

THE NEOLIBERAL CITY AND THE NEIGHBORHOOD:  
THE CASE OF THE LINDSAY HEIGHTS REDEVELOPMENT PROJECT

by

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## ABSTRACT

### THE NEOLIBERAL CITY AND THE NEIGHBORHOOD: THE CASE OF THE LINDSAY HEIGHTS REDEVELOPMENT PROJECT

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A 1994 Fannie Mae report on poverty in America identified 20 census tracts in the city of Milwaukee that had the third fastest rate of growth in poverty in the nation, behind only areas in Detroit and Los Angeles. This prompted The Wisconsin Housing and Economic Development Authority (WHEDA) to initiate a redevelopment program that came to be known as Lindsay Heights. This study will ascertain what the impetus was for the Lindsay Heights Redevelopment Project and analyze the role that neoliberal governance played in its implementation. I will also examine how ideas of nostalgia and branding of the neighborhood played a role in this process. This study will also, through quantitative analysis, ascertain whether the project has achieved its stated goals and, through the use of MPROP block level data, evaluate how the project has affected the community.

The Lindsay Heights project seems to have had some measurable success in attaining its goals. Property values went up disproportionately when compared to the city of Milwaukee as a whole; the tax base increased; and over 160 vacant sites were filled. By introducing new construction to neighborhoods whose existing housing stock was

built mostly around the turn of the last century, developers virtually guaranteed that the neighborhoods where these new homes were built would be mixed-income, due to the drastic differences in home value between new and existing homes. In addition, the installation of new homes in the project area has increased owner-occupancy rates and had the effect of increasing the value of existing homes.

This study shows how the redevelopment of Milwaukee's Lindsay Heights neighborhood is the result of a particular form of neoliberalism that manifests itself through slightly nuanced neoliberal processes such as quasi-public-private partnerships, as well as specific branding of the city—and the Lindsay Heights neighborhood—that embraces working class values and New Urbanist development philosophies. The branding of the city as a “genuine American city” and the promotion of New Urbanist ideology allowed city leaders to trade on Milwaukee's working class heritage to create a sense of place that promoted hard work and perseverance over government handouts. It is clear that the Lindsay Heights project has been successful in achieving many of its goals while working within the framework of traditional neoliberalism; however, it is not clear that the project addressed the core issues, such as poverty, that caused the initial decline of the neighborhood.

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## Chapter 1: Introduction

In 1994 Fannie Mae produced a report on poverty in America that identified 20 census tracts in the city of Milwaukee that had the third fastest rate of growth in poverty in the nation, behind only areas in Detroit and Los Angeles (WHEDA 2009, Former WHEDA staff member interview 2011). This caught the attention of The Wisconsin Housing and Economic Development Authority (WHEDA), an organization that facilitates the financing of affordable housing and economic development initiatives in Wisconsin (WHEDA 2009). What alarmed WHEDA was the proximity of these impoverished census tracts to the downtown area, which was undergoing considerable redevelopment at the time. WHEDA was concerned with the implications this might have for their mortgage portfolio in the Milwaukee area. One WHEDA employee compared it to an apple with a rotten spot on it: “If you don’t do something about it, what will happen to the rest of the apple?” (Former WHEDA staff member interview 2011). This sparked the beginning of the Lindsay Heights redevelopment initiative, which involved the construction of 165 houses and the renovation of 230 more over a 20 year period beginning in 1995 and continuing through the present, although little has been done in the study area since the housing bubble collapsed.

Begun in 1995, The Lindsay Heights redevelopment project has been hailed by local officials as a very successful example of the ways public-private partnerships can be instrumental in the redevelopment and redefinition of troubled inner-city neighborhoods (Figure 1-1). Described as such, it sounds like a model of the benefits of neoliberal policies, and in certain ways it is. However, a close examination of the larger history and

make-up of the Lindsay Heights area suggests potentially positive and negative influences of neoliberal policies and practices.



Figure 1-1: Location of Lindsay Heights Redevelopment Project (Source: Google Maps)

Despite the frequent reference to neoliberalism in social science literature, arguably, an insufficient amount of attention has been paid to its influence on governance at the scale of the neighborhood (but see Martin 2003, Elwood 2004; Ghose 2005). Given the success claimed for it, the Lindsay Heights project offers an interesting case study to examine in depth. Rather than focusing on residents of the neighborhood and their participation/investment in this project, I should note that this particular evaluation focuses on the articulation of urban problems and solutions offered by city and quasi-state officials. By documenting the history of the case study area and tracing the origins, strategies, execution, and effects of the redevelopment project, we can better understand the role that neoliberalism and related ideologies have played in the construction of the landscape of Milwaukee, and we can highlight the ways in which local governance differs in shaping contemporary responses to urban problems. At the same time, we can identify avenues that may be exploited by other cities or organizations seeking to transform similar neighborhoods. Thus, this case study offers us theoretical insight on and a practical evaluation of neoliberal-inspired strategies.

### **Public Policy and the Neighborhood: Political Economic Shifts**

The urban landscape in the United States has been produced and reproduced through various processes and policies. Perhaps the two most pervasive institutions to shape the urban landscape in the United States are capitalism and the federal government. There is little doubt that capitalism has played an extremely important role in the ways urban landscapes develop and transform over time. David Harvey argues that the built environment of the city is a manifestation of the disinvestment of capital from certain

areas of the city, coupled with the reinvestment of capital in infrastructure in other parts of the city, especially during periods of over-accumulation. This investment in infrastructure leads to the reproduction of the labor force and provides avenues for future investment in that favored area (Harvey 2010). As these investments become less profitable they become devalued. The devalued parts of the infrastructure simply languish.

In a broad sense, the built environment that is Lindsay Heights was an early victim of this process. The political economy that constitutes the Keynesian approach to capitalism varies a great deal from the neoliberal approach that is prevalent today. The Keynesian approach viewed government as a key actor in the production of civil society. It attempted to provide services to disadvantaged members of society through a social safety net and other government-funded services. The neoliberal approach seeks to drastically reduce government funding for these types of services, preferring to let markets determine the fate of society. Neoliberalism often fails to acknowledge that the pull-yourself-up-by-your-bootstraps ideal of personal responsibility may be more difficult for people from areas that have seen a disproportionate disinvestment in infrastructure and education.

Kenneth Jackson's study of federal housing policy from the Depression era, highlighting the rise of the suburbs in contrast to central city neighborhoods, identifies the impact of Keynesian policies on the uneven development of housing markets (Jackson 1985). Historically, the United States government has been a strong proponent of land ownership. Unfortunately, many of the policies implemented by the U.S. government have been unfair and inequitable to minorities and the lower class. The

National Housing Act of 1934 fundamentally changed the criteria by which home loans were issued by providing federal insurance for long-term home loans. It was the goal of the government to boost the housing market by allowing banks to circulate more capital in the form of home loans. This approach was intended to make home ownership more accessible to more people—who would then spur real estate development, thereby creating jobs which would benefit the economy and the financial institutions who issued the loans. Jackson argues that these policies resulted in a prejudice against older construction, preferential treatment to upper middle class whites, and widespread suburbanization (1985). These practices were first implemented by the Home Owners Loan Corporation (HOLC) and later enforced by the Federal Housing Authority (FHA). The most notorious of these practices was redlining, the process by which HOLC employees established the location of residences whose mortgages would not be insured by the federal government. This resulted in the concentration of poverty in older urban areas, ethnic segregation and homogenization, and the rapid decay of inner-city neighborhoods (Jackson, 1985).

Like many post-industrial cities, Milwaukee has had to deal with urban flight, segregation, and a fiscal squeeze due to the loss of tax base (Schmidt 2008). For many years Milwaukee, like other metropolitan areas, has been expanding at the periphery as older, city neighborhoods decline. The automobile, government programs, and a shift in planning strategies have all contributed to suburbanization across the United States (Jackson 1985). Milwaukee, however, has also experienced a massive decline in its manufacturing base over the last 35 years. The loss of these jobs has affected central city residents and minorities disproportionately (Schmidt 2008). The effects of this job loss on

central city architecture have been profound. Housing fell into disrepair. Owner-occupied structures turned into rentals, whose condition also deteriorated. Houses were abandoned or condemned, and eventually demolished by the city. Many structures were lost to urban renewal and freeway construction. As these neighborhoods declined, they experienced a cycle of disinvestment, not just in the housing stock of the neighborhood, but also in commercial ventures and city services (Jackson 1985). In short, the deterioration of housing and neighborhoods resulted in lower property values, decreased tax revenues, reduced interest in investment, and an erosion of the social fabric (Kaplan et al 2005). The challenge that has faced Milwaukee from the 1950s to the present is how to reverse this cycle of disinvestment and revitalize inner city neighborhoods.

During the period that suburbanization and deindustrialization began to challenge the older, working-class neighborhoods of Milwaukee, policies at the national-level also began to shift away from Keynesian influenced urban policies. As will be explained in the next chapter, from Nixon's declaration that "we're all Keynesians now" to Jimmy Carter's administration, the role of government began a transformation. With regard to housing there has been a significant shift from the Keynesian approach to the market-driven approach of neoliberalism. While much still needs to be considered regarding the influence of neoliberal policies on housing in particular locations, there are some generalizations that apply. Some notable differences between Keynesian and neoliberal approaches involve the devolution of the responsibility for affordable housing from the federal government to state and local levels, the dismantling of public housing through Section 8 and other programs that transfer housing to the private sector, and an emphasis on non-profit organizations' provision of affordable housing.

## **Research Questions and the Case Study**

As noted earlier, neoliberal policies and practices have been studied fairly widely, yet they have not been as widely or successfully studied at the scale of the neighborhood. Given that one prominent feature of neoliberalism is its emphasis on localism or the idea that each area is unique and should be allowed to forge its own policies, more small-scale studies of neoliberal policies seem particularly important. This case study was undertaken to establish what the impetus was for the redevelopment project was, to ascertain what the role of neoliberal governance played in its implementation, and attempt to understand how nostalgia and branding of the neighborhood impacted the project. Statistical analysis will also be utilized to evaluate the impact of the project and claims of its success.

The area of Milwaukee that is known as Lindsay Heights is an excellent choice for such study because it has seen the worst effects of many of the processes mentioned above. It was the victim of many of the policies that resulted in the hollowing out of central city neighborhoods. The age and condition of the housing stock and the ethnic make-up of the neighborhood coincide rather well with Jackson's description of the end result of government housing policies. Historically, Lindsay Heights fits all the criteria that would result in the FHA redlining the neighborhood. There is also little doubt that Lindsay Heights, like much of Milwaukee, has been damaged by deindustrialization, the loss of capital investment, and by government initiatives such as highway construction that divided traditional communities.

Furthermore, what makes the Lindsay Heights Redevelopment Project worth studying is that many claim a measure of success for it despite all of this, and despite the

fact that it lacks the typical attractive features—proximity to waterfront or to downtown—that have helped other urban redevelopment initiatives to succeed. The Lindsay Heights project has also succeeded, at least by some measures, in the elusive goal of mixed-income residents. The fact that Lindsay Heights met these goals through a process described in neo-liberal terms provides a rare opportunity to study the narrative underpinning neoliberal governance practices as well as the practical measures of success for this particular neighborhood redevelopment strategy.

To effectively analyze this project, as is the case when examining local governance in Milwaukee in general, it is necessary to untangle the several interwoven ideas that shape/d it (see Kenny & Zimmerman 2003). The project was also significantly influenced by the tenets of New Urbanism espoused by former Milwaukee Mayor John Norquist, who also blamed federal policies for the decline of central city neighborhoods and argued that a city cannot be built “on pity” (Norquist 1998). The tenets of New Urbanism emphasize the importance of creating a strong and singular image of the urban landscape that can compete favorably with suburbia. For these reasons, in the redevelopment project Norquist stressed aesthetic imperatives such as the need for continuity between new and old architecture, and the need for front porches, which recollect a brighter past and may help connect neighbors and build a spirit of community.

In other words, the Lindsay Heights Redevelopment Project further provides an interesting case study because its goals were not just financial or architectural but social. While the social changes engendered by a redevelopment project are more difficult to measure, the role of social ideals in the discourse surrounding the redevelopment project provides valuable insight into the ways neoliberal policies are conceived and promoted.

I will argue that the redevelopment of the Lindsay Heights area represents a particular form of neoliberalism that manifests itself through neoliberal processes such as public-private partnerships and draws into that narrative of neo-traditional values a specific branding of the city that embraces working class values and New Urbanist development philosophies.

### **Methodology and Organization**

Chapter 2 will review the literature on the theories and topics most relevant to this study: neoliberalism, landscape, and new urbanism. Chapter 3 will utilize qualitative analysis of documents, newspaper articles and open-ended interviews with key actors to establish how governance and branding played a role in the project's implementation. The range of interview subjects include both the former and current project managers, a member of the Department of City Development, a former assistant to Mayor Norquist and a community organizer from the neighborhood. Chapter 3 will also present more detailed information on the relevant history and demographics of Lindsay Heights, and will chart the stages of the redevelopment project as it was shaped by the discourse of neoliberalism and the values of its official sponsors. To initiate the analysis of the project's impact, Chapter 4 will utilize regression analysis to provide statistical data regarding the changes in Lindsay Heights property values before and after the redevelopment project. Chapter 5 will provide a finer-grained study of the project's impact by utilizing statistical analysis of three sample blocks that saw significant new construction during the project, in comparison with a control block that did not experience similar redevelopment. Chapter 6 will summarize the findings, discuss how

the project exemplifies neoliberal and New Urbanist ideals and drawbacks, and offer conclusions.

## **Chapter 2: Governance and Narratives**

The issues challenging the Lindsay Heights neighborhood are complex and relate to economic change, urban policies, and values that cover decades. The context for this pattern of development will be addressed in the next chapter. In the following, however, I explore key concepts associated with recent expressions of governance, giving particular attention to the discourse of neoliberalism. I will argue that local officials drew upon neo-traditional values in developing the Lindsay Heights project and in evaluating its success. For that reason, the following also addresses the symbolic role of landscape, specifically in the form of New Urbanism, to evaluate policy and planning narratives.

### **Neoliberalism**

To understand neoliberalism, one must go back to the classical liberalism of the 18<sup>th</sup> and 19<sup>th</sup> centuries. This liberalism can be broken down into two primary types, American and British (Kenny 1992). Proponents of American liberalism wanted individual freedom and a completely free market system unfettered by state regulation (Sally, 1998). This American or Lockean style of liberalism stressed individual rights over government power. It was felt that any power given over to government would be at the expense of individual freedoms. Decentralization of power was preferred because it was assumed that local government would be more responsive to the needs of its citizenry (Kenny 1992). These concepts appealed in particular to wealthy land-owning men who viewed these policies as an opportunity to maintain or expand their wealth.

The British style of liberalism common during this time period was often connected to Jeremy Bentham and was more utilitarian in nature; it held that the role of

government was to provide the greatest good for the greatest number of people by managing society's problems. In the twentieth century American liberalism slowly morphed into this more utilitarian or egalitarian style of liberalism. Both styles of liberalism viewed the free market as the obvious economic system but their view on the role of government was somewhat different (Kenny 1992).

By the 1930s the work of John Maynard Keynes helped solidify social movements, which eventually led to a more egalitarian liberalism. Liberal economic failures, progressive politics, labor unions, and the success of the New Deal all helped to strengthen egalitarian liberalism in the United States in the twentieth century (Hackworth 2007). This new Keynesian approach called for government intervention and regulation of markets as well as the redistribution of wealth as a means of stimulating markets and creating a social safety net. This approach was not intended to undermine the capitalist system but to preserve it through regulation. As Jason Hackworth argues, markets are self-destructive without state intervention and regulation, and the ebbs and flows of the market often require intervention to generate artificial demand (Hackworth, 2007). This redistribution has taken many forms, such as food stamps and public housing; one can even argue that basic infrastructure, such as roads and bridges, amounts to wealth redistribution. Indeed, investment in infrastructure was part of the spatial fix that led the United States out of the Great Depression.

This spatial fix, along with governmental policies, enabled suburbanization and the rise of the automobile (Harvey, 1985). It was suburbanization that, along with deindustrialization as an aspect of the changing global economy, led to the hollowing out of inner cities (Jackson, 1985). While suburbanization was not the direct result of

Keynesian policies, it played a role, along with poor economic conditions, in bringing into sharper focus the increasingly poor conditions found in many urban centers. These conditions, along with negative unanticipated consequences of the Keynesian model, led to the discourse of government failure that provided a platform for the neoliberal agenda.

Some scholars trace the roots of neoliberalism back to the 1970s; however, many contend it only took firm hold with the election of Margaret Thatcher in the United Kingdom and Ronald Reagan in the United States (Peck and Tickell, 2007). The tumultuous economic conditions of the 1970s led many to view Keynesian policies as a failure. As urban metropolitan areas suburbanized and economies became less stable and profitable, cities experienced more disinvestment. These circumstances fostered the emergence of neoliberal rhetoric about limiting the role of government in free markets. Neoliberal policy indicated that the only time that government should involve themselves in the market is to ensure the continuation of free trade. This devolution of responsibilities from federal to state and local levels is often presented as a necessary step to restore the control of decision making to those who can respond to the needs of the citizenry most quickly and directly and release the federal government from fiscal responsibilities that have an adverse effect on national debt.

Geographers and other social scientists have been interested in the ways the shift from a Keynesian to a more neoliberal ideology has affected all levels of government and governance. The shift away from government regulation and income redistribution to a more privatized, self-regulating system has gained a great deal of traction in recent decades. The call for smaller government and more personal freedoms has become a rallying cry of many conservatives. These neoliberal processes have provided systematic

advantages to some, often at the expense of others (Peck and Tickell, 2007). It should also be noted that neoliberalism is often discussed at the scale of the global economy and advocacy of open markets for capital. It is not evaluated as frequently in terms of the neoliberal city and even less frequently at the scale of the neighborhood. This is an important consideration as the impacts of these policies are often seen in urban areas in general and central city neighborhoods in particular (Hackworth 2007).

Neil Brenner and Nik Theodore (2002), in their discussion of neoliberal processes, refer to aspects of change described as roll-back and roll-out neoliberalism. The roll-back neoliberalism stage refers to policies that eradicate or weaken social welfare investments—Keynesian artifacts such as welfare and public housing (Hackworth, 2007). The authors describe roll-out as the implementation of aggressive neoliberal policies to secure and expand the process of neoliberalization. These policies are often attached to specific local areas.

