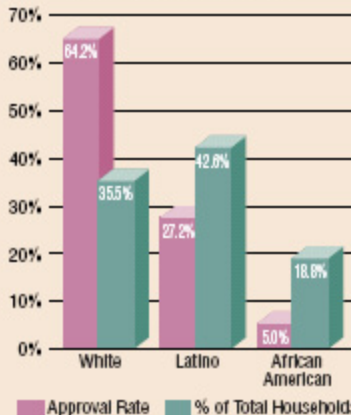
## Change in Average Mortgage Value, 1997-2003



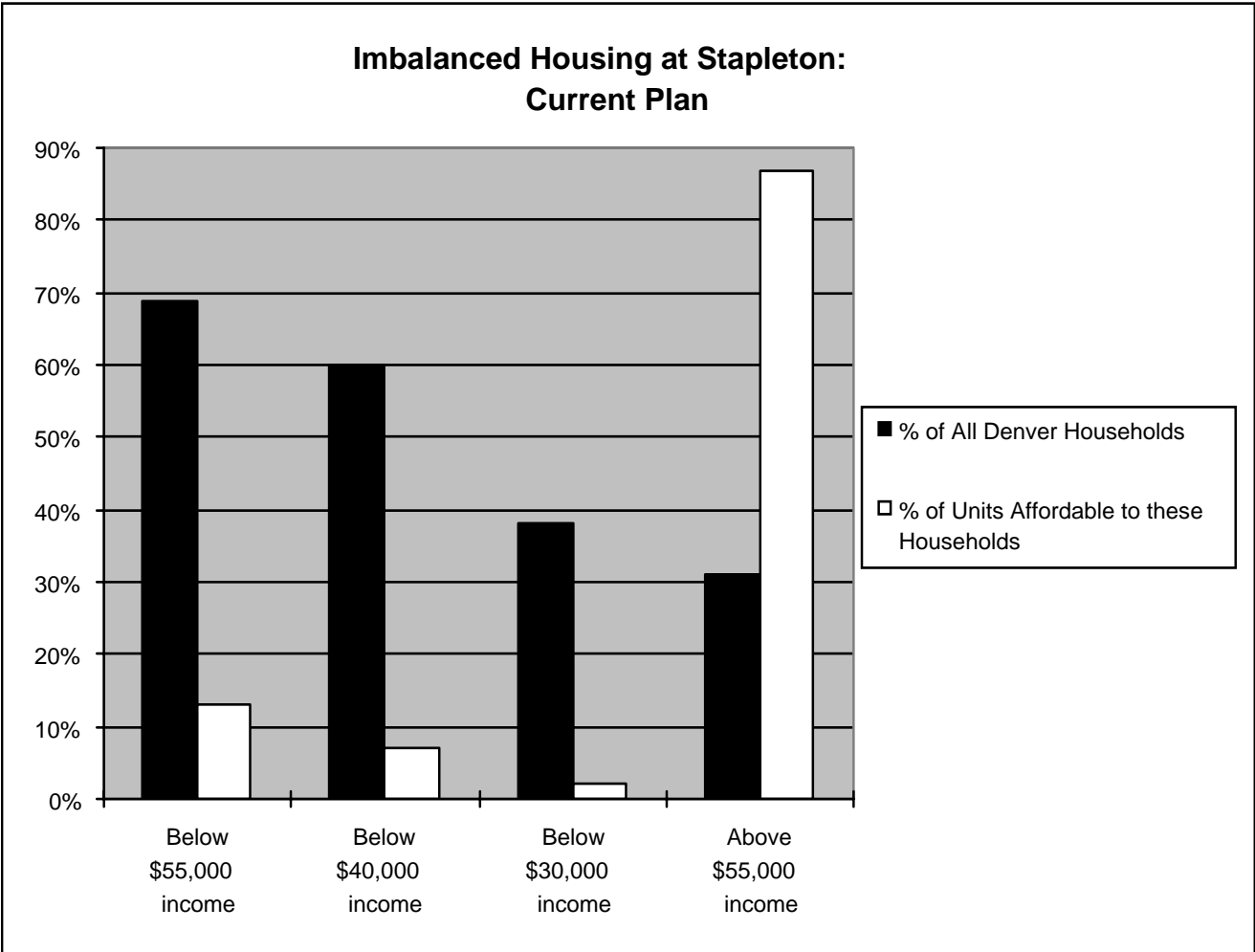
### Average Mortgage Value for Home Purchases