Jamie Peck and Adam Tickell (2002) also use the concepts of roll-out and roll-back to explain the processes behind neoliberalism. The authors go on to suggest, with the help of David Harvey, that much of what they refer to as “local neoliberalisms” constitutes a “race to the bottom” for many localities “in which competition seems to operate not as a beneficial hidden hand, but as an external coercive law forcing the lowest common denominator of social responsibility and welfare provision within a competitively organized urban system” (pg. 393). Peck and Tickell work on the assumption of scale that pits one city against another, but these same competitions can take place within the scale of a single city.

Public-private partnerships, in which public monies are used to leverage private investment, support job and market development within a particular jurisdiction, thus providing government with a role for facilitating private sector development. There are many ways that cities have attempted to arrest capital and become more entrepreneurial. In the case of Milwaukee the government used culture as an economic development tool. Their approach was to utilize Milwaukee's reputation as a hardworking town with solid mid-western values to compete with other localities to lure businesses back to the city (Kenny 1995).

This shift in roles for local government to entrepreneurialism replaces a managerial one that also redefines relationships at the grass-roots level of the community. In many cases public-private partnerships rely on citizen participation to promote and legitimize this new form of governance. Sarah Elwood (2004) discusses how the "new localism" may provide opportunities for more citizen participation; however, these opportunities can come at a price. Neoliberalism has necessitated the involvement of local citizens in order to maintain the level of services that used to be provided by government programs. Practices that empower local citizens often have the effect of leaving communities with fewer opportunities because they are forced to compete for dwindling state or other resources. These resources also tend to be earmarked for specific purposes. Housing and renovation of housing stock often receive a great deal of attention. This attention is supposed to lead to reinvestment in the neighborhood as a whole; however, community organizations have admitted that housing has been put at the forefront at the expense of other critical neighborhood issues (Ghose 2005).

It is somewhat ironic that the shift away from a Keynesian approach toward a neoliberal scheme, which calls for less government involvement and more free market influence, often requires a considerable amount of government involvement for its implementation and continuation. Geographers have written extensively about neoliberalism and its consequences. These critiques have taken many forms. Often these critiques analyze neoliberal policies and their impact on governance, development, economics and democracy. Much of the neoliberal literature incorporates concepts of scale in their critiques. While the effects of neoliberal policies have been dissected at the local, regional, and global scales, arguably the neoliberal city requires greater attention as a focus of study rather than as an explanatory variable. While this is important work, perhaps the focus on scale has come at the expense of other geographical considerations such as landscape.

As neoliberal policies become more prevalent in our society it is important to consider their impact on all aspects of society, including our physical and cultural landscapes. We must examine the positive and negative effects of these policies and determine whether it is possible to implement planning policies that would promote equality while working within the constructs of the contemporary, pervasive neoliberal agenda.

### **The Neoliberal City**

In his 1978 essay, "From Managerialism to Entrepreneurialism: The Transformation in Urban Governance in Late Capitalism," Harvey argues that the processes of capital restructuring force cities and other urban centers into competition with each other. This drive to arrest mobile capital has resulted in a new form of

governance (Harvey 2010). This new form of urban governance is characterized by the public/private partnership. Harvey points out that these partnerships are often subsidized by the public sphere and require little risk on the part of the private sector and, often, these partnerships take place at the local scale (2008).

Many authors have pointed out that one factor that has allowed for neoliberalism to become so pervasive is that it is a process and not an end state (Peck and Tickell 2002, Wilson 2004, Hackworth 2007). This process is geographically situated, so it takes on different forms depending on where the process occurs. It can include the removal of government programs or the implementation of public-private partnerships. In the case of Lindsay Heights, the processes were often linked to policies or local branding that were taking place at the time of the project.

### **Neoliberal Landscapes**

Even before the adoption of neoliberal policies in the 1970s and 1980s, there existed a fundamental dance between developers and planners. The former were concerned with profits and profitability, while the latter, ideally, were concerned with public interests. As neoliberalism has gradually taken hold, it has removed power from the planners and given it over to developers and corporate interests. This is perhaps best exemplified by downtown development priorities along with the further expansion of suburbia. These bastions of conspicuous consumption are so prevalent that they have become a socially accepted norm, even a goal. However, as with any landscape, there is a flip-side, which is often the disenfranchised older, city neighborhoods. The standard neoliberal discourse of public failure often serves to solidify and exacerbate many of the

social issues experienced by city residents by driving investment and economic activity out.

New Urbanism, to be discussed later, may offer an approach that works within the framework of neoliberal policies and approaches, while still producing a more equitable and sustainable landscape within older urban areas. Examples in Milwaukee include the Third Ward and the River Walk. While the Third Ward does not exemplify affordable housing, it does represent a high profile and successful mixed-use redevelopment strategy that shows that New Urbanism does not always equal new suburbanism.

## **Landscape**

The word landscape, as envisioned by most people, generally takes on a physical form. However, landscapes are not simply the physical features but they also contain meaning that reflects the way they were created, represented and interpreted (Morin, 2009). Landscapes, as an analytical tool, is significant when considered in terms of symbolic meaning, that is – as an expression of social, cultural, political and economic values for a particular reference group. If one considers landscapes to be a social construct then it is important to consider who exactly is constructing them.

Denis Cosgrove has pointed out that the historical way of seeing landscape is important because it allows individuals to view landscape as property or commodity (1985). The commodification of landscape has become a universally accepted social practice. Ownership becomes paramount. It provides a mechanism to produce and reproduce landscapes. Ownership not only provides the owner with the ability to control the physical landscape, but it also allows for control over how the landscape is

represented and interpreted (Mitchell, 2003). Thus, the symbolic content of a landscape type gains hegemonic force, naturalizing social relations in a ‘taken-for-granted’ manner.

To further develop the significance of landscape, it is acknowledged that humans have the power to control, shape, and reshape the landscape, resulting in what Schein calls a “discourse materialized” (1997). Landscapes can be seen as a collection of physical objects arranged in a particular way that lends meaning to the objects individually and as a whole. But because these meanings are the result of individual or group interpretations of the objects, a landscape can have multiple meanings, and these meanings can be under constant revision (Morin, 2009). For example, a grand plantation house might hold very different meanings for Southern whites and for blacks, or for Americans in 1860 and in 1960. The result of this constant revision is a landscape that is unique both physically and discursively. Landscapes complicate attempts at generalization.

Approaches to understanding landscape differ, but there are several areas of commonality. While most landscapes have a physical component, it is the symbolic significance of landscape that plays a critical role in our understanding and interpretation. Those who wield power, be it social, cultural, economic, or gendered, are best positioned to create, represent, and interpret landscapes. Cultural norms and socially acceptable practices provide this important framework for conceptualizing landscape.

### **Symbolic Landscape of Urban Neighborhoods**

While Keynesian policies attempted to resolve market problems to meet the ‘public good’ they did display many deficiencies. In terms of resolving problems of the real estate market, there was a clear anti-urban bias that allowed for the expansion of the

suburbs while many urban areas experienced economic decline. This trend continued as neoliberalism took hold. Market forces saw little profit in urban redevelopment that did not meet certain criteria, such as direct proximity to downtown and/or waterfront areas. It should be pointed out that Milwaukee's Mayor Norquist, in his embrace of New Urbanism, was very anti-suburb and saw Milwaukee's older neighborhoods and commercial areas as offering desirable alternatives to the "characterless" qualities of tract housing and strip development. His famous slide show, contrasting superior urban qualities with decidedly negative suburban development, provided a visual argument extolling the qualities of a pre-WWII city landscape. In doing this, his promotion of the city was not unlike that of previous mayors who attempted to slow if not reverse the flow of middle-class residents on their way to suburbia. What distinguished Norquist's approach, however, was his ability to tap into a contemporary movement that applauded the character of older urban development – New Urbanism.

### **New Urbanism**

The New Urbanism movement, which evolved in the 1990s and was codified in Michael Leccese and Kathleen McCormick's 2002 publication, *Charter of the New Urbanism*, seeks to combat many hallmarks of twentieth century urban development: architectural anomalies, urban sprawl, segregation by race and income, loss of agricultural and green space beyond city limits, and the degradation of inner city communities. New Urbanists promote the restoration of existing urban neighborhoods while respecting historic neighborhood boundaries and architectural traditions. They favor mixed-use and diverse neighborhoods that promote pedestrian and mass transit

usage, and they urge planners to keep in mind the ways they construct not just buildings but communities.

New Urbanist discourse also strongly promotes a sense of place. Former Mayor John Norquist was a founder and is now president of the Congress for New Urbanism, so it is not surprising that the city of Milwaukee has promoted the charter of New Urbanism (Voigt et al, 2006). A complex and ambitious approach, New Urbanism focuses on many aspects of architecture and the built environment, as well as on “making community” (Williams 2008). It asks architects, planners, local governments, and individuals to rethink, on several scales, the ways that people live and work in their “building, block, street, neighborhood, district, corridor, and region” (Moule 2002, 21). One way to understand New Urbanism is to think about older urbanism, and in particular, the walking city.

The charter of New Urbanism promotes a return to mixed use communities that is more consistent with the walking city that was common before the transportation revolution. New Urbanists advocate design and planning that enable people to live, work, shop, and attend school in or near the neighborhoods where they live. New Urbanists have refined the concepts of spatial organization of Ebenezer Howard and Patrick Geddes, among others, and attempted to apply them to the modern city (Robbins 2004).

The promotion of New Urbanism ideals often relies on a distinctive sense of place as well as nostalgia for a bygone era. These values can appeal to the residents or prospective residents of a given community (Kenny and Zimmerman, 2003). People who return to the city from suburbia are even sometimes referred to as “adventurers” who have chosen to conquer this rough landscape (Kenny and Zimmerman, 2003).

Supporters of New Urbanism, such as John Norquist, offer up New Urbanist ideas as a cure for the ills of the city. It is an egalitarian vision that arrests sprawl, promotes community and strengthens the heart of American cities so that they may return to their former glory. However, New Urbanism does have its detractors. Anyone who has studied urban landscapes understands the difference between promoting mixed-use and mixed-income communities and seeing them become a reality. Intense segregation and other socio-economic factors conspire to make these goals very difficult to achieve in many communities.

There are also critiques of the goals themselves. Due to the scale, location, and normative vision of some of the more famous planned New Urbanist communities, such as Celebration, Florida, some critics have taken to referring to the concept as *new suburbanism*. While Norquist's agenda in Milwaukee defies that characterization, it does draw upon similar neo-traditional values that some describe as naïve in their assumed link between the built-environment and community. Moreover, what this discourse of place and nostalgia often fails to consider are the class and race issues connected to the *actual* past (Kenny, 1995). It is easy for those who have not been the victims of racism to hearken back to a nostalgic past with longing. Non-whites who have lived through that same past undoubtedly recall it differently.

In chapter three I will discuss how New Urbanism manifested itself in Milwaukee as well as Mayor Norquist's influence on the changing landscape of neighborhoods in Milwaukee.

### Chapter 3: The Changing Landscape of Lindsay Heights

#### *“Lindsay Heights steps into a new era”*

With this November 2008 headline, a Milwaukee Journal Sentinel reporter announced a significant award to the Lindsay Heights neighborhood from the local Zilber foundation (Pabst 2008). Philanthropist Joe Zilber chose the Lindsay Heights neighborhood organization (Walnut Way Conservation Corp) to administer an \$875,000 redevelopment grant over a four year period with an additional \$250,000 “seed grant” to start a food co-op and commercial development. Although the neighborhood group’s success in grass-roots efforts was given credit for this choice, according to the newspaper account, WHEDA’s Lindsay Heights project initially brought attention to the neighborhood. Quoting WHEDA’s manager of community development, the newspaper’s narrative established the key elements of success, indicating:

The area needed a lot of assistance and investment. Because of the available land, WHEDA, the city, banks and others launched a pilot project to jump-start housing development. [...] The WHEDA project built 165 new houses in the neighborhood, and 221 more have been rehabilitated. While WHEDA has made other mortgages, housing development in the area is now market-driven (Pabst 2008).

This progress report, written five years ago and before the collapse of the real estate market, gives WHEDA’s project credit for providing the necessary assistance to attract private sector housing development. The news story did not question whether real estate development would provide the appropriate assistance for a poor neighborhood. Success was measured by construction activity and the possibility that the neighbors would regain a quality of life associated with an earlier era. That the necessary assistance came from

two different nonprofits, that is WHEDA and the Zilber Foundation, draws further on the discourse of neoliberalism.

This chapter provides a qualitative evaluation of the Lindsay Heights Redevelopment Project by examining the parts to the success story, as described in this news story and by the ongoing commentary of local leaders (Interviews A, B and C). To situate the neighborhood in terms of its original and evolving character, the first part of the chapter will focus on descriptive statistics of the study area. In the second part of the chapter, I will analyze the leadership of Mayor Norquist given his influence on redevelopment in the city. This textual analysis contributes to an understanding of the links between the discourses of neoliberalism and planning priorities. Within that context, I will then discuss how quasi-state agencies such as WHEDA have played a role by providing resources to the project. Finally, I will discuss the landscape based on texts of New Urbanism further noting its links to neoliberalism via ‘neo-traditional’ values and consider the architectural continuity of the new homes in Lindsay Heights.

## **Shifting Demographics and Neighborhood Change**

### **Historical Background**

Encompassing approximately 110 city blocks, the Lindsay Heights area is currently home to approximately 7000 residents (Figure 3-1). Located about two miles northwest of downtown Milwaukee, the neighborhood is bordered by Locust Street to the north, Walnut Street to the south, 12<sup>th</sup> Street to the east, and 20<sup>th</sup> Street to the west.



The area was named for Bernice Lindsay, a human rights activist who was an advocate for Milwaukee's African-American communities throughout much of the twentieth century. She served as executive secretary of the North side YWCA from 1928 to 1949, and was an original member of the Milwaukee Commission on Human Rights. In 1963 she founded Milwaukee's Creative Center. However, among older members of Milwaukee's African American community, she is best known for her pioneering activity in moving beyond the bounds of the early twentieth-century ghetto. In the immediate post-WWII years, when the residential boundaries of Milwaukee's Black community were one-mile square and ended with its northern boundary of Walnut Street, Mrs. Lindsay purchased a house well beyond that on N. Humboldt (Trotter 1985; Interview C). Thus, in terms of the history of Black Milwaukee, the study area represents a period of growth for the community and movement beyond its older ghetto boundaries. By naming the project for Mrs. Lindsay, her activism and commitment to improved housing is honored.

According to Charles T. O'Reilly et al, the area was mainly developed in the late 1800s and early 1900s, with over 90% of the surviving housing stock built between 1880 and 1920 (O'Reilly et al 1965). A predominantly working class neighborhood during its construction, Lindsay Heights began to experience change in the years immediately after WWII (O'Reilly et al 1965). Described as a "second generation" city due to the later impact of the Great Migration, Milwaukee's African American population grew during the war years but its significant growth began in the 1950s and extended into the 1960s (Rose 1972). Thus, the expansion of African American neighborhoods matched post-war suburbanization. White flight and FHA loan guidelines, as well as other factors, gradually

transformed the area from a mostly white working class neighborhood to a more racially mixed and, in time, impoverished neighborhood.

### **Demographic Information**

The census tracts that most closely approximate the land area known as Lindsay Heights between 1940 and 2000 consist of six tracts. From 1940 through 1960 their numbers were 27, 28, 37, 38, 50, and 51; these were bordered by Locust St. to the north, Galena St. to the south, 12th St. to the east and 20<sup>th</sup> St. to the west (Appendix A; Figure A-1). In 1970 the tract numbers were changed to 118, 117, 102, 101, 86 and 85 but the tracts' borders remained the same (Appendix A; Figure A-2).

The census tract information for the Lindsay Heights area illustrates the severe social and economic stress that the community has had to endure since World War II (Table 3-1). In 1940 the area now known as Lindsay Heights represented 3.8% of Milwaukee's overall population; by 2000 it fell to 1.1%. Perhaps this should not come as a surprise considering total housing stock fell from 6283 units in 1940 to 2302 by 2000. Beginning in 1950, when census information first became available at the census tract level, median income in Lindsay Heights was almost identical to the city wide average and by 1960 it was only \$525 less than that of Milwaukee as a whole. However, by 1970 median income had dropped to almost half that of the city wide average. Median income continued to fall relative to the city average until by 2000 it was 31% of the city average. Graduation rates were consistently lower than the city average and those living below poverty were often four to five times higher than the city of Milwaukee. Perhaps the only positive statistic relates to home values. While consistently less than the city average,

**Table 3-1: 1940-2000 Consolidated Census Tract Data for Lindsay Heights and Milwaukee**

	L.H.	MKE	L.H.	MKE	L.H.	MKE	L.H.	MKE	L.H.	MKE	L.H.	MKE	L.H.	MKE
<b>Census Tracts*</b>	1940	1940	1950	1950	1960	1960	1970	1970	1980	1980	1990	1990	2000	2000
<b>Population Total</b>	22,212	587,492	21,287	637,392	20,637	741,324	14,694	717,372	10,058	636,212	8639	628,088	6354	596,974
White	17257		17907		6533		860			453,970		381,717	163	270,989
Black	1		227				13757		9710	145,850	8448	189,408	5944	220,432
White Foreign Born	4951		3126		196									
Other	3		27				77		348		191		106	
Median Income	N/A		\$3,306	\$3,340	\$5,169	\$5,694	\$5,899	\$10,262	\$8,391	\$16,028	\$11,079	\$32,359	\$4,984	\$16,028
% High School+ Graduates	N/A				N/A		24%	49%	36%	64%	43%	79%	30%	64%
% Below Poverty Line	N/A				N/A	10%	33%	8%	37%	11%	55%	12%	39%	11%
<b>Housing:</b>														
Total Stock	6283		6446		5926		4533		3476	253,445	2522	254,204	2302	249,225
Owner-Occupied	1719		2231		1779		1104		870		672		608	105,235
Black			27		777		888		807				N/A	
White			2204		1002		211		63				N/A	
Rental	4387		4178		3817		3047		2174		1850		2174	
Black			28		2589		2865		2115				N/A	
White			4150		1228		185		59				N/A	
Vacant Lots	126		94		407		452		401	11,628		13,664	331	17,037
Median Home Value	\$3,223	\$4,084	\$7,285	\$11,086	\$9,033	\$15,100	\$7,750	\$18,200	\$15,283	\$45,500	\$22,467	\$76,600	\$40,167	\$45,500

\* Lindsay Heights (LH) figures are compiled/consolidated from the 6 census tracts that comprise the area that became Lindsay Heights. Figures for LH Median Home Value and Median Income represent averages of the mean values from each of the 6 census tracts. See Appendix A for complete data broken down by the 6 census tracts.

median home value in Lindsay Heights showed a dramatic rebound between 1990, when median home value was \$22,467, and 2000 when it reached \$40,167. Coupled with a drastic drop in home values in Milwaukee as a whole this brought Lindsay Heights to within \$5,333 of the city average (Table 3-1).