	1997	2003
Denver	\$135,473	\$186,939
Poor Neighborhoods	\$114,410	\$175,478
At-Risk Neighborhoods	\$104,629	\$154,526
Non-Poor Neighborhoods	\$141,681	\$192,473

## Mortgage Approval and Home Ownership Rates by Race in Poor Neighborhoods

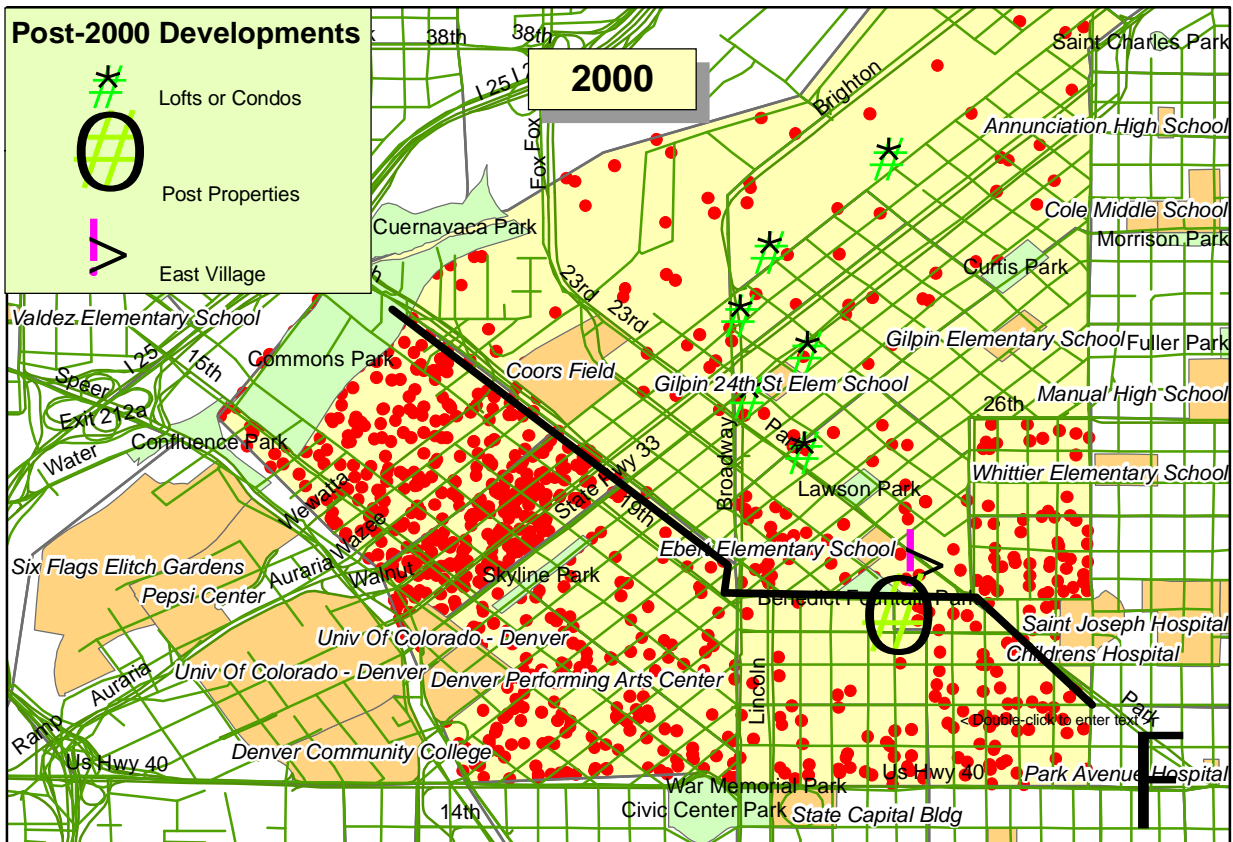
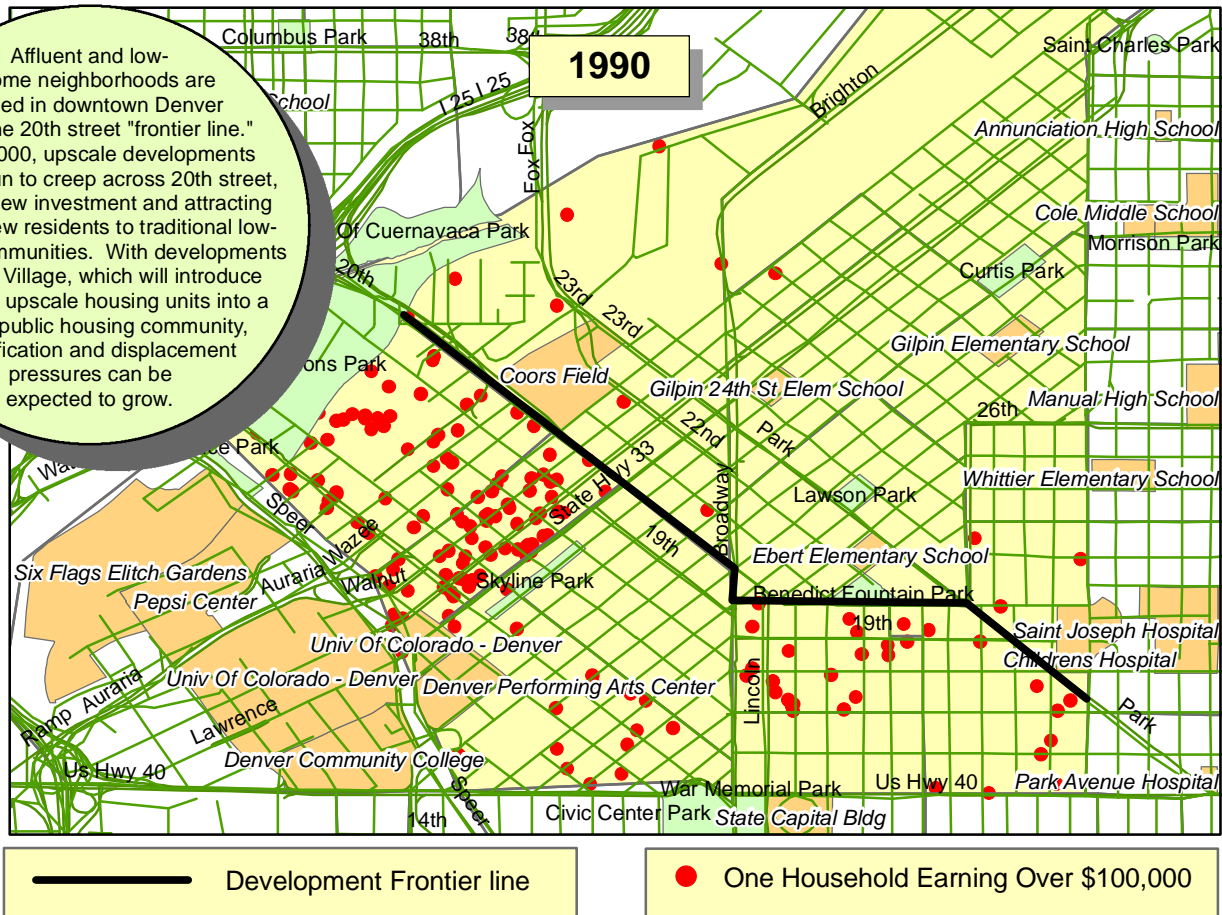