In 1940 these census tracts in Milwaukee were overwhelmingly white, with only one of the 22,212 residents listed as black and only three listed as other. Of the 6,283 homes, 4,387 were rentals, with an average home value across all six tracts of \$3,223. There were 126 lots vacant (Table 3-1; Appendix A: Table A-1 for detailed analysis).

By 1950 these census tracts begin to show a shift in demographics. The number of black residents increased to 227. The overwhelming majority of these new black residents were located in census tracts 28 and 37, which are the southern and eastern most of the six tracts. Median income in the area averaged \$3,306, which was just \$35 or 1% less than the city of Milwaukee as a whole. Approximately two-thirds of the housing stock remained rentals, and the average value of the homes in the six census tracts increased by \$4,000 (Appendix A: Table A-2).

The 1960 census data showed a dramatic shift in population demographics, but total population remained fairly constant. Black residents constituted two-thirds of the overall population. The average of median income for the six census tracts was \$5,169, compared to \$5,694 for the city of Milwaukee. Perhaps the most notable statistic is the drop in total housing stock, with the six census tracts losing over 400 homes (Appendix A: Table A-3).

This loss was further exaggerated during the 1960s with the clearance of over 1500 houses for the planned construction of the Park West Freeway (Wisconsin

Highways). This failed project cut a broad swath through the study area and increased uncertainty regarding the area's future (Figure 3-1). By 1970 over ninety percent of the residents in these census tracts were black. The average of median incomes had only increased by \$800 over the past 10 years, which was a little more than half of the city of Milwaukee's average of \$10,262. Over 30% of residents were living below the poverty line, compared to 8.1% in the city as a whole. Total housing stock in the census tracts dropped by nearly 1,400 units since 1960, and median home value went down in all but one census tract (Appendix A: Table A-4).

1980 showed a decline of over 4,600 residents since 1970, as well as a loss of over 1,000 housing units. The percentage of high school graduates in the six census tracts was approximately half that of the city as a whole, and the percentage of people living below the poverty line was still three times as great as the average for the city of Milwaukee. The only positive indicator in the census data for the period from 1970 to 1980 was that median home values in the area doubled. However with an average of the medians of \$15,283 for the six census tracts, housing stock was still just one-third of the city average of \$45,500 (Appendix A: Table A-5).

By 1990 the area had lost an additional 1,400 residents and over 940 housing units. Median income remained about one-third of the city average and over half the families living in these census tracts were living below the poverty line. While home values increased they still remained less than a third of the city average (Appendix A: Table A-6).

The 2000 census showed a continued drop in population and housing stock in spite of the redevelopment project having been under way for five years. In addition

median income fell by half and the percentage of high school graduates dropped by 12%. The number of renters increased while the number of owner-occupied homes fell. The only positive statistics, when compared to 1990 is a 16% drop in those living below the poverty line and a substantial increase in median home value. However median home values were still less than half of Milwaukee as a whole (Appendix A: Table A-7).

Unfortunately, the census tracts covering this area changed radically in 2010, dividing the area up into several different neighboring census tracts. This makes it impossible to present comparable data from 2010. However, according to the Milwaukee Journal Sentinel article referred to at the beginning of this chapter, available statistics indicated that 48% of area residents live below the poverty line, 25% are unemployed, 45% do not have a high school diploma and less than 5% have a college degree (Pabst 2008). While the headline claimed that Lindsay Heights had stepped into a new era, the number of people living below the poverty line had increased. The significant part of the story, as indicated by a WHEDA staff person, was the market activity in housing development: “We believe this has been very successful because we have shown that new home construction could be built in the central city” (Pabst 2008).

### **Governance and the Discourse of Neoliberalism**

As stated earlier, neoliberalism has had a profound effect on governance at the local level. The reduction in availability of federal funds to cities has forced them to resort to a form of governance that relies on nonprofits, public/private partnerships, quasi-state organizations and the leveraging of funds to maintain basic services or promote growth. In many cases public-private partnerships rely on citizen participation to

promote and legitimize this new form of governance. While this may provide opportunities for citizens in a given community these opportunities require citizens in certain communities to put forth much more effort to maintain services that other communities take for granted. Often the practices that empower local citizens also leave communities with fewer opportunities because they are forced to compete for dwindling state or other resources. These resources also tend to be earmarked for housing and renovation of housing stock. This is supposed to lead to reinvestment in the neighborhood as a whole; however, community organizations have admitted that housing has been focused on at the expense of other critical neighborhood issues (Ghose 2005). This focus on housing can be the result of many different factors but one factor that often plays an important role is local leadership.

### **Milwaukee's Leadership**

To understand the role that leadership played in the Lindsay Heights redevelopment project it is important to understand the goals and aspirations of the city's Mayor John Norquist, who was in office for fifteen years (1988-2003) and presided over the rollout process that set the context for the Lindsay Heights redevelopment project.

In his book, *The Wealth of Cities*, Norquist argues that “you can't build the city on pity” (1998). He claims that the process by which cities seek federal funds for development or other programs is unsustainable. His assertion is that if cities continue to ask for federal subsidies because they have been the victims of economic hardships, the pity that generated the initial offering will turn to contempt (Norquist, 1998). Norquist goes on to state that “No one, particularly no one with money—whether the federal government or private investors—likes to be around a loser” (1998). This clearly reflects

the neoliberal rhetoric regarding the changing roles of public investment in social welfare. He considers the city a product of market influences and contends that cities would exist even if their governments were removed, because cities, by the nature of their locations, are where people come together to trade (1998). Norquist drew upon cultural capital to brand his city in the competition to attract capital.

In his book, Norquist also proposes cutting government spending, reducing welfare programs, lowering taxes, increasing the police force, revamping the public school system through vouchers and reducing or eliminating public housing (1998). It is his opinion that if cities can accomplish these goals they can position themselves to be competitive in the market. These are some examples of rollback and rollout processes. Many of the goals set forth by Norquist fall perfectly in line with neoliberal ideology that promotes less government, lower taxes and more personal responsibility.

Norquist dedicates an entire chapter of his book to an explanation of how New Urbanism can solve many of the development issues facing cities today. Norquist is no fan of suburbia and considers suburban regions to be in competition for capital just like other cities. It is this narrative of competition that leads Norquist and Milwaukee to embrace place and New Urbanism as tactics to compete in a neoliberal world. The relationship between New Urbanism, neoliberalism and the new construction in the Lindsay Heights project is taken up later in the chapter.

Within the narrative of competition, place can be very important. Milwaukee, like many other cities, has attempted to cash in on its cultural capital (Kenny, 1995). These cultural resources have been used to try to attract investment by promoting a particular lifestyle or tradition. Milwaukee has a history and culture that differentiates it from

suburbia and other localities. Of course this type of city branding is nothing new. Milwaukee has been trying to attract investment through self-promotion for over one hundred years (Kenny and Zimmerman, 2003). To make a distinction between the mayor's role as city booster and the work of previous mayors, a contrast between his predecessor, Mayor Henry Maier (1960 – 1980), and his agenda is illustrative. Mayor Maier's attempt to maintain Milwaukee's population and tax base involved efforts to slow suburbanization by appealing to his working and middle-class, white ethnic base (Gurda 1999). Norquist emphasized the growth of Milwaukee's downtown, the attraction of a creative class clientele, and the return of middle-class homeowners to the city (Kenny & Zimmerman 2003).

What has changed is the type of branding or image the city tries to cultivate. It has gone from a city that celebrates its industrial strength to one that tries to recapture the essence of that lost strength. Ironically, the promotion of working class values and the branding of Milwaukee as a genuine American city have attempted to arrest capital that rarely benefits the working class (Kenny, 1995, Kenny and Zimmerman, 2003). In fact, Norquist primary focus in the first years of his administration was on the development of Milwaukee's Downtown. Complaints from neighborhood leaders about the lack of attention to the poorer areas of the city finally brought a response in 1995 when construction began on the City Homes subdivision. The subdivision is located on the southwest corner of Lindsay Heights (Figure 3-1) at the corner of 20<sup>th</sup> street and W. Walnut St. The Redevelopment Authority of the City of Milwaukee used eminent domain to purchase existing homes in the area in an effort to create this new subdivision (Herguth 2009).

### **WHEDA and the Origins of the Lindsay Heights Redevelopment Plan**

WHEDA personnel cite a more indirect influence on the development of the Lindsay Heights project (Interview A 2011). The initial push by the Wisconsin Housing and Economic Development Authority (WHEDA) came in response to Fannie Mae's alarming "Report on Poverty in America," which showed that over 40% of residents in the Lindsay Heights area were living in extreme poverty. WHEDA developed the Milwaukee Urban Commitment in 1995 (WHEDA 2009). They pledged \$100 million to be used in a five-year investment plan for their newly formed Urban Initiative Area (UIA) (Derus, 2000). This money was earmarked to underwrite low-interest loans and back other commercial ventures in the area. At the inception of the project, WHEDA's primary goal was to help first-time low- to middle-income families secure mortgages. This public-private partnership required local banks to make the loan but held WHEDA responsible in case of default.

In the dynamics of public-private partnerships, WHEDA appears difficult to categorize at first glance. It is, in a sense, a quasi-government organization akin to local development commissions that have a public role associated with development charges but maintain separation in order to exercise independence in program implementation and resource allocation. The organization was established by the state in 1972 under the original name, the Wisconsin Housing Authority. WHEDA's director and six members of its twelve-person Board of Directors are appointed by the governor and confirmed by the state legislature. The rest of the board of directors is comprised of two state senators (one

from each party), two state representatives (one from each party), and the secretaries of the Wisconsin Departments of Administration and Commerce (WHEDA 2009).

Despite this, WHEDA defines itself as “an independent authority, not a state agency” (WHEDA 2009). WHEDA programs are not funded by taxes but by “the sale of revenue bonds [which] allow us to fund financing programs that help stimulate affordable housing and economic development throughout the state” (WHEDA 2009). From its origins, WHEDA focused on housing for low and middle income families, the elderly, and the disabled, attempting to use housing as an economic redevelopment tool. The organization initially received \$250,000 in seed money from the state of Wisconsin, and was empowered to make construction, rehab, and mortgage loans for the development of low and moderate income housing projects. In 1973 they received a favorable decision from the Wisconsin Supreme Court on the constitutionality of their authority, and went on to issue over \$27 million in housing revenue bonds and making loans through the Section 8 Multifamily Loan Program and the Veterans Single Family Home Loan Program. In 1979 they repaid their original seed money from the state of Wisconsin. In 1983 they changed their name from the Wisconsin Housing Authority to WHEDA. In 2009, WHEDA claimed over \$3 billion in assets (WHEDA 2009).

WHEDA’s position in between the public and private spheres makes it difficult to plug it into the public-private equation when analyzing its relationship to neoliberal policies. At the same time, perhaps its hybrid public-private nature makes WHEDA a fundamentally neoliberal construction.

### **Initial Stages of the Lindsay Heights Redevelopment Project**

Near the outset, WHEDA appointed a staff member to oversee the initiative, which began in relatively modest terms. At first, WHEDA's rather small staff worked with city officials to clear trash and abandoned vehicles from the area and to step up efforts to reduce crime. Milwaukee Police provided Area Saturation Patrol (ASP) units that allowed residents to report with relative anonymity on local criminal activity (WHEDA 2009, Interview A 2011). The Department of Neighborhood Services increased efforts to address vacant and boarded-up buildings and to demolish condemned buildings (WHEDA 2009).

Between 1995 and 1997, WHEDA also sought out local non-profit organizations with whom they could partner and settled on the YMCA Community Development Corporation. In meetings with community members at the north side YMCA and elsewhere, the staff member solicited input from local residents about their concerns and desires for their neighborhood. This practice falls in line with neoliberal forms of governance that call for increased decision making at increasingly smaller scales (Martin, 2003). WHEDA officials made an effort to establish what these residents were hoping to accomplish, and designed a set of goals to revitalize the neighborhood without adversely affecting its current residents (Rathman 2002).

The staff member's long description of the stages of the redevelopment initiative demonstrate his/her commitment to helping residents achieve their aims, but it also provides important insight into the ways in which small numbers of unelected but dedicated individuals can influence the course of public-private partnerships and thus have a profound impact on public and private resources and interests.

*My view of leadership was different from an awful lot of other people's. I believe [...] if you want to help [an area] to change, you have to know what the people who live and do business in that area think. Not necessarily the elected officials. Not necessarily the pastors of big churches. Not necessarily the businessmen with the most money in the area. You really need to work with people who *live* there. And you need to help them achieve what *they* want to achieve for their own neighborhood. So in that regard, I went to all kinds of [...] community meetings, church meetings, and volunteer group meetings. And I'd go in and sit in the back and watch for the person that everybody walked by to speak to. Or sat down and visited with. Because I figured, OK, that's a person whose opinion counts. That's somebody everybody else respects. [...] *That's* the person that I want to talk to. (Emphasis added, Interview A 2011).*

While the staff member describes consulting a wide variety of ordinary citizens to determine the desires of local residents, the staff member also implies, in his/her opening words, that others in his/her role do not necessarily do this. One obvious drawback of using private agencies to address public concerns is the fact that unelected actors may not feel the same responsibility and incentive to honor the wishes of constituents that elected officials, at least theoretically, might feel. The very idea that one non-elected individual working for a quasi-governmental agency can exert such influence over a community to which he/she has no other attachment also speaks broadly to the type of neoliberal policies that allow the few with power to shape the fate of other citizens.

The staff member concluded that what the residents desired was a return to the neighborhood that they remembered. Many residents were worried that they would lose their homes to the city through eminent domain, as had happened in the 1950's and 60's due to freeway construction, or more recently in the nearby City Homes Subdivision development (WHEDA 2009). Residents did not want to see their neighborhood replaced by large public housing projects, and they wanted to see more homes owner-occupied and well maintained (WHEDA 2009; Interview A 2011).

In the summer of 1995 WHEDA, working with the YMCA, provided a budget of \$50,000 for a “Paint and Fix-Up Program” (WHEDA 2009). Local residents would be reimbursed up to \$500 for external repair projects that they completed on their homes. The plan was meant to improve facades, foster neighborhood pride, and encourage residents to help themselves. To encourage participation, WHEDA simplified the process of reimbursement and did not require residents to show permits, hire licensed contractors, or submit their work to building inspectors. The staff member explains how some residents were reluctant, nonetheless, to participate:

It took us a while to get people to use that program [...] People had had some bad experiences. For instance, if they’d worked with the city to use any of the city’s grant money, there were so many strings attached to it. Like, OK, you’re gonna have a grant to fix this, but that means an inspector’s gonna come in your house and there’s gonna be all these other things that you also have to fix, you have to bring everything up to code. And so they were afraid that [...] we’d be sending inspectors and that kind of stuff. And we said, no. Understand that this is for *you* to fix what you want to fix. Now, we recommend that you fix it to code, because you’re gonna be the one in trouble if ever that comes up. But we’re no code-enforcers. We’re just providing the grant to do this. Well, what color paint can I get? Any color paint you want. Well, people hadn’t had choices before. [...] Not only did people feel that they had no power to change conditions in their neighborhood, but they had no choices either. So, with this tiny little program we were offering choices. And we were offering people an opportunity to help themselves. We weren’t gonna do it for them (Interview A 2011).

Several tropes of neoliberal ideology shine through the staff member’s narrative. Government is characterized as an intruder, and regulation is viewed as a nuisance or a threat that impedes progress and limits individual choice, rendering residents powerless to change their living conditions. This representation posits government as a caretaker of people who do not or cannot take care of themselves. In contrast, quite literally, WHEDA’s 2009 executive report on the redevelopment project lists one of their goals as follows: “Promote self-help among residents rather than waiting for federal grant dollars

to fix all physical housing problems at once” (WHEDA 2009). The tenor of these comments suggests certain condescension toward the local residents, whose wishes WHEDA professed to honor.

Certainly aesthetic improvements can play an important role in (re)generating residents’ enthusiasm for their homes and neighborhood. They can also begin to change outsiders’ perceptions of the area, or change the neighborhood’s brand, which can affect property values. But improvements to a façade can of course mask more serious and even hazardous problems in a home’s construction. If a home has a broken staircase, mold, or a radon problem, spending \$500 on new exterior paint might not be the best use of scarce resources. The staff member’s ambivalence about building codes can be interpreted as a preference for beauty over safety. Nevertheless, WHEDA’s decision to allot resources to elements that shape perception seemed to help build momentum and belief in the possibility of real positive change in the neighborhood; it also helped WHEDA gain the trust and cooperation of local residents. This would be essential for later stages of the redevelopment project.

By most accounts, this initial Paint and Fix-Up initiative was a great success, and many residents, spurred on by the initiative, spent much more than the reimbursed \$500 to make further home improvements (WHEDA 2009). However, the staff member reported initial disappointment:

[A]t the end of the season [...] a couple of the young people from the Y drove me around the neighborhood to show me all the projects. Of course this was November. Things look gloomy in November. [...] And I wasn’t saying much, and the young man [...] looked at me [...] and said, “You don’t look very happy.” I said, “Well, I was kind of hoping that I would *see* more... you know, more fix-up for what we had invested.” And he said, “Oh, for crying out loud, you’re looking for paint on houses.” He said, “You gotta be looking for raw wood. [...] You can’t paint raw wood right away.” So I said, “Well, what happened to all the

paint?” And he said, “It’s stored for next year. They’re gonna do it.” (Emphasis added 2011)

The staff member’s comments illustrate the ways in which socially constructed notions of a landscape (and of what is to be valued in a landscape) can influence one individual who then can influence the entire project.

The staff member’s emphasis on publicly visible aesthetic improvements resembles the influence that Milwaukee Mayor John Norquist later had on the design of new homes to be built in Lindsay Heights: he stipulated that new homes had to have a porch big enough for him (a very tall man) to stretch out on (Interviews D and E 2011). Both of these preferences can be traced to nostalgic notions of how good old-fashioned neighborhoods are *supposed* to look.

Beyond the aesthetic concerns of planners and residents were the understandable concerns residents had about an outside entity meddling in their neighborhood at all. The neighborhood had already been scarred by the use of eminent domain in the 1960s to clear homes from an area designated for highway construction that never materialized (Figure 3-1). More recently, the city had used eminent domain to clear all homes from several blocks in the area to enable the construction of the City Homes development.