Source: HMDA and U.S. Decennial Census STF3 Table H11, 12, 13

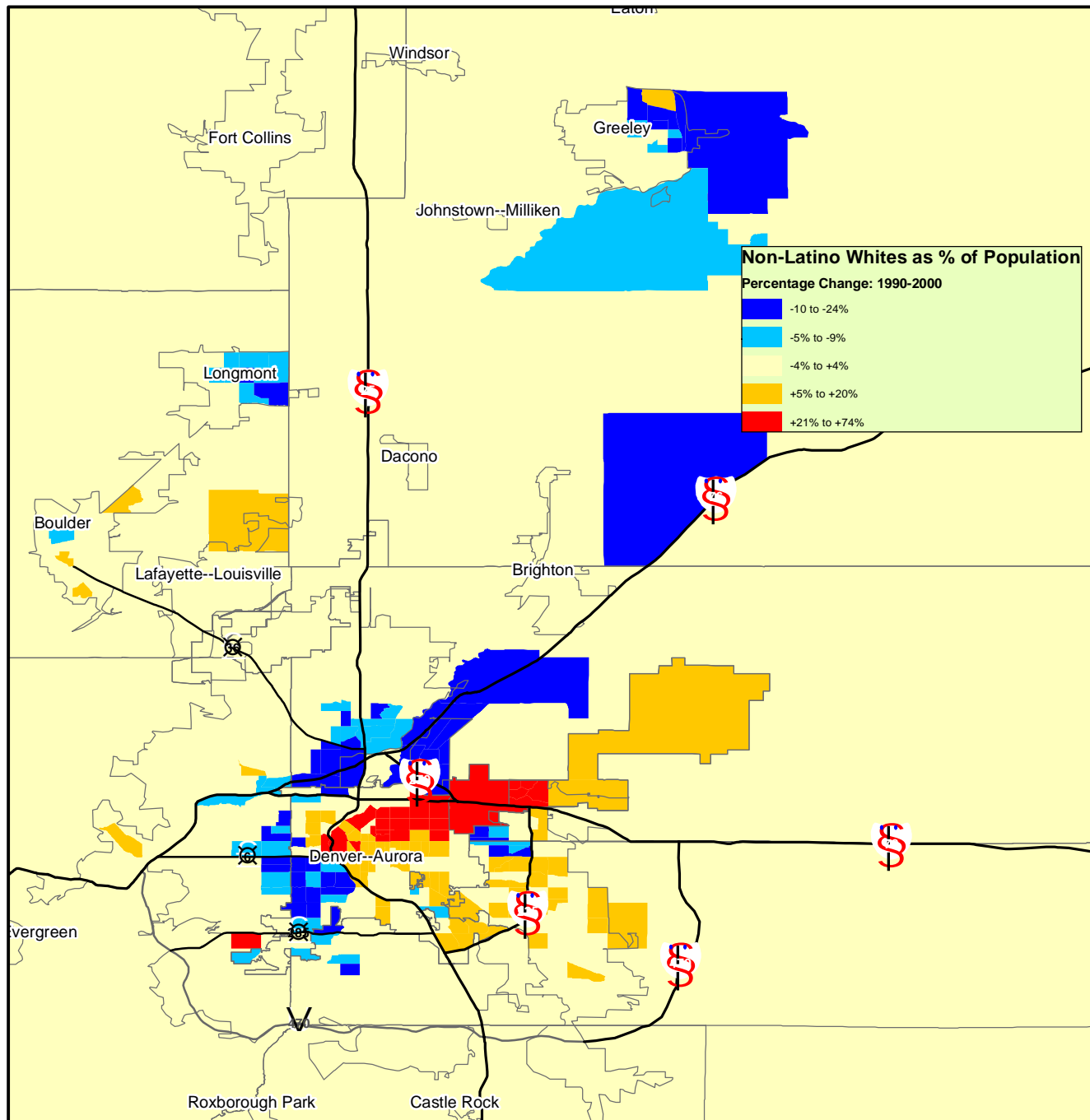


Stapleton’s publicly subsidized housing units will be affordable to only a small minority of Denver’s residents. Stapleton’s housing plan reflect an attempt to bring thousands of new, wealthy residents into Denver, thereby redesigning Denver’s demographic base by driving up the median income.