### **Infill and Construction Stage**

In contrast to the City Homes development, WHEDA chose to use a scattered site infill approach to develop new homes among existing homes. This would make newer homes less conspicuous and would make the redevelopment process less disruptive. After attending a conference on the use of scattered infill housing in redevelopment initiatives, WHEDA’s executive director, Fritz Ruf, and director of emerging markets, Wyman

Winston, sought out ways to apply this approach in Milwaukee. They gained the support of Governor Thompson and Mayor Norquist and negotiated a plan to pay the City of Milwaukee \$5,000 per lot for a total of \$500,000 for “identification and pre-development environmental review” of 100 lots that the city owned in the Lindsay Heights area (WHEDA 2009, Interviews A and E 2011).

These lots would then be sold for \$1.00 as long as buyers met certain criteria, including a promise to build a residence on the site within one year. Financing was secured for many new residents through low interest rate mortgages underwritten by WHEDA. In many cases these new residents would not otherwise have qualified for a standard loan. These new residents were also required to take home ownership classes and pay down any outstanding debt and establish new bill-paying habits (Derus, 2000, Interview B 2011). The City of Milwaukee established a Tax Incremental Finance District or TID in 2001, which was the first TID for a residential neighborhood in Milwaukee. The TID offered residents \$10,000 in forgivable loans for new home construction or for rehabilitation of existing properties (Interview B 2011). Table 3-2 outlines the private sector “partners” that collaborated with WHEDA in this development strategy.

In addition to its partnership with the YMCA, established in the Paint and Fix-up Initiative, WHEDA continued creating partnerships with local community organizations. To date, their local partners have grown to include the Clarke Street Neighborhood Association, the Johnson Park Neighborhood Association, the Phillis Wheatley Neighborhood Association, the Saint Paul Resident Association and the Walnut Way Conservation Corporation.

### **Table 3-2: Lindsay Heights Partners**

#### **Lenders:**

**Eight lenders provided the upfront capital in the amount of \$1.7 million needed to start the Lindsay Heights Tax Incremental Financing District**

- State Financial Bank
- Mutual Savings Bank
- North Shore Bank
- St Francis Bank
- Northern Trust Bank
- M&I Bank
- Firststar Bank
- Guaranty Bank

(Note – LISC provided a 25% guarantee as an incentive to attract the local lending partners)

#### **Lenders:**

**Nine lenders provided the additional capital in the amount of \$1 million needed to continue the Lindsay Heights Tax Incremental Financing District**

- State Financial Bank
- Bank Mutual
- North Shore Bank
- MidAmerica (St Francis) Bank
- Northern Trust Bank
- M&I Bank
- Guaranty Bank
- Anchor Bank
- Wells Fargo

#### **Builders:**

- Duke Custom Homes
- JR McBride Real Estate LLC
- Kuhs Quality Homes
- New Urban Builders

#### **Real Estate Professionals:**

- Century 21 Realtors
- Shorewest Realtors
- Terapak Realtors
- Williams & Associates
- Homemark Realty

(Source: WHEDA Public Powerpoint, 2007)

Both WHEDA and the City of Milwaukee wanted to keep the redevelopment process market-driven and not tied to government subsidies, so WHEDA did not select particular builders but opened the market to any interested builder. Builders were, however, expected to “work within basic design and construction guidelines” (WHEDA 2009, Interview D 2011). WHEDA worked to arrange low-interest loans from local lenders and to get local realtors to lower their commissions to 2.5% (WHEDA 2009). To show buyers what was possible in Lindsay Heights, WHEDA paid for construction of three model homes (Interview A 2011).

The first three homes, like many that followed, were prefabricated or modular homes. This type of housing was chosen for several reasons. Due to the assembly line manufacturing style of most modular homes, their cost is often lower than a site-built home of similar size. Most of these homes consist of long narrow boxes that are married together and or stacked on top of each other on site. These long, narrow boxes fit well on the narrow lots that constitute many inner city lots. The speed with which these structures can be assembled is also a benefit in an area that has higher than average crime rates, since the cost of securing the construction site from theft and vandalism is kept to a minimum. In addition to these attributes, many housing manufacturers offer exteriors that mimic the styles found in early twentieth century construction. Many manufacturers offer floor plans that are a reasonable facsimile of a bungalow or a workers cottage. This made it possible for project organizers to adhere to Mayor Norquist’s New Urbanist principle of maintaining architectural continuity.

## **The Landscape of Nostalgia**

While architectural continuity is a principle of New Urbanism, design of the new structures served a symbolic purpose as well. In keeping with Mayor Norquist's celebration of the city versus the suburb, planning guidelines ostensibly attempted to reinforce a sense of local character – to allow new owners to “return to the neighborhood that they remembered,” as one WHEDA staff person stated (Interview A 2011). Real Estate developer and philanthropist, Joe Zilber, reminisced about his childhood in this same neighborhood, where his family lived above his parents' store. He was quoted as saying that he hoped that “current residents can enjoy the kind of prosperity families from his era did”. Given his age, these childhood memories were drawn from the 1920's and 1930's, thus glossing over the lack of prosperity that most communities experienced during the Great Depression. (Pabst 2008).

Given the age and original character of the neighborhood, that character would be represented by the duplexes and workers' cottages shown in Figures 3-2 and 3-3 respectively. Structures such as these were the dominant house-types of working-class Milwaukee neighborhoods built from the late-nineteenth century to about 1910. The workers cottage was more prevalent during mid- to late-nineteenth century development, particularly in unskilled worker neighborhoods. The Milwaukee Duplex became the dominant house type by the beginning of the twentieth century. Although Milwaukee had a relatively high rate of homeownership at that time, as the prevalence of duplexes would suggest, the majority of households rented (Hubka & Kenny 2006). The statistics shown in Table 3-1 reaffirm the predominance of rental properties.



**Figure 3-2 Existing Workers Cottage in Study Area (Source: Author)**



**Figure 3-3: Existing Duplex in Study Area (Source: Author)**

In contrast to these typical house forms of the earlier era, new construction sponsored by the Lindsay Heights project emphasizes larger houses. For example, the relatively typical duplex shown in Figure 3-3, which has not undergone recent renovation, can be compared to the new structure shown in Figure 3-4. One can discern several architectural similarities that demonstrate continuity with the existing homes on the street front: a large, covered front porch; wide siding with large trim boards surrounding the windows; and box returns at the ends of the gables. However, despite its architectural similarities, it is a single-family house intended for owner-occupancy. Thus, while similar in mass, it serves as a different form of tenancy and a different level of prosperity.



**Figure 3-4: New Home in Study Area, Source: Author**



**Figure 3-5: New Bungalow in Study Area (Source: Author)**

In a comparable way, the new houses built in bungalow-style symbolically represent a different social status and degree of modernity than do the Milwaukee worker cottages (Figure 3-5). Bungalows would only be found in neighborhoods built after 1910, and in Milwaukee, most were built after 1920. Despite the anachronism displayed by this choice, it is understandable that the bungalow would be selected as an equivalent to the cottage. The bungalow is the “gold standard” of early-twentieth housing in America. The bungalow is widely viewed as one of the first homes to incorporate all of the modern amenities that people expect in a home (Hubka lecture notes 2009). The style suggests the comfortable, modern living of an aspiring middle-class. This type of nostalgia markets the older neighborhoods to those who “remember” a period in which Milwaukee had a more robust economy for industrial workers. Thus, in a nostalgic way – or perhaps a New Urbanist one, they appeal to those who hope to bring in homeowners who can raise property values and “prime the pump” for further development. However this does

not resolve significantly the conditions of poverty for those already living in the neighborhood.

Since 1995, over 160 new homes have been built in the Lindsay Heights area, and over 350 existing buildings have been rehabilitated. These numbers fall significantly short of those lost in the neighborhood since the end of World War II but they stand in as a landscape honoring Milwaukee's past – and the prospect of market-driven development. In the next chapters, I will discuss the financial impact of this redevelopment on the neighborhood and on the city as a whole.

## **Chapter 4: Statistical Analysis of Changes in Lindsay Heights Property Values**

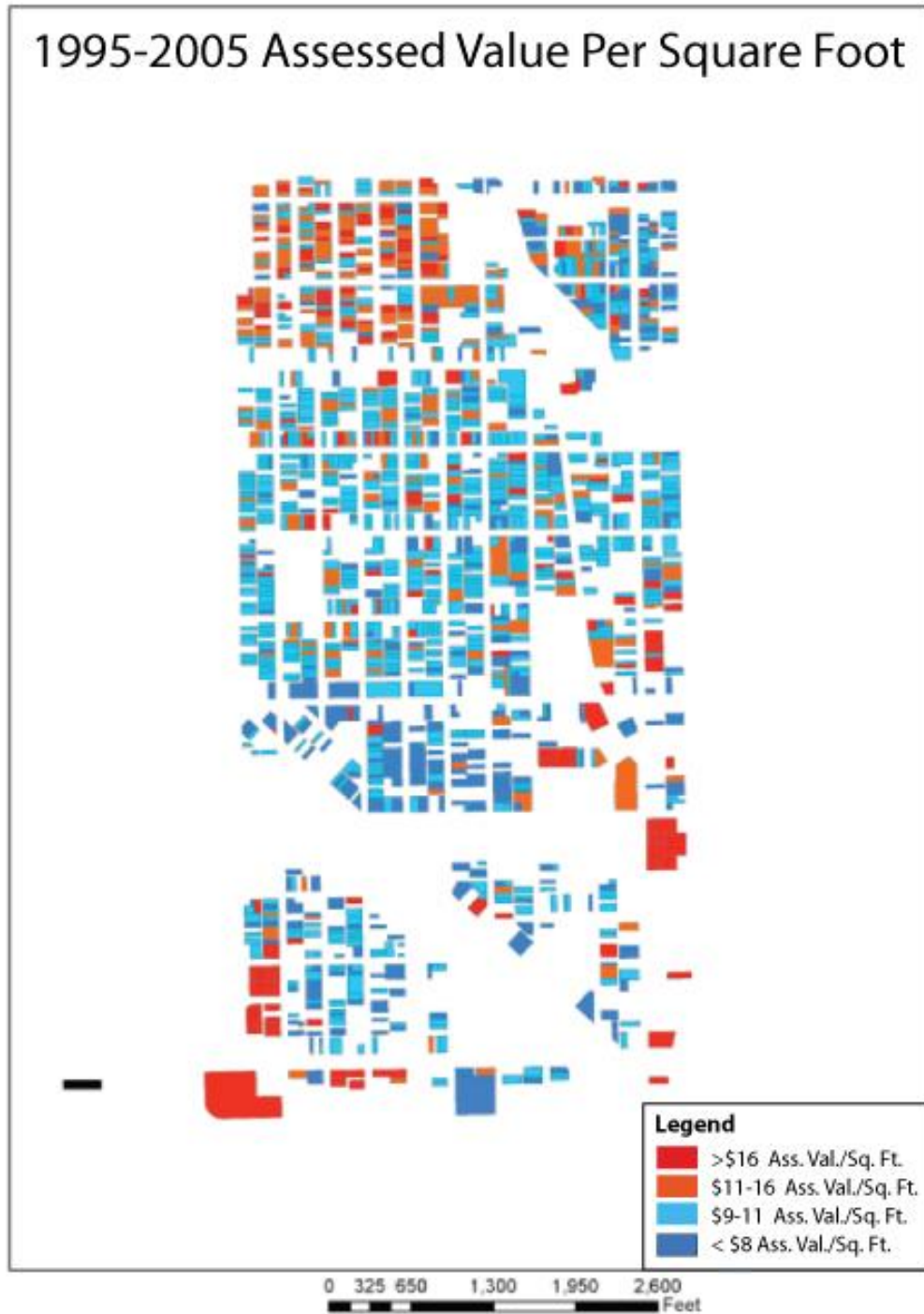
### **Regression Analysis**

This chapter utilizes regression analysis to try to establish the relationships that may exist among different variables pertaining to housing stock in the Lindsay Heights redevelopment area. In particular, I was concerned with home values and how they were clustered, as well as how that clustering may have changed over the course of the redevelopment project. I was also interested in determining which variables were significant to home values and how their significance may have changed over time.

This analysis was designed to analyze the city of Milwaukee's M-PROP data in an effort to understand how the Lindsay Heights Redevelopment Project has influenced residential property values in the neighborhood currently referred to as Lindsay Heights. The City of Milwaukee property data from 1995, 2000 and 2005 for the parcels within the boundaries of Lindsay Heights were acquired from the American Geographical Society Library. In order to focus on residential properties, this data set was manipulated in an effort to remove all non-residential parcels and all parcels without an assessed value or a structure in place on the parcel.

After considering and calculating the different values that were available through the Master Property Files (MPROP) for the City of Milwaukee that could be utilized to perform the calculations necessary I determined that a map of assessed value per square foot should be utilized to perform the statistical calculations. I then calculated for all three data sets (Figure 4-1). Based on the spatial distribution of the map I determined that further analysis of the data was necessary. I performed a basic statistical analysis of the

assessed values, as well as a multiple linear regression analysis using the modified data sets and Getis-Ord  $G_i^*$  on all three data sets.



**Figure 4-1: Lindsay Heights Map Showing Assessed Value Per Square Foot (Source: City of Milwaukee M-PROP Data; Author's Analysis)**

## Results

I performed multiple linear regression analysis on all three data sets using SPSS 18. This analysis was designed to establish the effect of lot area, building area and value per square foot on overall assessed value of the residential parcels in the study area. The regression model for all three data sets was highly significant. For the 1995 data set these three variables produced an  $R^2$  of .839, which means that these three variables explain 83.9% of the variation of total assessed value. The 2000 model had an  $R^2$  of .763 and the 2005 model saw its  $R^2$  value drop to .631. This indicates that as we move forward longitudinally these variables are explaining less and less of the variation. The F-values for 1995, 2000 and 2005 were 3134.645, 1757.617 and 1009.664 respectively. The p-values for the variables for all three data sets were significant at the 5% level. The multicollinearity statistics were not an issue in any of the models as VIF values were well fewer than five (see Appendix B).

One of the more interesting changes in the three models relates to the Beta. In 1995 parcel area was the most significant variable at 0.764; by 2000 it had fallen to 0.569, and by 2005 it was the least significant variable at just 0.149 (Appendix B). I will discuss some possible reasons for this later in the chapter. This shift in Beta, along with considerations for doing more detailed statistical analysis, led me to conclude that value per square foot would be the most equitable value to employ for basic statistical analysis and cluster analysis. Therefore, I calculated basic statistical analysis of value per square foot for all parcels in the study area.

The statistic that may be the most puzzling is the total number of parcels, which dropped from 1810 in 1995 to 1640 in 2000. This would represent a dramatic lack of

infill in the first five years of a project deliberately geared toward infill. This reduction in total parcels was a result of a concentrated effort to remove condemned homes from the study area and to consolidate some parcels, most notably for the Josie Heights Project, for which nearly four city blocks were cleared and consolidated for private development.

The other statistic that is of some significance is the global Moran's *I* for all three data sets. Global Moran's *I* increases from 0.09 in 1995 to 0.37 by 2005, this, coupled with an increasing z-score for all three data sets, indicates that assessed home values per square foot are becoming more clustered over time. The other statistical consideration for these data sets is the frequency distribution. It was positively skewed for all three data sets, showing that the majority of the parcels have an assessed value per square foot of less than \$10.00 (Table 4-1).

**Table 4-1 Assessed Value Per Square Foot: All Parcels**

	<b>Total</b>	<b>Min.</b>	<b>Max.</b>	<b>Mean</b>	<b>St. Dv.</b>	<b>Moran's <i>I</i></b>	<b>z-score</b>	<b>pvalue</b>
<b>1995</b>	<b>1810</b>	<b>\$0.51</b>	<b>\$62.52</b>	<b>\$8.30</b>	<b>5.204</b>	<b>0.09</b>	<b>15.91</b>	<b>0.00</b>
<b>2000</b>	<b>1640</b>	<b>\$0.84</b>	<b>\$64.95</b>	<b>\$13.09</b>	<b>19.88</b>	<b>0.24</b>	<b>40.07</b>	<b>0.00</b>
<b>2005</b>	<b>1769</b>	<b>\$1.20</b>	<b>\$99.98</b>	<b>\$25.24</b>	<b>19.82</b>	<b>0.37</b>	<b>52.69</b>	<b>0.00</b>

(Source: City of Milwaukee MPROP Data; Author's Analysis)

When all parcels are compared to parcels with homes built after 1995, very distinctive trends develop. The data for parcels built after 1995 shows that the minimum assessed value of homes went down dramatically between 2000 and 2005, while the maximum value increased. The former statistic may be the result of a home that is under construction being assessed before it is complete, or it could signify an increase in

foreclosure rates. Again, Global Moran's *I* calculations show an interesting trend. Global Moran's *I* goes down from 0.37 to 0.17 between 2000 and 2005. While this still indicates a high degree of clustering it would seem to support the idea that the new homes being built are less clustered (Table 4-2).

**Table 4-2: Assessed Value Per Square Foot, Homes Built 1995-2005**

	<b>Total</b>	<b>Min.</b>	<b>Max.</b>	<b>Mean</b>	<b>St. Dv.</b>	<b>Moran's <i>I</i></b>	<b>z-score</b>	<b>pvalue</b>
<b>2000</b>	<b>42</b>	<b>\$36.33</b>	<b>\$64.95</b>	<b>\$50.63</b>	<b>8.55</b>	<b>0.37</b>	<b>6.11</b>	<b>0.00</b>
<b>2005</b>	<b>156</b>	<b>\$1.20</b>	<b>\$99.94</b>	<b>\$80.80</b>	<b>14.66</b>	<b>0.17</b>	<b>7.46</b>	<b>0.00</b>

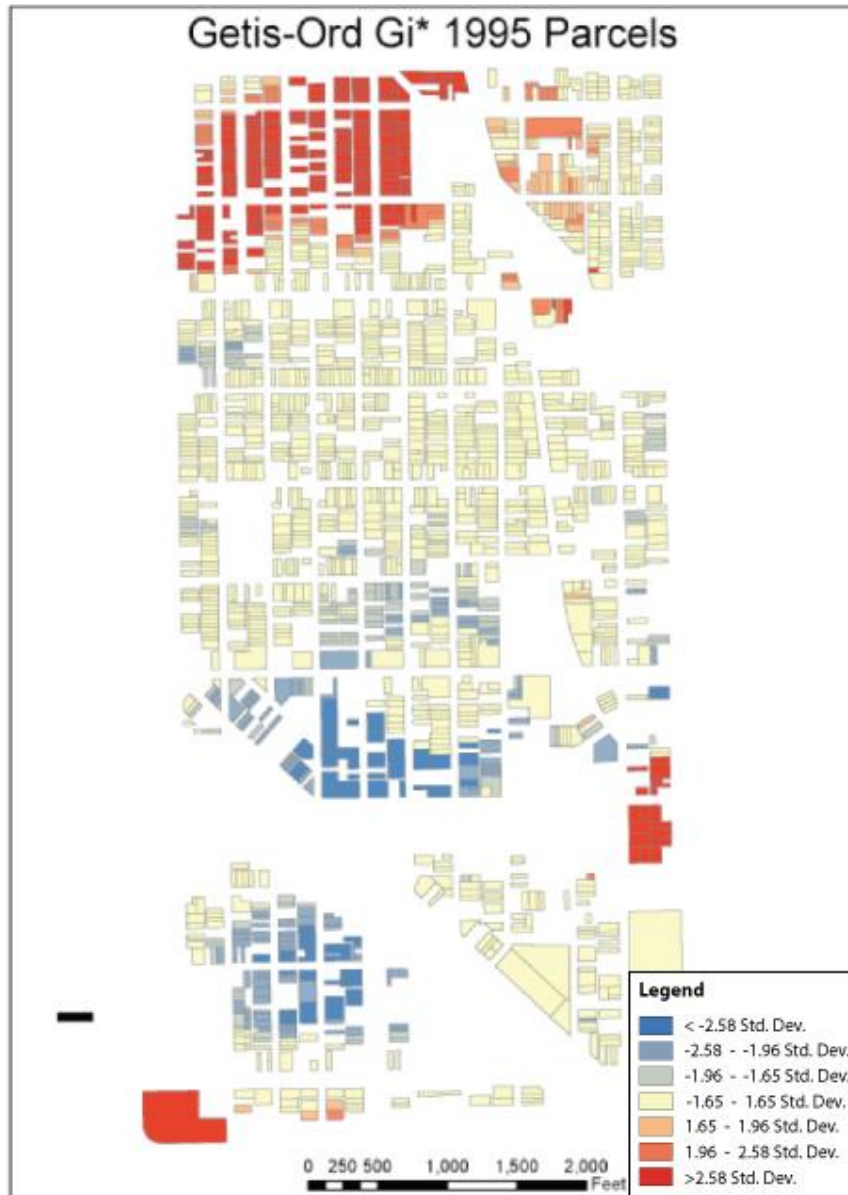
(Source: City of Milwaukee MPROP Data; Author's Analysis)

A calculation of assessed value for the three data sets showed a total assessed value for all residential properties in Lindsay Heights in 1995 of \$33,719,660. By 2000, in spite of there being 170 fewer homes, the value had increased to \$38,756,300. By 2005, with the addition of 156 new homes, the assessed value had jumped to \$86,076,855. This is an increase in assessed value of \$47,320,555. The total value just of the homes built after 1995 amounts to \$23,357,355. The resulting figures indicate that the new homes constructed between 1995 and 2005 had an average assessed value of \$149,727 per home. These numbers indicate that the remaining \$23,963,200 (over half of all increases measured) are the result of increases in the assessed value of the approximately 1600 already existing homes in Lindsay Heights. Considering the rather low increase of \$5,036,640 in overall assessed value between 1995 and 2000 (while considering a net loss of 170 homes), it seems that new home placement within Lindsay

Heights may have had a strong influence on the assessed value of existing properties within the study area.

When analyzing only homes built after 1995 for value per square foot the statistics indicate that the 156 homes built had a minimum value per square foot of \$1.20, a maximum value of \$99.98 and a mean of \$80.80 with a frequency distribution that was quite negatively skewed. These figures would indicate that while there is new development in the study area this new development is providing homes at a price level quite different than what is otherwise available.

Finally, I generated Getis-Ord  $G_i^*$  maps to try to establish where high and low assessed value per square foot homes were clustered. I used a Getis-Ord  $G_i^*$  map generated from the 1995 data set as a baseline to compare how clustering may have changed as a result of the redevelopment project. The 1995 map shows clustering of higher value parcels in the north-west portion of the study area and clustering of lower value parcels in the south-west part of the study area (Figure 4-2). A Getis-Ord  $G_i^*$  map for all residential parcels from the 2005 data set show significant clustering of low value parcels across the northern part of the study area and a clustering of high value parcels across the southern portion of the study area (Figure 4-3). A third Getis-Ord  $G_i^*$  map was generated using 2005 data but with all the parcels that had been built on since 1995 removed. This map was generated to try to display what assessed value per square foot might look like if no redevelopment had taken place. This map clearly shows a cluster of high value parcels in the middle and at the extreme south edge of the study area with concentrations of low value parcels found in the north-west and south-central portions of the study area (Figure 4-4).



**Figure 4-2: Lindsay Heights Map Showing Getis-Ord Gi\* for 1995 Parcels (Source: City of Milwaukee M-PROP Data; Author's Analysis)**

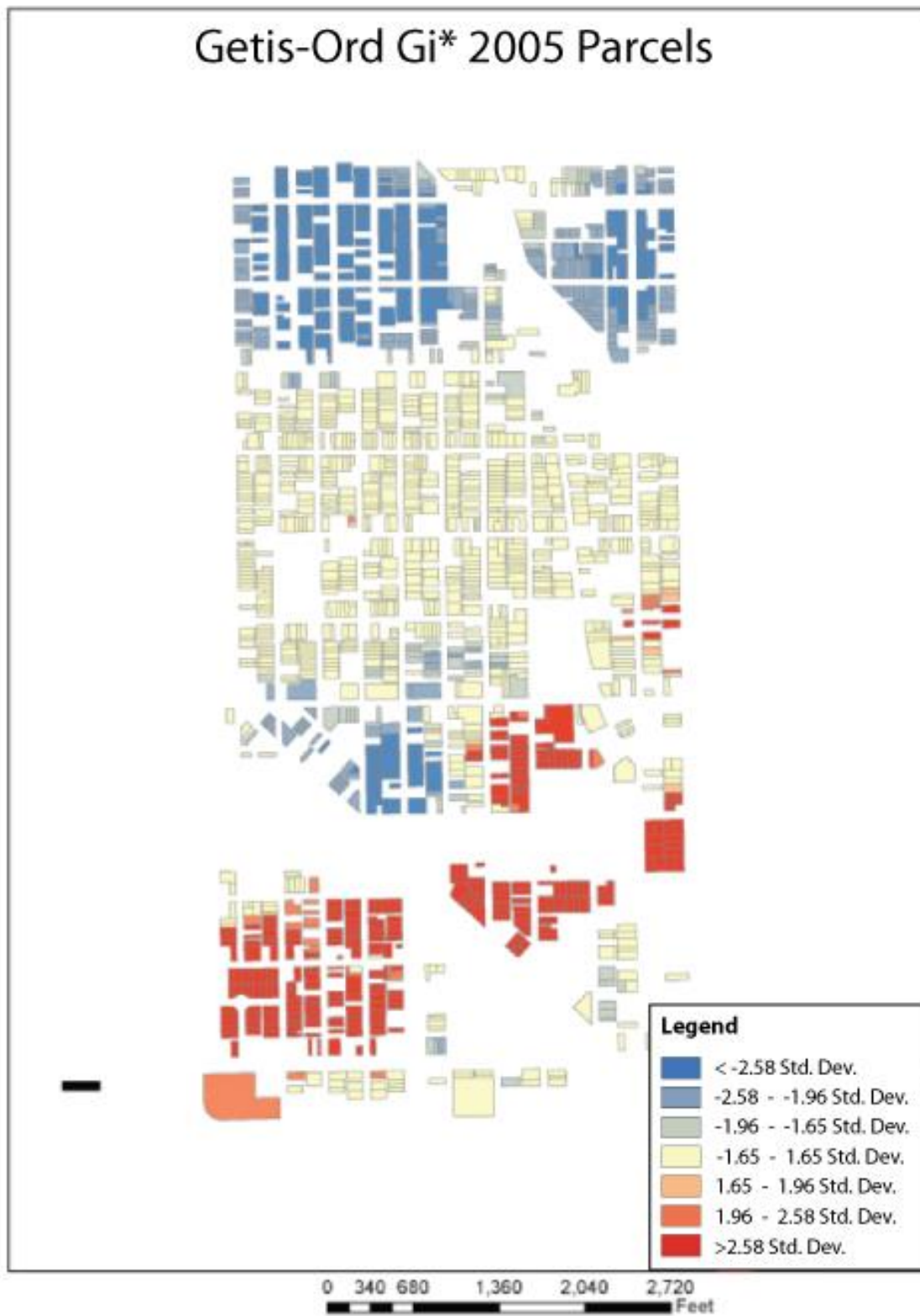


Figure 4-3: Lindsay Heights Map Showing Getis-Ord  $G_i^*$  for All Parcels (Source: City of Milwaukee M-PROP Data; Author's Analysis)

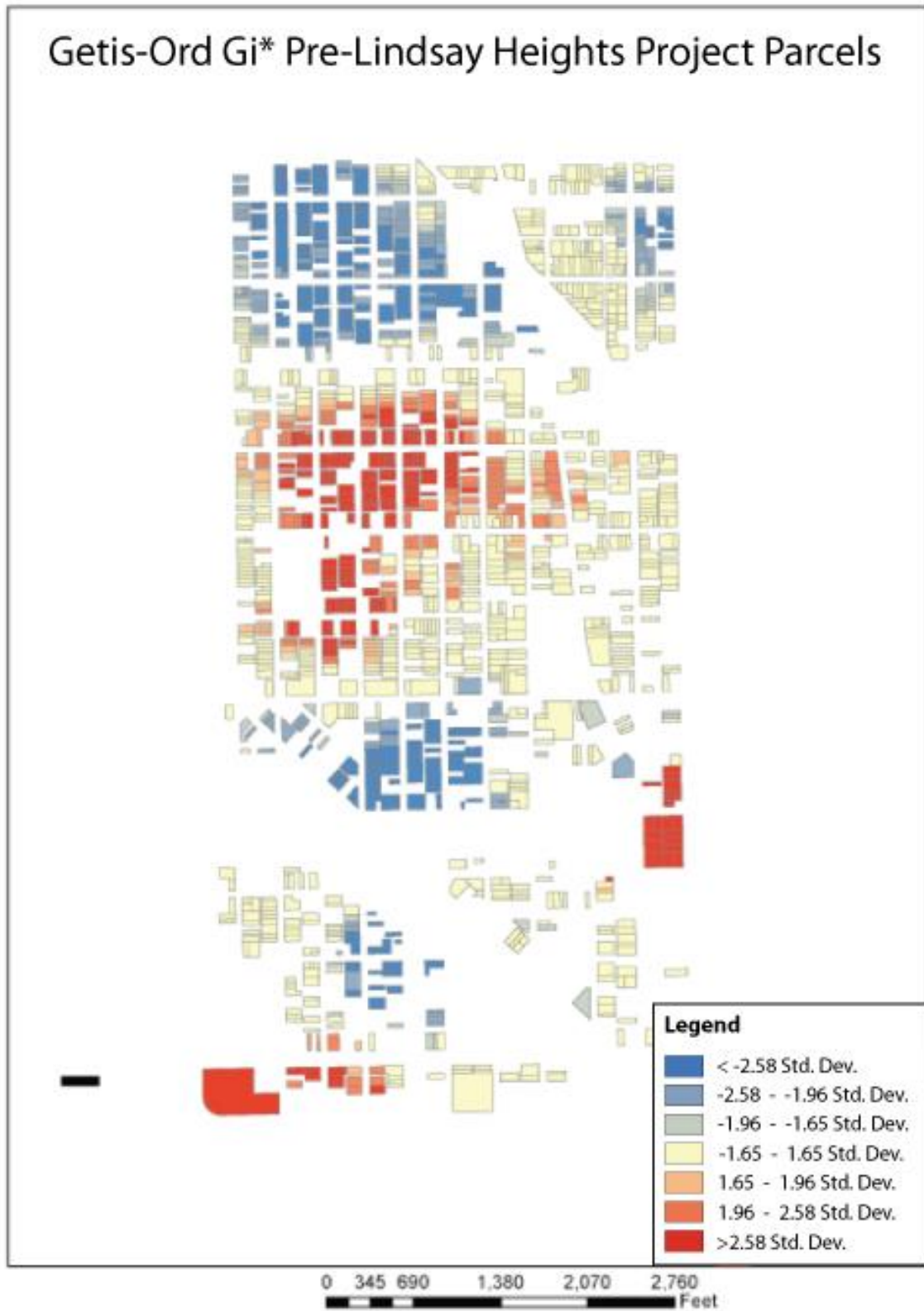


Figure 4-4: Lindsay Heights Map Showing Getis-Ord  $G_i^*$  for 1880-1995 Parcels  
(Source: City of Milwaukee M-PROP Data; Author's Analysis)

## Conclusions

It seems rather clear that the new development that is taking place in Lindsay Heights has had a positive effect for the city of Milwaukee. The new homes have been located on parcels that were already zoned for housing which means that their presence has increased the local tax base significantly. The \$23,357,533 of assessed value for the 156 new homes means that less than 10% of the homes in the study area are currently generating over one quarter of the over-all assessed value of the entire study area (1769 parcels).

The results of the regression analysis appear significant; however, the dramatic shift in Beta is troublesome. This shift may be the result of other factors such as number of bedrooms or number of baths taking on more significance when assessing value. Unfortunately, because these are string variables in the data set they could not be factors in the regression analysis. One likely hypothesis is that the new homes being built in Lindsay Heights, while maintaining a similar square-footage as the existing home stock in the neighborhood, had a much higher assessed value. Therefore, while lot size remained constant, the new homes were displaying a much higher value per square foot when compared to the existing homes. Other factors that may have had an impact on the regression analysis could be inflated property values as the result of the housing bubble (which had not burst yet).

The results of global Moran's  $I$  indicate increased clustering of homes of a similar value over time when all parcels are considered but a decrease when only new homes are considered. Perhaps the most interesting result comes from the Getis-Ord  $G_i^*$  maps. The maps show a clear shift in the location of high assessed value homes since the start of the

redevelopment project. This shift is made all the more clear when compared to Figure 4-1. What is perhaps most interesting is the increase in high value assessments that seem to be located in the area that received the most intense redevelopment. This may be the strongest indicator that current redevelopment is affecting existing home values. This could have positive effects on the neighborhood; however, a dramatic increase could result in the displacement of current residents.

The purpose of this statistical analysis was to try to ascertain, through the data and programs available, if there were indications that the Lindsay Heights Redevelopment Project was affecting property values of existing homes within the study area, and if so, was that effect significant. While the results of the analysis have proved to be informative, there are several areas of this statistical analysis that would benefit from further research. One approach that might generate more accurate results would be to isolate the parcels with new homes on them and create a buffer around those homes. This would allow the researcher to concentrate on the existing homes in the immediate vicinity of new construction. This might allow for a more accurate assessment of how redevelopment is affecting home values in the study area. Another approach would be to isolate homeowners' names from the data set in an effort to confirm whether they are the owner-occupant of the parcel, and determine whether there has been a high turnover rate in the study area. This may give an indication of whether or not displacement is occurring and, if it is, at what rate.

These considerations led me to conclude that a more fine-grained analysis of isolated block fronts would result in a fuller understanding of how, and to what degree, redevelopment has altered the existing neighborhood known as Lindsay Heights.

## **Chapter 5: Lindsay Heights Project Houses in the Neighborhood**

### **Block Level Analysis**

When evaluating the impact of the new construction and renovations associated with the Lindsay Heights project, one must acknowledge that it adds housing improvements of 165 new and 221 renovated units in an area of 2522 units prior to the beginning of its activity (Figure 3-6). When considering a comparison to the number of units in 1940, a time associated with its relatively stable working-class neighborhood of 6283 houses (Figure 3-1), the impact of 386 units hardly corrects for the loss. Keeping in mind its incremental addition to the neighborhood's overall inventory, we might also acknowledge that despite its "scatter site" approach the new homes are not being built in all areas of the neighborhood. Field observation and City of Milwaukee property data have shown a pattern of high redevelopment in the southwest portion of Lindsay Heights, with less redevelopment occurring in the north and northwest portions of the neighborhood. This points to uneven development within the project boundaries, or a limitation to just how "scattered" the infill is. Field research indicates that this is the result of some block groups experiencing much more clustered redevelopment.

Based on the findings from the analysis of the data from the previous chapter, and this pattern of development that at times defies the definition of scattered, I believe that a more fine-grained analysis of the neighborhood is warranted in order to understand the impact of new construction in Lindsay Heights. To perform this analysis I identified four blocks to study: three sample blocks and one control (Figure 5-1). All four blocks consist of the housing stock located on a single city block where the homes face each other and share a common street. These "face front" blocks were selected based on criteria that will

give some insight into how new construction has affected the community. The criteria for establishing the three study blocks relied on visual inspection of the face front blocks to establish blocks that had a mixture of homes (new, pre-existing and refurbished). The control block was chosen for its lack of new or refurbished homes as well as its low number of empty lots. This chapter will provide a quantitative analysis of these blocks to evaluate the affects that the Lindsay Heights Redevelopment Project has had on the community.<sup>1</sup>

Once the study blocks had been established I performed statistical analysis of the properties using MPROP data from the city of Milwaukee. I collected the MPROP data for the study areas for 1995 (the first year of the project), 2000, 2005 and 2010. The primary data consisted of build year, square footage, assessed value, owner-occupancy, and the tenure of the owner of the home. This data should indicate whether the construction of new homes on these blocks has had a positive or negative affect on home values in the community, and to what extent.

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<sup>1</sup> The criteria for establishing the three study blocks relied on visual inspection of the face front blocks to establish blocks that had a mixture of homes (new, pre-existing and refurbished). The control block was chosen for its lack of new or refurbished homes as well as its low number of empty lots. This chapter will provide a quantitative analysis of these blocks to evaluate the affects that the Lindsay Heights Redevelopment Project has had on the community.