# Gentrification Pressure Along Downtown Frontier Line



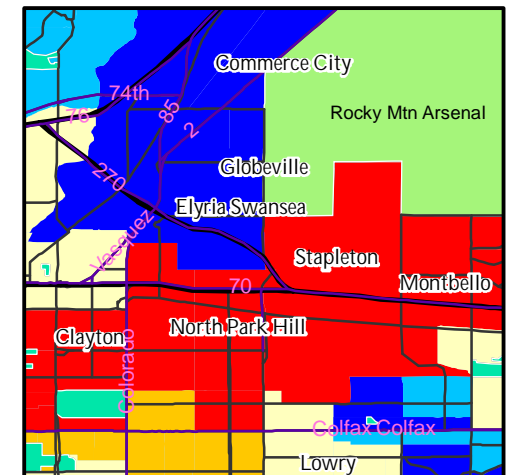
## Regional Racial Change: White Residents as Percent of Population



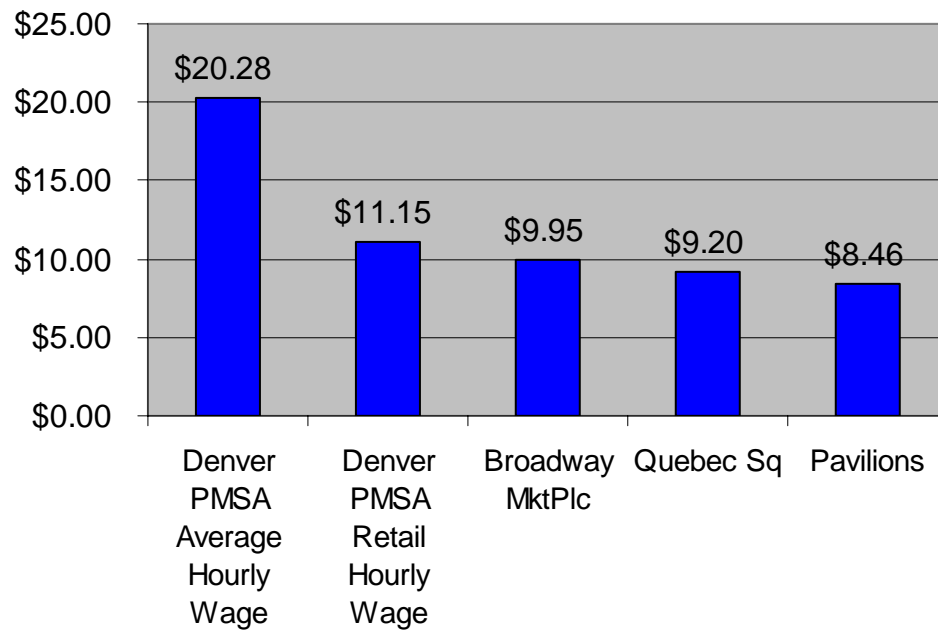
Although the racial makeup of much of the region changed only slightly between 1990 and 2000, there were four areas that experienced dramatic change: (1) central and northeast Denver, which saw non-Latino Whites grow rapidly as a percent of the population, and (2) southwest Denver, (3) the North Denver suburbs (e.g., Thornton, Northglenn, Westminster), and the (4) Greeley area, which saw a dramatic reduction of whites as a

### A Regional Racial Dividing Line

One of the region's most pronounced dividing lines between areas experiencing rapid growth and rapid decline in white population is northeast Denver. This area is starkly divided between the trendy new Stapleton development, which has attracted investment and white residents in surrounding areas, and the Elyria/Swansea, Globeville and Commerce City areas which continue to suffer from disinvestment and are home to growing concentrations of Latinos and African-Americans.