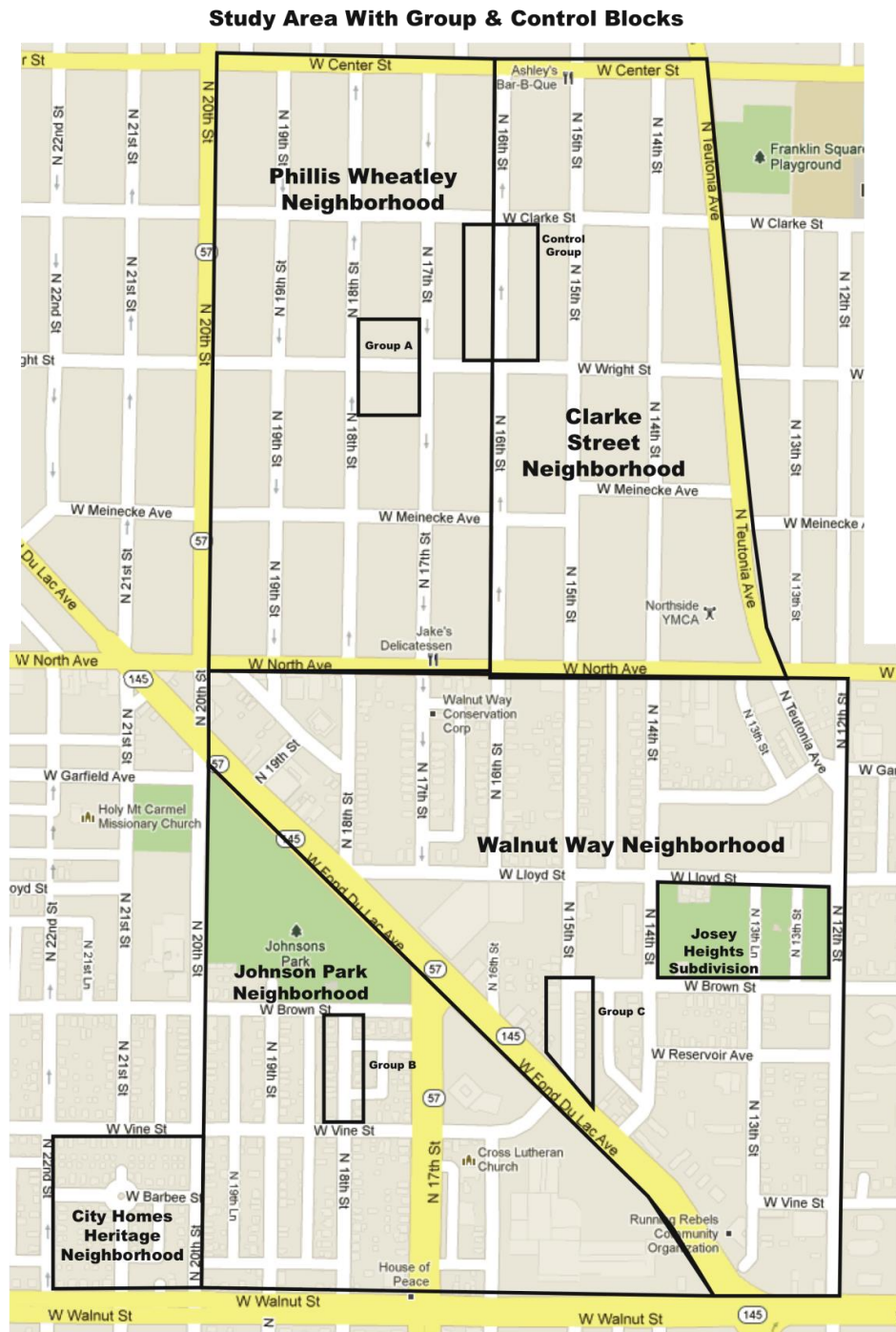


Figure 5-1: Map Showing Sample Block Groups and Control Group (Source: Google Maps)

Group A is located on the 1700 block of W. Wright St. within the Phillis Wheatley Neighborhood. Group B is located on the 1900 block of N. 18<sup>th</sup> St. in the Johnson Park Neighborhood. Group C is located on the 1900 block of N. 15<sup>th</sup> St. in the Walnut Way Neighborhood, and the Control Group is located on the 2500 block of N. 16<sup>th</sup> St., which straddles the Phillis Wheatley neighborhood to the west and the Clarke Street Neighborhood to the east. All these neighborhoods are contained within the Lindsay Heights redevelopment area (Figure 5-1).

### **Assessed Values**

I compared assessed values in the three study areas with the control group to determine whether the construction of new homes affected the values of the existing homes on the block. It is often complicated to apply assessed value data to case studies because they do not exist in a vacuum. Market forces, deterioration, rehabilitation and the sale of the home are just a few of the factors that can impact assessed value. For the purposes of this evaluation it will be assumed that the various complicating factors have had an equal impact on the homes in the study area, and consideration for measurable factors will be noted. Another complicating factor is determining what an increase in assessed value does to neighborhood stability. It can be argued that increases positively affect homeowners by increasing the equity in their homes; however large increases in assessed value often result in large increases in tax assessments, which low-income or fixed-income residents may not be able to afford, and might result in their displacement.

When analyzing the assessed value data for the case study areas there are a few trends that stand out. It is rather easy to categorize the data into two groups, 1995-2000 and 2005-2010. The reason for this is two-fold. First, when evaluating groups A, B and C, 14 of the 16 new homes were constructed after 2000. This creates a rather abrupt line of delineation in the construction record with existing homes residing in the pre-2005 data set and almost all of the new construction happening after 2000. The second, and perhaps more important, trend is the dramatic increase in assessed value for all of the homes, in all four groups, between 2000 and 2005. With the exception of a few increases, between 1995 and 2000 assessed values remained rather constant. However, between 2000 and 2005 the value of the properties in all four groups increased by an average of 263.24%. When comparing the assessed values of all the homes in all four groups, the values are nearly identical in 2005 and 2010.

For group A, the average assessed value for 1995 was \$17,325. In 2000 it increased slightly to \$17,550. In 2005 that average jumped to \$107,683 and by 2010 it had increased to \$107,750. Group B had an average assessed value of \$10,244 in 1995; by 2000 it had increased to \$16,980. In 2005 group B's average had gone up to \$87,806 and by 2010 average values had increased to \$87,912. The average assessed value of group C was \$7,883 in 1995; in 2000 it had more than doubled to \$16,514, primarily due to the construction of a home in 1999 that had an assessed value of over \$50,000. By 2005 the average had leaped to \$83,711 and remained the same in 2010. The control group had an average assessed value of \$25,000 in 1995; by 2000 it had increased to \$38,000. In 2005 the average reached \$87,200 and remained the same in 2010.

When trying to reconcile how such an abrupt leap in assessed value can happen in such a short time period two causes come to mind. The first is the housing bubble, which in 2005 had yet to burst. This variable would be difficult to quantify and should affect all of the homes in the study area fairly similarly. Taking into account city-wide increases in assessed home values during these same years provides, at least, some context for comparison. The second variable is home resale. One of the quickest ways for a home to increase in assessed value is through sale. If a homeowner has owned or lived in a home for a number of years the home's assessed value is often predicated on the price of the home when it was purchased. Therefore, residents with a long tenure in a particular community may have an assessed value for their home that is well below market value. However, if they sell their home assessed value can jump dramatically.

Fortunately, this case study allowed me to make comparisons between homes that had been sold between 2000 and 2005 and those whose owners had remained constant throughout the 15 year analysis. The data indicates that the average increase in value for homes that had been sold between 2000 and 2005 was 265.69%, while the average increase in value for homes with a constant owner throughout the study period was 255.25%. The small difference between homes that changed ownership and those that did not suggests that home sales were not a significant factor in the massive increase in home values between 2000 and 2005.

Average assessed value for the four groups must also be considered to try to establish whether or not new home construction has affected the value of existing homes in the community. In 1995 the assessed values of the homes in all four groups were rather varied, with a maximum of \$17,325 (group A) and a minimum of \$7883 (group C), with

the control group averaging at \$15,180. Over the 15 year study period group A saw an average increase in value of 320%, group B saw an average increase of 255%, group C increased its value by 277%, and the control group recorded an average increase of 199% (Tables 5-1 through 5-4). While all of these increases are rather significant, groups A, B and C obviously saw increases much greater than that of the control group. These numbers seem even more remarkable when you consider that the median home value in the city as a whole increased 49.5% between 2000 and 2005 (Johnson and Derus 2006). While this number is certainly not insignificant, it is far below that of even the control group. This might suggest that even blocks which have had no development may be benefiting from the new construction that has taken place elsewhere in Lindsay Heights. These large increases in assessed value suggest that the neighborhood has improved, that homeowners have increased equity and the city's tax base is expanding. But have these increases displaced existing residents? Has this shift to much higher home values alleviated the existing economic and social issues in the neighborhood?





Table 5-3: Study Group C Assessed Values 1995-2010

	Year	Sq.	Year	New	1995	2000	2005	2010	2000-05	2000-2005
Address	Built	Feet	Rebuilt	Sq.Ft.	Value	\$ Value	\$ Value	\$ Value	\$ Increase	% Increase
1914						N/L				
1916			1999	1252	N/L	50300	128400	128400	78100	155%
1918						N/L	N/L		I/D	I/D
1920			2000	1531			139200	139200	139200	I/D
1922					N/L		N/L		I/D	I/D
1926							N/L		I/D	I/D
1928			2000	1402	N/L		129800	129800	129800	I/D
1930							N/L		I/D	I/D
1932	1890	801			5100	7100	21800	21800	14700	207%
1938	1900	1243			9700	13700	41900	41900	28200	206%
1939	1890	908			7100	10000	30700	30700	20700	207%
1942	1890	738			6300	8900	27500	27500	18600	209%
1947	1890	1056			8700	12100	94600	94600	82500	682%
1959			2003	1363			139500	139500	139500	I/D
1961	1890	1786			10400	13500			I/D	I/D
									Avg. % Incr	278%
# of homes:					6	7	9	9	Using only italicized %	
Min. Value:					5100	7100	21800	21800		
Max. Value:					10400	50300	139500	139500		
Avg. Value:										
Avg. Value of Existing Homes:					7883	16514	83711	83711		
Total Value:					47300	115600	753400	753400		
Red = Same Data as previous study year										
Green = New Data										
N/L = Not Listed										
I/D = Insufficient Public Data For Comparison										



### **Owner-Occupancy Data**

One common measure of neighborhood stability is owner-occupancy. Many people believe that if a neighborhood has a high level of owner-occupants it engenders a sense of community and pride that is lacking in neighborhoods with a high turnover rate or a high number of renters. In 1995 block group A had an owner-occupancy rate of 44.4%, with three of the eight homes being owner-occupied (Table 5-5). By 2000 the percentage had risen to 50%. In spite of the number of homes in group A increasing by six between 2000 and 2010, the percentage of owner-occupants only rose to 66.7%. Block group B has a more complicated narrative due to some inconsistencies in the data as well as a more vigorous sales market. The data indicates that owner-occupancy and tenure were much more volatile in this block group, with only four of the 17 homes retaining their original owner for the entire study period (Table 5-6). However, unlike group A, group B's owner-occupancy rate had reached 83.33% by 2000 and held firm at 82.35% in 2005 and 2010. Block group C consisted of six existing structures in 1995, of which only two were owner-occupied (Table 5-7). By 2000 homes and owner-occupancy had increased by one, raising the percentage of owner-occupied homes in the block group to 42.86%. With the addition of two new homes and three new occupants by 2005, the percentage of owner-occupied homes in group C rose to 66.67% in 2005 and remained constant in 2010. In 1995 the control block had an owner-occupancy rate of 46.67%; by 2000 the rate had fallen slightly to 43.75%. In 2005 the percentage had returned to 46.67%, but by 2010 it had fallen to 40%.

Table 5-5: Group A Owner Occupancy 1995-2010

	Year	Sq.	Year	New	1995	2000	2005	2010
Address	Built	Feet	rebuilt	Sq.Ft.	Owner-Occ	Owner-Occ	Owner-Occ	Owner-Occ
1702	1902	2208			M. Wells-N	M. Wells-N	M. Hill-N	M. Hill-N
1703			2005	1675	City-N	City-N	W. Franklin-Y	W. Franklin-Y
1704								
1705								
1706	1901				City-N			
1709			2001	1456	City-N		M. Gray-Y	M. Gray-Y
1710	1903	2329			K. Haton-Y	K. Haton-Y	E. Harton-Y	E. Harton-Y
1713			2001	1456	City-N	City-N	S. Farmer-Y	S. Farmer-Y
1714	1904	2366			O. Lilly-Y	O. Lilly-Y	City-N	City-N
1715					City-N			
1718			2006	1636	City-N	City-N	S. Tatum-Y	S. Tatum-Y
1719	1901	2687			B. Mitchell-Y	B. Mitchell-Y	B. Mitchell-Y	B. Mitchell-Y
1720					City-N			
1724			2007	1727	City-N		S. Blasini-Y	S. Blasini-Y
1726					City-N			
1727	1893	1994			B. Morgan-N	B. Morgan-N	B. Morgan-N	B. Morgan-N
1730	1912	2482			O. Bailey-N	Killingworth-N	G. Killingworth-N	J. Killingworth-N
1734	1914	2864			L. Estes-Y	L. Estes-Y	W. Estes-N	W. Estes-N
1735			2007	1848			M. Liederbach-Y	M. Liederbach-Y
# of homes:					9	8	12	12
# owner-occ:					4	4	8	8
% owner-occ:					44.4%	50.0%	66.7%	66.7%
Red = Same Data as previous study year								
Green = New Data								
N=Not Owner Occupied								
Y=Owner Occupied								





**Table 5-8: Control Group Owner Occupancy 1995-2010**

	Year	Sq.	Year	New	1995	2000	2005	2010
Address	Built	Feet	Rebuilt	Sq.Ft.	Owner-Occ	Owner-Occ	Owner-Occ	Owner-Occ
2514	1891	2016			P. Cain-N	P. Cain-N	Prep Co-N	Prep Co-N
2515	1890	1716			C	C		
2520	1878	1295			N. McLaurin-Y	N. McLaurin-Y	B. Bryant-Y	B. Bryant-Y
2523	1907	2340			R. Nash-Y	R. Nash-Y	R. Nash-Y	R. Nash-Y
2524	1890	1320			W. Shelton-Y	W. Shelton-Y	Donk Prep	Prep Co.-N
2528	1885	872			F. Kirlow-N	M. Johnson-N	W. Paterson-Y	W. Paterson-Y
2531					C	C	C	C
2535	1907	1956			J. Rudig-N	J. Rudig-N	J. Rudig-N	J. Rudig-N
2538	1900	1975			R. Green-Y	R. Green-Y	R. Green-Y	R. Green-Y
2539					C	C	M. Williams-Y?	
2545					C	C	M. Williams-N	
2546	1903	3074			W. Tucker-N	W. Tucker-N	W. Tucker-N	W. Tucker-N
2547	1900	1575				B. Robinson-Y	C. Robinson-Y	C. Robinson-Y
2550	1889	1610			A. Fox-Y	A. Fox-Y	A. Killebrew-Y	A. Killebrew-Y
2555	1892	1898			Posey-Y	Posey-Y	Aardvark Prep-N	Prep Co.-N
2560	1896	2282			L. Sherrill-N	L. Sherrill-N	N. Galloway-Y	
2561					C	C		
2564	1890	1546			Y. Osborne-Y	Y. Osborne-N	Aardvark Prep-N	Prep Co-N
2570	1883	1474			D. Hooks-N	D. Hooks-N	D. Hooks-N	D. Hooks-N
2578	1890	1405			Boone-N	Boone-N	Boone-N	Boone-N
1606	1903	1770			H. Mallett-N	H. Mallett-N		
# of homes:					15	16	15	15
# owner-occ:					7	7	7	6
% owner-occ:					46.67%	43.75%	46.67%	40.00%
Red = Same Data as previous study year								
Green = New Data								
C = City (Owned)								
N = Not Owner-Occupied								
Y = Owner-Occupied								

This data indicates that block groups A, B and C all either maintained or increased their owner-occupancy rates over the course of the 15 year study, while the control group ultimately had fewer owner-occupants at the end of the study period (Table 5-8). An obvious contributing factor to the increases experienced by block groups A and C is the fact that most of the people that purchased/constructed the new homes on the blocks have maintained their owner-occupied status, while a handful of homes in the control group have gone from private ownership to that of a property management company or a bank. Overall, this data suggests that new construction appears to have a stabilizing impact on owner-occupancy rates in the study area.

### **Tenure**

In addition to owner-occupancy, another stabilizing factor in neighborhoods can be measured by the tenure of the residents in a given community. For example, in block group A, of the eight homes that were built between 1893 and 1914, only three (38%) maintained ownership by the same individual throughout the 15 years of the case study. In group B, of the 13 homes that existed in 1995, only four (31%) maintained consistent ownership over the course of the study period. For group C it was two of six existing homes (33%), while in the control group, of the 17 homes listed, six (35%) maintained consistent ownership. These percentages do not indicate a major difference in tenure between blocks that experienced significant redevelopment and the one that did not.

In Group A the remaining homes have changed hands at some point during the study period. In most cases, the homes changed hands between 2000 and 2005. This

holds true for groups B, C, and the control group. So while tenure is sporadic, it does appear to maintain itself within a decade-long period. The data indicates that even when they do change hands, tenure lasts for at least 10 years.

Because of the burst of the housing bubble one of the most interesting things about the data is that when analyzing the new homes that have been built in block groups A, B, and C, none of them have been sold since they were constructed, with the exception of one home in group C that is now owned by DeutscheBank. Out of the 16 new homes represented in the three block groups, only one is not owned by the original owner.

Given the City of Milwaukee's housing bubble, many homeowners across the county have avoided selling their homes because market value may have dropped. However, the apparently minimal occurrence of foreclosure (on new homes) in these study groups indicates that the individuals or groups that oversaw the financing of this new construction did their job. Given the City of Milwaukee's commitment to the New Urbanist principle of conformity to local architectural styles, questions might be raised regarding to the "fit" of these new homes within the context of the neighborhood. How well do the new Lindsay Heights properties respond to "place" concerns?

### **Architectural Continuity of Size in New Construction**

Two factors are important when it comes to architectural continuity: aesthetic consistency and relative consistency of size. The types of existing structures within Lindsay Heights tended to be Worker's Cottages or duplexes. However, when introducing scattered infill into the project area, single-family homes were the primary objective. Yet twenty-first century home-buyers are apt to want certain amenities that

simply aren't available in the cottages built between 1880 and 1915. New homeowners expect more square footage, open floor plans and different facilities, such as more bathrooms or larger closets or kitchens. Therefore, some sort of compromise had to be managed between the conventional size of the homes in the area and the optimal size of new homes. Cottages were too small; duplexes were too large.

Therefore, it is important to look at the square footage of the new homes that were built in the three study groups and compare it to the square footage of existing homes and the control group homes. The data indicates that in block group A, the new construction of single-family homes was actually below the average size of existing homes. It is noteworthy that many of the existing structures in group A were duplexes, while the new homes were all single-family homes. Group B is somewhat different, as it has the largest variation in square footage for existing homes, ranging from 878 square feet to 2348 square feet. The new construction in this block group was between 1536 and 2086 square feet. This indicates that the new construction stayed within the parameters of existing home stock square footage, however it must be pointed out that, as with most of the new construction in Lindsay Heights, while the mass of the structure was within the parameters of existing home stock their purposes were quite different. Many of the existing homes of that size were duplexes (see Figure 5-2). The new construction in these areas that is of a similar size is primarily single family homes (see Figure 5-3).