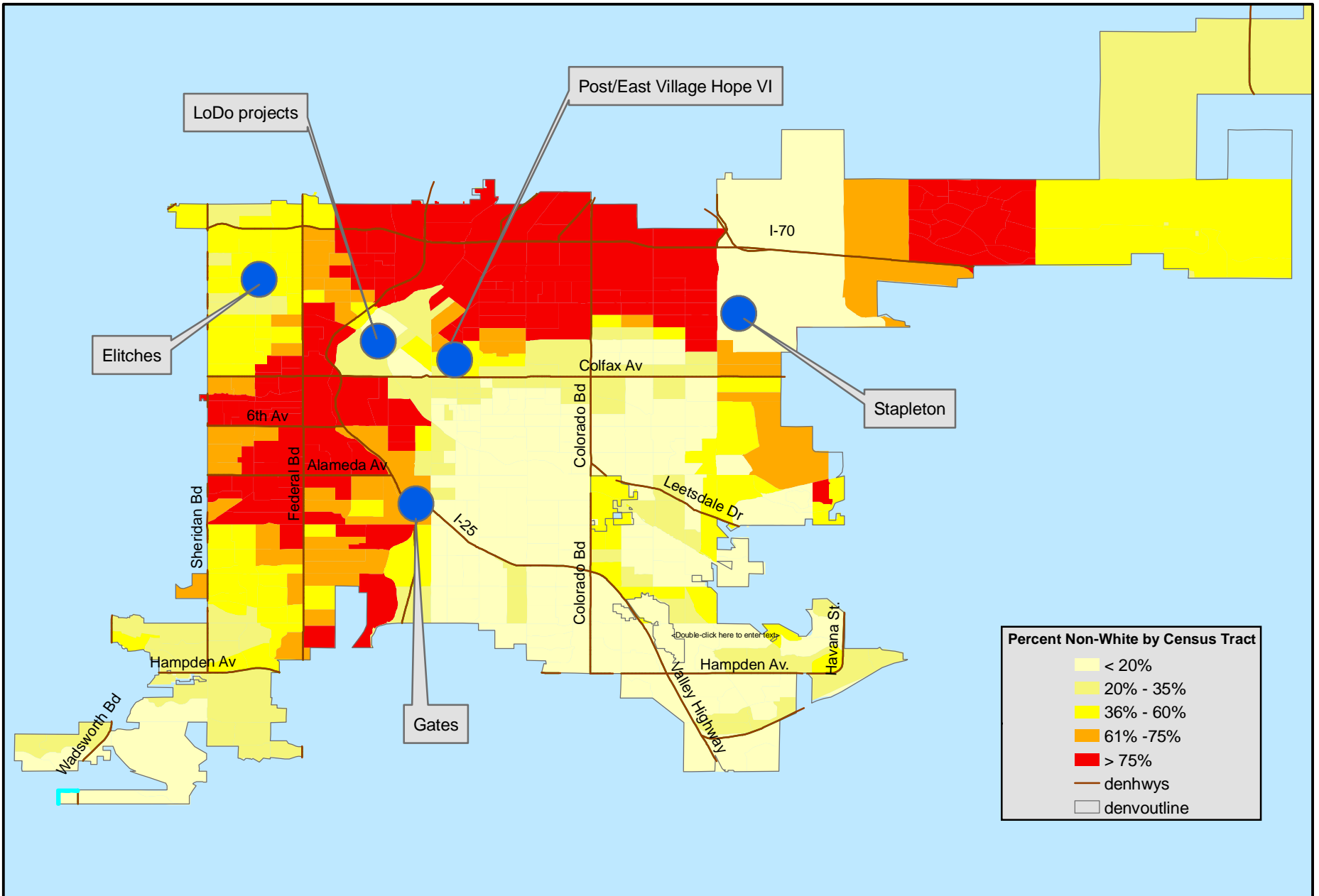


**Denver Average Wages vs. Wages at TIF Projects  
(2004)**





# Smart Growth Along Denver's Urban Frontier





# Conceptual Renderings







**The Campaign for  
Responsible  
Development**



# The Campaign for Responsible Development

A project of FRESC, the Front Range Economic Strategy Center

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The *Campaign for Responsible Development* (CRD) is a diverse coalition of unions, community organizations and neighborhood residents. The CRD works to maximize economic opportunities for Denver's families and communities at publicly subsidized redevelopment projects. Redevelopment builds economic opportunity and stronger local communities when it creates jobs that support families through good wages and health care, builds more affordable housing, and promotes neighborhood and environmental safety. To achieve these goals, the CRD has proposed a "community benefits agreement" that includes commitments in each of these areas for the publicly subsidized Cherokee-Gates redevelopment.