Block group C had the smallest average square footage in existing homes; however, the new homes were well within those parameters and tended to attempt to evoke a "modern bungalow" style – but with a square footage that was 500-600 square feet larger than existing "bungalow" cottages.

### **Architectural Continuity of Appearance in New Construction**

As discussed in the previous chapter, Figure 5-3 also demonstrates the ways some new homes have gone beyond the simpler architecture of the older homes, including features that are not so much consistent with the actual simple architecture of the original building period in the area but may reflect a nostalgic or romanticized notion of what old homes in general are supposed to look like. Interestingly, these features, such as such as divided windows, a wrap-around porch, and faux shutters, in some ways reflect architectural patterns more commonly found in rural or small town communities rather than in densely packed urban areas—where a wraparound porch would likely butt against a neighbor’s wall or alley.



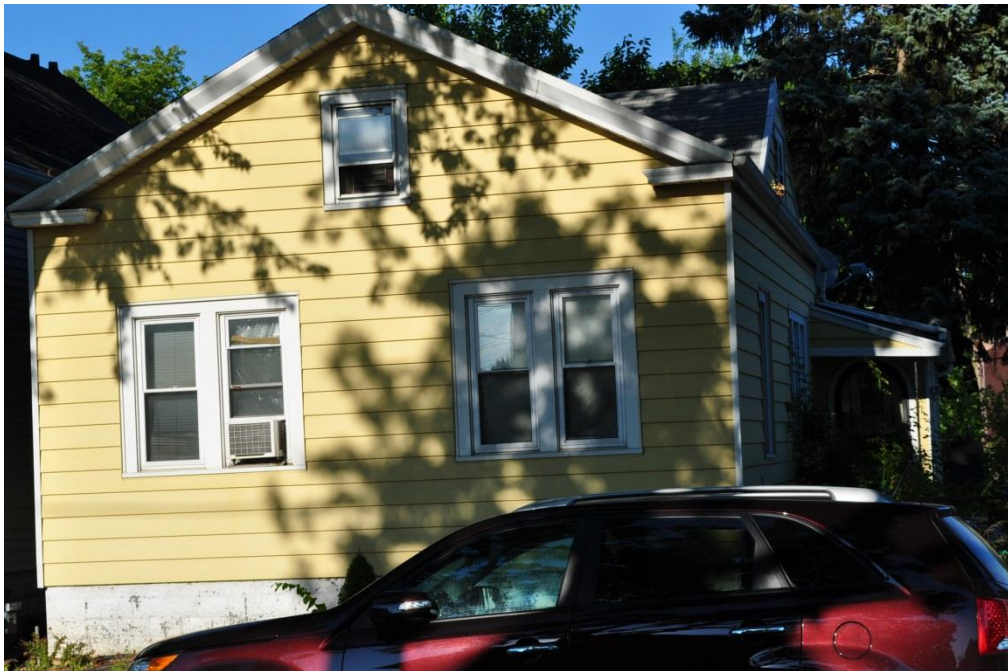
**Figure 5-2: Existing Duplex in Group A Study Area (Source: Author)**



**Figure 5-3: New Home in Group A Study Area (Source: Author)**



**Figure 5-4: New Bungalow in Group C Study Area (Source: Author)**



**Figure 5-5 Existing Worker's Cottage in Group C Study Area (Source: Author)**

Figure 5-4 exemplifies new construction that mimics a traditional one-and-a-half story bungalow with a reasonably steep roofline with dormers, and a full, covered front porch. In contrast, an existing worker's cottage located two doors down (Figure 5-5) shares some of the general architectural attributes of the new construction but is in fact lacking some of the very elements the City of Milwaukee required of new construction – a large, covered front porch, or a steeper pitched roof.

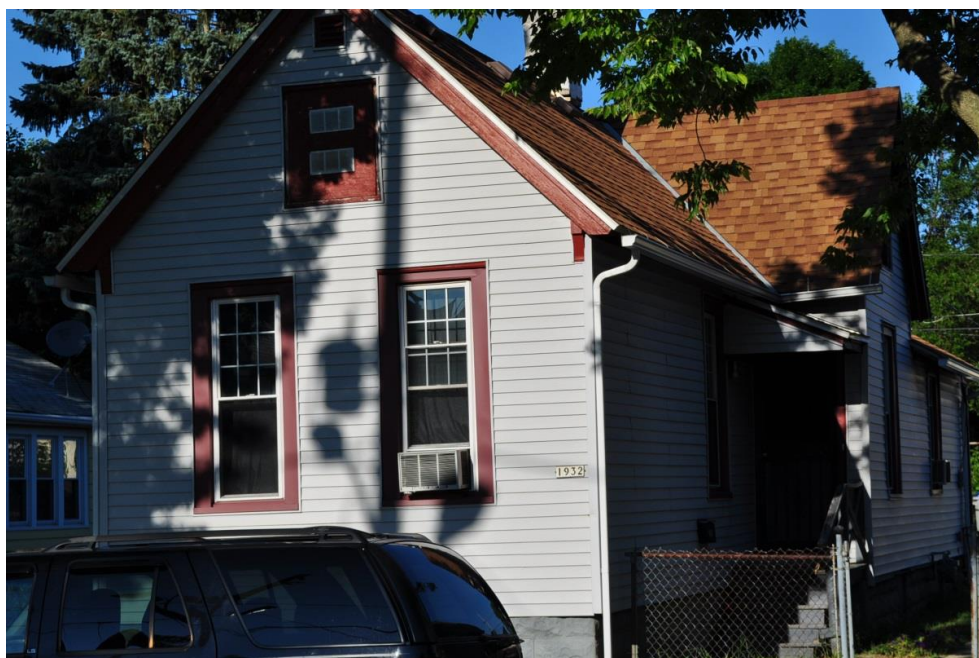
Sometimes, they missed the continuity mark completely (Figure 5-6). However, the fact that this home stands out as an exception does demonstrate the extent to which the City's emphasis on architectural continuity was successful.



**Figure 5-6: New Home in Group C Study Area (Source: Author)**

## Rehabilitation

It is more difficult to track renovations done to existing homes, but visual inspection of these block groups does reveal obvious significant home improvements to certain homes. Block group A has two existing structures that have had rehabilitation. One home (#1718) had vinyl siding installed, a modern roof shingle installed, and a high efficiency furnace. The other structure (#1727) had vinyl siding and a modern roof shingle installed. In group B two existing structures were rehabilitated. One (#1947) received vinyl siding, while another (#1906) received vinyl siding, modern roof shingles, and a high efficiency furnace. For group C, four of the six existing structures had some rehabilitation. #1932 (Figure 5-7) and #1959 received new vinyl siding; #1942 and #1947 received vinyl siding, modern roof shingles, and a high efficiency furnace. In the control group, three homes: #2523 and 2538 both received new vinyl siding, while #2564 received new vinyl siding and a high efficiency furnace.



**Figure 5-7: Existing Worker's Cottage from Group C that Underwent Rehabilitation**  
Source: Author

## **Conclusion**

Based on the analysis of select block groups in the Lindsay Heights redevelopment area, it is clear that the “scattered site” infill was not all that scattered, which indicates uneven development within the project area. Property values for all the parcels that were analyzed displayed dramatic increases when compared to the city of Milwaukee as a whole, especially between 2000 and 2005. However, property values in the control group increased at a significantly lower rate than the other study block groups.

The analysis shows that the project has led to stability within the project area; all of the new homes remain owner-occupied. Groups A, B, and C all showed an increase in occupancy rates during the project, while the control group occupancy rates fell consistently during the years analyzed. In addition to owner-occupancy rates, tenure within all of the study groups was strong; however, it is difficult to determine whether part of that could be due to the real estate bubble bursting, which may have left homeowners unable to sell their homes.

While a decent attempt was made with regard to architectural continuity, it is clear from field observations that often the size of a newly constructed single-family home is similar to that of a pre-existing duplex. In addition, the new “bungalows” were often substantially larger than the worker’s cottages located nearby. So while there is some measure of continuity in the architecture, that continuity was perhaps compromised for the sake of consumer desires.

## Chapter 6: Conclusion

### Overview

Given the neighborhood's poverty statistics in 1994, WHEDA selected Lindsay Heights as the focus of its development efforts and launched a renovation and house construction agenda. According to WHEDA, the primary goals of the Lindsay Heights redevelopment project were to beautify the neighborhood, promote neighborhood stability and pride, create scattered infill, spur investment, increase the Milwaukee tax base, and create a more mixed-income community (WHEDA 2009). These initiatives were also designed to promote owner-occupancy of the newly constructed homes and to inspire existing homeowners to make further improvements to their homes and neighborhood as a whole.

As the previous chapters indicate, the project does seem to have had some measurable success in these goals. Property values did go up disproportionately; the tax base increased; and 165 vacant sites were filled. By introducing new construction to neighborhoods whose existing housing stock was built mostly around 1900, developers virtually guaranteed that the neighborhoods where these new homes were built would be mixed-income, due to the drastic differences in home value between new and existing homes. The increase in tax base stemming from new homes, therefore, was probably at least somewhat predictable; however, the increase in tax base from neighboring homes was less of a sure thing. It seems clear, based on the findings from Chapter 5, that the new housing stock increased the value of existing homes.

## **New Urbanist Goals**

The redevelopment project also appears to have honored several of the principles of New Urbanism, such as the emphasis on reinforcing the architectural and historical flavor of the area. A few other principles in particular are worth noting in connection with the data collected here. Principle Four of the New Urbanism charter promotes infill development to help curtail urban sprawl (Grimshaw 2000). Infill of urban areas can certainly help to reduce sprawl, but it also has other benefits. Infill is an environmentally sound practice. Because it utilizes land that has already been given over to development, it can save arable land or green space at the periphery of an urban area. If this infill results in mixed use neighborhoods it can reduce commuting between city and suburbs, thereby reducing strains on the environment, infrastructure, and help to lessen the effects of spatial mismatch. Infill also has economic benefits, such as increased tax base and potential investment in the community by small businesses, which can bring both jobs and retail outlets. Breaking the cycle of disinvestment in urban areas and curtailing sprawl are but a few of the tenants at the core of New Urbanist ideals (Robbins 2004).

Principle Thirteen of the charter calls for neighborhoods to contain a broad range of housing types at various price levels. By providing different housing options it is believed that neighborhoods will be more diverse, both socially and economically. Ideally this diversity would not just be represented by mixed income but also by people of different cultures and ages coming together to form a community. The wide range of home values demonstrated in this study at least demonstrates a degree of mixed *wealth*, which likely—at this level of home price—indicates a mix of incomes.

The ideal of branding and community pride is also evident in the Lindsay Heights project – even if it was dependent on a narrative of the market, and market-driven development defining success (Pabst 2008). As faulty as that narrative has proven to be in the recent past, with the real estate market bubble’s burst, the very act of naming this part of the city creates an opportunity for residents to feel membership and ownership, and ideally, pride. A number of recent initiatives such as community gardens and community associations (albeit separate from the WHEDA public/private partnership) both demonstrate and promote increased enthusiasm among residents for their neighborhood. The Zilber Neighborhood Initiative has even created a map of the neighborhood that, with its cartoon icons, resembles the maps for tourist attractions or theme parks and highlights such distinctive neighborhood establishments such as “Coffee Makes You Black” and “Heart of the Neighborhood” (Figure 6-1).

The market-driven construction that was praised when launching the Zilber Neighborhood Initiative failed to take off with the recent stagnation of the real estate market. Now, however, that there are signs of some recovery. Will the activity resume? The Josey Heights subdivision is being promoted without any hint of its recent stagnation – and notice of the “opportunity” of purchasing a new home is posted on the district alderman’s web site. As indicated at that site, Alderman Hines notes that the promise is:

This project could result in an estimated \$10 million in additional tax base to the neighborhood. There is a demand in the central city for market-driven housing at all prices and income ranges, and Josey Heights will build on the success of the Lindsay Heights homes and provide more economic stability for the area.  
(Hines 2006)

Neighborhood residents acknowledge the challenges to their neighborhood in terms of the health of the real estate market. The Lindsay Heights “Quality of Life Plan” notes a

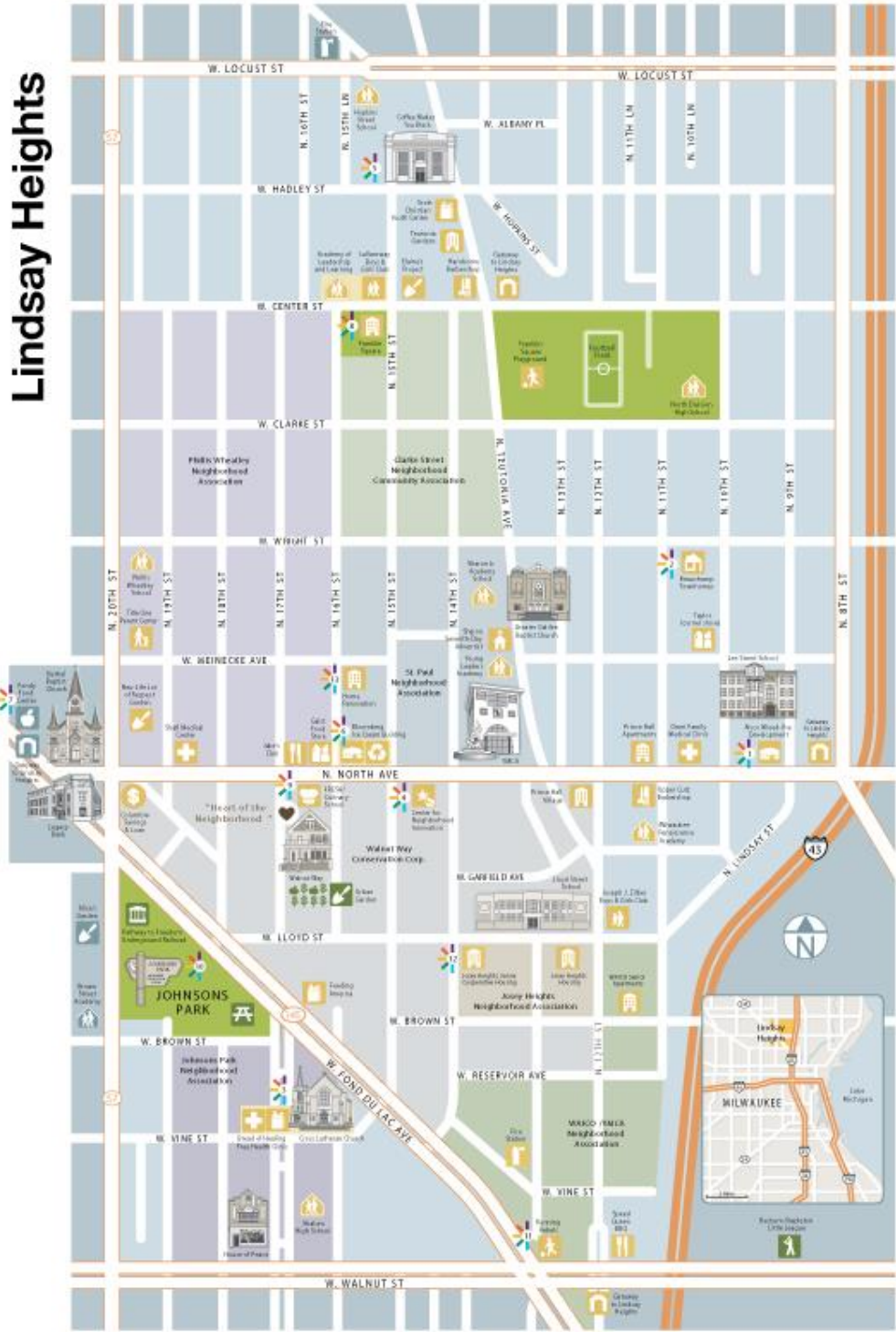


Figure 6-1: Zilber Neighborhood Initiative Map of Lindsay Heights (Source: znimilwaukee.org)

six percent foreclosure rate for the neighborhood in 2008 as compared to a two percent rate for the country as a whole (Zilber 2013). The entrepreneurial tone of the city, WHEDA, and even – at times – the neighborhood, reflects the contemporary form of governance. Being hesitant to engage in undue cynicism, the positive tone associated with any form of boosterism and/or promotion does not guarantee success but may be required for success in reviving a flagging local economy.

### **Sustainability**

Manufactured housing seems to be a good solution for scattered site infill for the reasons described in previous chapters, but it also has a down side. Historically, manufactured housing has had lower rates of appreciation than site-built housing depending on how it is titled and where it is located. Moreover, housing construction is one of the last industries that are truly local. While it is true that the material to construct site-built homes is often shipped in from great distances, the assembly of those materials is typically done on site by skilled or semi-skilled workers who are often either from the city where they are working or from somewhere nearby. This type of home construction has been a critical part of many local economies and is often considered an important indicator of economic well-being. Manufactured housing can strip localities of this flow of capital. Not only are the homes built elsewhere, but the specialized equipment and techniques required to assemble them often means that the assembly is done by non-locals as well. In this sense, competition for resources to quickly create affordable infill housing can result in a short-term win for some home-owners but a long-term drawback to the larger economic health of a city.

### **Addressing the Underlying Problems that Caused the Neighborhood's Decline**

Measuring the success of the redevelopment project in terms of its own stated goals can make it easy to overlook important outcomes that the project never set out to achieve in the first place. While it was a study on *poverty* that sparked the project, virtually no aspect of the redevelopment project has directly addressed the root causes of that poverty. A different plan might have focused on job or job-training programs, on improvements to schools or affordable daycare, or on attracting commercial ventures that might provide jobs to which these residents, according to New Urbanist principles, could walk. While an increase in home equity can be a tremendous positive for some homeowners (provided they can afford increased property taxes), the poorest residents are more likely to be renters. WHEDA's emphasis on beautifying the neighborhood might not just mask the poverty behind the facades, but actually displace the impoverished, moving the problem around and making it harder to track, rather than solving it.

Despite the general American emphasis on the importance of home-ownership and self-reliance, as Ghose has noted (2005), building homes is not a panacea. In Lindsay Heights, the new homes, with their much higher assessed values, may have the effect of skewing the demographics so that the census tracts do not *look* so impoverished. The changes in census tracts in 2010 will also make it more difficult to track the economic health of area residents, because Lindsay Heights is now spread out over nine census tracts, and not a single one of them contains a significant portion of Lindsay Heights.

## Conclusion

I have attempted to show how the redevelopment of Milwaukee's Lindsay Heights neighborhood is the result of a particular form of neoliberalism that manifests itself through slightly nuanced neoliberal processes such as quasi-public-private partnerships as well as specific branding of the city that embraces working class values and New Urbanist development philosophies. The branding of the city as a "genuine American city" and the promotion of New Urbanist ideology allowed city leaders to trade on Milwaukee's working class heritage to create a sense of place that promoted hard work and perseverance over government handouts. That the public-private partnership launched by WHEDA addressed the needs of a low-income neighborhood at least went beyond the prevalent form of entrepreneurial governance that had promoted the Downtown's redevelopment as a means of bringing the middle-class back into the city as consumers or residents (Kenny & Zimmerman 2003).

There is still much to be done in order to better understand how Milwaukee's neoliberal policies are shaping the urban environment in general and the Lindsay Heights redevelopment project in particular. Having a better understanding of who is moving to Lindsay Heights may provide further insight into how policy is shaping the city. Is the call of New Urbanism really enticing suburbanites back to the city? How do these new residents feel about their new environment? How do the city of Milwaukee and WHEDA perceive the success of the project? Answers to these questions may provide better insight about where the redevelopment project is headed in the future.

It would appear that the entrepreneurial role of the city in the Lindsay Heights redevelopment project is quite different from traditional roles the city often takes.

WHEDA, along with some local residents of Lindsay Heights, deserve a great deal of credit for the success of the project. Part of that success appears to be the result of WHEDA stepping outside of its traditional roles as in overseer of mortgage lending and becoming more involved in the entrepreneurial aspects of development.

There are also other issues remaining that should be addressed. The Lindsay Heights redevelopment project represents a winner in the battle for funds, but Lindsay Heights represents only a small portion of the economically depressed communities in Milwaukee who did not win. And while the numbers indicate that the Lindsay Heights redevelopment project has been a success, there are still questions about whether or not these successes have addressed the underlying initial problem identified by Fannie Mae back in 1994.

What is clear is that given the correct economic situation, redevelopment projects like Lindsay Heights can succeed. What remains to be established is whether or not these types of projects can bring lasting change to a community and address the socio-economic problems that put such neighborhoods and their residents into such precarious positions in the first place.

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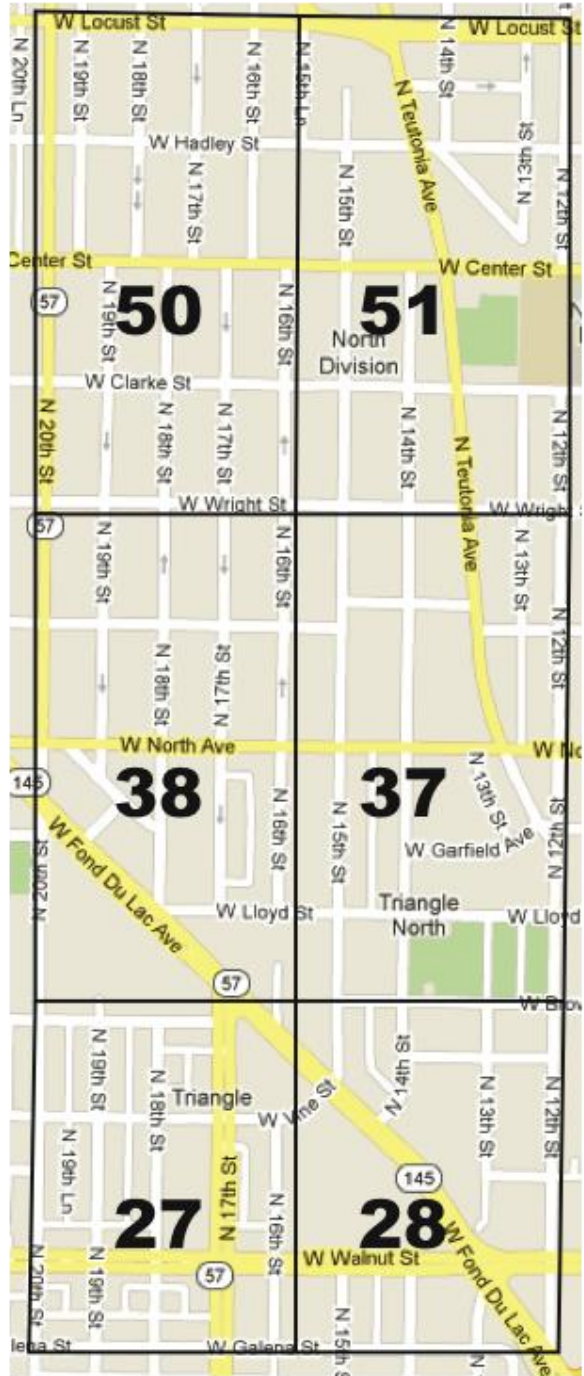
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APPENDIX A

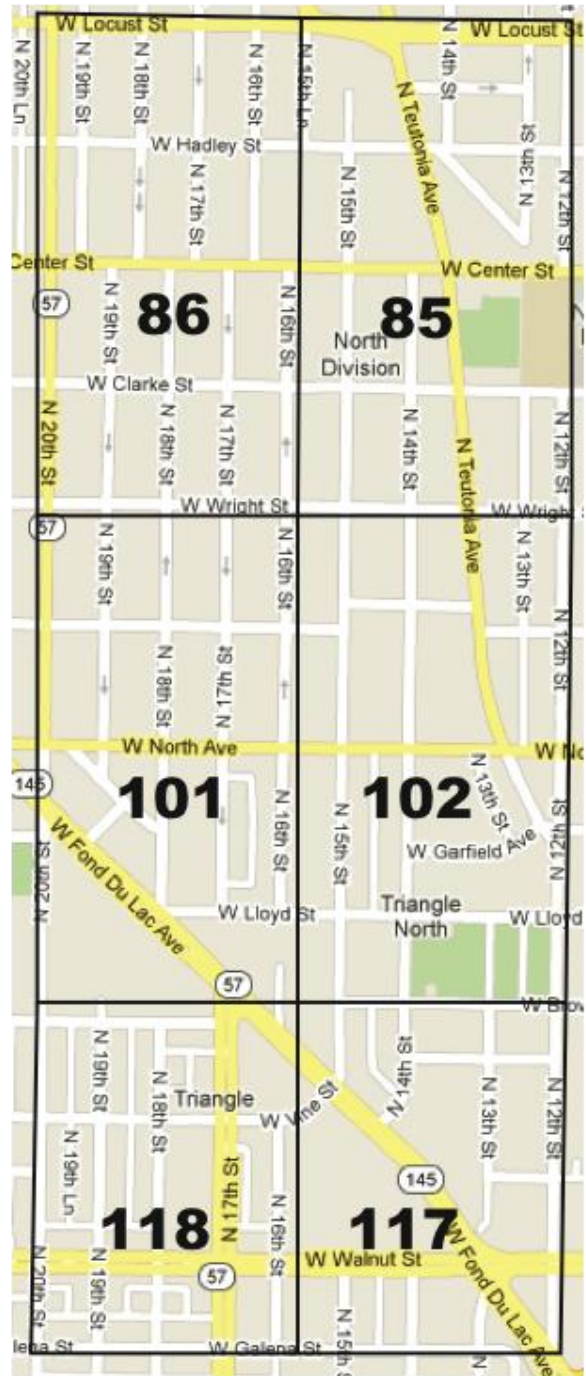
**Lindsay Heights  
Census Tract Map  
1940-1960**



Map courtesy of Google Maps

Figure A-1: Lindsay Heights Census Tract Map 1940-1960

### Lindsay Heights Census Tract Map 1970-2000



Map courtesy of Google Maps

Figure A-2: Lindsay Heights Census Tract Map 1970-2000

**Table A-1: 1940 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts**</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	3186	3353	4560	3609	3676	3828	22212	
White	2454	2571	3406	2766	2971	3089	17257	
Black	0	0	1	0	0	0	1	
White Foreign Born	730	781	1153	843	705	739	4951	
Other	2	1	0		0	0	3	
Median Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
% High School Graduates	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
% Below Poverty Line	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Housing</b>								
Total Stock	903	992	1245	984	1061	1098	6283	
Owner Occupied	229	185	307	289	361	348	1719	
Black								
White								
Rental	653	720	923	676	681	734	4387	
Black								
White								
Vacant Lots	21	37	15	19	18	16	126	
Median Home Value \$	\$3,032	\$2,671	\$3,376	\$3,274	\$3,504	\$3,483	\$3,223	\$4,084
							(avg. of medians)	

\* Census tract numbers changed in 1970. The number after the slash indicates the new number starting in 1970.

**Table A-2: 1950 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts*</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	3135	3158	4380	3604	3425	3585	21287	
White	2680	2618	3531	3004	2972	3102	17907	
Black	23	102	81	2	2	17	227	
White Foreign Born	431	428	766	592	449	460	3126	
Other	1	10	2	6	2	6	27	
Median Income \$	3324	2888	3180	3256	3731	3455	3305.67	3340
% High School Graduates	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
% Below Poverty Line	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Housing</b>								
Total Stock	919	945	1275	1097	1108	1102	6446	
Owner Occupied	310	266	410	360	447	438	2231	
Black	3	9	10	0	0	5	27	
White	307	257	400	360	447	433	2204	
Rental	603	700	867	727	635	646	4178	
Black	0	17	8	2	0	1	28	
White	603	683	859	725	635	645	4150	
Vacant Lots	11	5	16	12	26	24	94	
Median Home Value \$	\$6,529	\$6,316	\$6,917	N/A	\$8,563	\$8,102	\$7,285	\$11,086
							(avg. of medians)	

**Table A-3: 1960 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts*</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	3066	2960	4234	3569	3503	3305	20637	
White	1093	646	898	1249	1584	1063	6533	
Black	1912	2308	3326	2344	1893	2211	13994	
Foreign Born	0	0	0	0	0	0	0	
Other	69	6	10	54	26	31	196	
Median Income \$	4972	4477	4694	5516	5968	5385	5168.67	5694
% High School Graduates	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
% Below Poverty Line	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
<b>Housing</b>								
Total Stock	827	914	1157	1010	1055	963	5926	
Owner Occupied	226	184	312	289	401	367	1779	
Black	78	87	170	133	133	176	777	
White	148	97	142	156	268	191	1002	
Rental	567	649	792	670	592	547	3817	
Black	374	487	629	401	335	363	2589	
White	193	162	163	269	257	184	1228	
Vacant Lots	34	81	130	51	62	49	407	
Median Home Value	\$8,500	\$8,300	\$8,200	\$11,400	\$8,600	\$9,200	\$9,033	\$15,100
							(avg. of medians)	

**Table A-4: 1970 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	2028	1390	2599	2319	3495	2863	14694	
White	204	85	96	102	234	139	860	
Black	1812	1294	2497	2212	3257	2685	13757	
Foreign Born								
Other	12	11	6	5	4	39	77	
Median Income \$	\$5,952	\$5,179	\$3,619	\$5,408	\$8,100	\$7,136	\$5,899	\$10,262
							(avg. of means)	
% High School Graduates	25.7	22.2	16.3	23.4	30.1	25.6	23.88	49.2
							(avg. of means)	
% Below Poverty Line	29.2	38.4	46.4	32.7	24.1	25.6	32.73	8.1
<b>Housing</b>								
Total Stock	616	423	785	749	1065	895	4533	
Owner Occupied	122	77	149	160	324	272	1104	
Black	79	50	130	131	267	231	888	
White	43	22	19	29	57	41	211	
Rental	437	307	577	511	654	561	3047	
Black	397	291	551	481	611	531	2862	
White	40	16	26	30	43	30	185	
Vacant Lots	58	48	66	85	109	86	452	
Median Home Value \$	\$6,400	\$6,500	\$7,700	\$8,300	\$8,700	\$8,900	\$7,750	\$18,200
							(avg. of means)	

**Table A-5: 1980 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	1179	604	1648	1648	2733	2246	10058	
White	(White population did not meet the 400-person threshold to be counted by census.)							
Black	1086	577	1602	1603	2660	2182	9710	
Foreign Born								
Other								
Non-Black	93	27	46	45	73	64	348	
Median Income \$	\$7,102	\$7,292	\$8,052	\$9,384	\$9,614	\$8,904	\$8,391	\$16,028
							(avg. of means)	
% High School Graduates	27.6	46.6	28.3	42.4	37.7	34.6	36.2	63.6
							(avg. of means)	
% Below Poverty Line	28	48.6	37.5	37.7	39	30.5	36.88	11.2
							(avg. of means)	
<b>Housing</b>								
Total Stock	373	228	605	552	886	832	3476	
Owner Occupied	76	39	104	147	266	238	870	
Black	64	37	99	134	251	222	807	
White	12	2	5	13	15	16	63	
Rental	242	158	414	335	513	512	2174	
Black	230	149	401	325	508	502	2115	
White	12	9	13	10	5	10	59	
Vacant Lots	44	29	84	65	102	77	401	
Median Home Value \$	\$11,100	\$15,000	\$14,400	\$17,400	\$17,700	\$16,100	\$15,283	\$45,500
							(avg. of means)	

**Table A-6: 1990 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	1039	504	1355	1440	2395	1906	8639	
White	(White population did not meet the 400-person threshold to be counted by census.)							
Black	993	499	1330	1411	2342	1873	8448	
Foreign Born								
Other								
Non-Black	46	5	25	29	53	33	191	
Median Income \$	\$13,417	\$9,392	\$9,709	\$12,306	\$12,041	\$9,607	\$11,079	\$32,359
							(avg. of means)	
% High School Graduates	43	46.8	42	35	38.6	50.7	42.68	79.7
							(avg. of means)	
% Below Poverty Line	54.2	57.9	59.9	61.1	48	49.2	55.05	11.5
							(avg. of means)	
<b>Housing</b>								
Total Stock	270	174	420	397	652	609	2522	
Owner Occupied	83	26	90	107	181	185	672	
Black								
White								
Rental	187	148	330	290	471	424	1850	
Black								
White								
Vacant Lots						N/A		
Median Home Value \$	\$23,800	\$17,900	\$21,100	\$25,000	\$23,300	\$23,700	\$22,467	\$76,600
							(avg. of means)	

**Table A-7: 2000 Census Tract Data for Area that Becomes Lindsay Heights**

<b>Census Tracts</b>	27/118	28/117	37/102	38/101	50/86	51/85	LH Consolidated	City of Milwaukee
<b>Population Total</b>	639	436	880	1158	1651	1590	6354	
White	24	7	15	36	20	61	163	
Black	552	396	842	1072	1608	1474	5944	
Foreign Born								
Other								
Non-Black	46	25	1	14	2	18	106	
Median Income \$	\$8,667	\$1,071	\$6,251	\$2,478	\$4,073	\$7,361	\$4,984	\$16,028
							(avg. of means)	
% High School Graduates	18.9	30.7	25.7	39.3	29.9	37.6	30.35	63.6
							(avg. of means)	
% Below Poverty Line	17.2	40.7	46.7	36.8	46.4	46.4	39.03	11.2
							(avg. of means)	
<b>Housing</b>								
Total Stock	242	151	406	327	590	586	2302	
Owner Occupied	91	24	72	90	161	170	608	
Black	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
White	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Rental	242	158	414	335	513	512	2174	
Black	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
White	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Vacant Lots	39	7	78	54	82	71	331	
Median Home Value \$	\$48,200	\$65,000	\$19,400	\$53,800	\$31,000	\$23,600	\$40,167	\$45,500
							(avg. of means)	

## APPENDIX B

### 1995 parcels

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Value_SQFT, bldgarea_1, area <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: catotal\_1

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.916 <sup>a</sup>	.839	.839	2.04814065E4

a. Predictors: (Constant), Value\_SQFT, bldgarea\_1, area

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.945E12	3	1.315E12	3134.645	.000 <sup>a</sup>
	Residual	7.576E11	1806	4.195E8		
	Total	4.702E12	1809			

a. Predictors: (Constant), Value\_SQFT, bldgarea\_1, area

b. Dependent Variable: catotal\_1

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	1	(Constant)	-21829.077			996.353	
	area	4.719	.089	.764	53.120	.000	.431 2.321
	bldgarea_1	2.675	.237	.158	11.287	.000	.454 2.200
	Value_SQFT	1176.234	98.069	.120	11.994	.000	.890 1.124

a. Dependent Variable: catotal\_1

Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	area	bldgarea_1	Value_SQFT
1	1	2.925	1.000	.02	.03	.02	.02
	2	.730	2.001	.07	.11	.10	.10
	3	.233	3.540	.17	.47	.40	.17
	4	.112	5.116	.74	.40	.48	.71

a. Dependent Variable: catotal\_1

**2000 Parcels****Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	Value_SQFT, area, bldgarea <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: catotal

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874 <sup>a</sup>	.763	.763	1.61987838E4

a. Predictors: (Constant), Value\_SQFT, area, bldgarea

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.384E12	3	4.612E11	1757.617	.000 <sup>a</sup>
	Residual	4.293E11	1636	2.624E8		
	Total	1.813E12	1639			

a. Predictors: (Constant), Value\_SQFT, area, bldgarea

b. Dependent Variable: catotal

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-21697.632	855.736		-25.356	.000		
	area	3.246	.090	.569	36.058	.000	.581	1.722
	bldgarea	4.066	.253	.255	16.097	.000	.578	1.729
	Value_SQFT	1609.522	49.504	.410	32.513	.000	.910	1.099

a. Dependent Variable: catotal

Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	area	bldgarea	Value_SQFT
1	1	3.078	1.000	.02	.03	.02	.02
	2	.564	2.337	.04	.11	.13	.24
	3	.239	3.589	.20	.61	.26	.12
	4	.120	5.072	.74	.26	.58	.62
	—						

a. Dependent Variable: catotal

**2005 parcels****Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	ave_sqft, area, bldgarea <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: catotal

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.795 <sup>a</sup>	.631	.631	29692.012

a. Predictors: (Constant), ave\_sqft, area, bldgarea

ANOVA<sup>b</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.670E12	3	8.901E11	1009.664	.000 <sup>a</sup>
	Residual	1.559E12	1768	8.816E8		
	Total	4.229E12	1771			

a. Predictors: (Constant), ave\_sqft, area, bldgarea

b. Dependent Variable: catotal

Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-9583.553	1274.162		-7.521	.000		
	area	.892	.138	.149	6.480	.000	.395	2.529
	bldgarea	4.068	.321	.293	12.667	.000	.390	2.564
	ave_sqft	1741.591	36.584	.707	47.605	.000	.946	1.057

a. Dependent Variable: catotal

Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	area	bldgarea	ave_sqft
1	1	2.789	1.000	.03	.03	.02	.03
	2	.860	1.801	.06	.06	.09	.16
	3	.212	3.625	.67	.24	.08	.48
	4	.139	4.474	.25	.67	.81	.33

a. Dependent Variable: catotal