For more information about the CRD, visit [www.fresc.org](http://www.fresc.org), or call us at 303-477-6111x16.

The following have joined the *Campaign for Responsible Development* coalition and are supporting or participating in the CRD's negotiation of a comprehensive "community benefits agreement" with the Cherokee Corp. on the redevelopment of the Gates Rubber factory site in south-central Denver:

- ◆ 9 to 5, National Association of Working Women – Colorado (co-chair)
- ◆ Advocates for a Diverse Denver
- ◆ Agape Christian Church
- ◆ American Federation of State, County, & Municipal Employees (AFSCME), Local 158, Council 76
- ◆ Association of Community Organizations for Reform Now (ACORN) – Colorado
- ◆ Atlantis Community Corporation/Adapt
- ◆ Bayaud Industries
- ◆ Capitol Hill United Ministries
- ◆ Centro Bienestar San José
- ◆ Colorado AFL-CIO
- ◆ Colorado Alliance for Retired Americans
- ◆ Colorado Building & Construction Trades Council (CBCTC)
- ◆ Colorado Catholic Conference (CCC)
- ◆ Colorado Environmental Coalition (CEC)
- ◆ Colorado Federation of Public Employees (CFPE)
- ◆ Colorado Fiscal Policy Institute
- ◆ Colorado People's Environmental and Economic Network (COPEEN)
- ◆ Colorado Progressive Coalition (CPC)
- ◆ Colorado Public Interest Research Group (CoPIRG)
- ◆ Colorado Women's Agenda
- ◆ Communication Workers of America (CWA), Local 7777
- ◆ Community Outreach Service Center

- ♦ Community Resource Center
- ♦ Denver Area Labor Federation (DALF) (co-chair)
- ♦ Denver Area Youth Services
- ♦ Denver Classroom Teachers Association (DCTA)
- ♦ Denver Inner City Parish
- ♦ Denver Reintegration Working Group (Employment Committee)
- ♦ Denver Urban Ministries (DENUM)
- ♦ El Centro Humanitario
- ♦ Eco-Justice Ministries
- ♦ The Empowerment Program
- ♦ Ethical Trade Action Group (E-TAG)
- ♦ Hotel Employees & Restaurant Employees (HERE), Local 14
- ♦ International Association of Machinists & Aerospace Workers (IAM), Local 1886
- ♦ International Brotherhood of Electrical Workers (IBEW), Locals 68 and 111
- ♦ International Union of Operating Engineers (IUOE), Local 9
- ♦ International Union of Painters and Allied Trades (IUPAT), Local 79
- ♦ Jobs with Justice – Colorado
- ♦ Labor's Community Agency
- ♦ Laborers International Union of North America (LIUNA), Local 720
- ♦ Metropolitan Organizations for People (MOP)
- ♦ Micro Business Development Corporation
- ♦ Mountain West Regional Council of Carpenters (MWRCC)
- ♦ National Association of Letter Carriers (NALC), Branch 5996
- ♦ Pipefitters (UA), Local 208
- ♦ Platt Park Residents Coalition
- ♦ Plumbers (UA), Local 3
- ♦ Progress Now!
- ♦ Project WISE
- ♦ Renters Education Association for Colorado Tenants (REACT)
- ♦ Save Our Section 8 (SOS 8) – Colorado
- ♦ Service Employees International Union (SEIU), Local 105
- ♦ Sheet Metal Workers International Association (SMWIA), Local 9
- ♦ St. Francis Employment Center
- ♦ United Food & Commercial Workers (UFCW), Local 7
- ♦ Washington Park United Church of Christ
- ♦ Westside Ministry Alliance









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YOUR STEP

PLEASE  
WATCH  
YOUR STEP

**Centro Humanitario  
Para Los Trabajadores**  
(Humanitarian Center  
for the Workers)

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NO  
**The Campaign for  
Responsible  
Development**





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