

# WELCOME HOME


A Policy Briefing Book for Housing  
Opportunity in St. Louis County

February 2023



Center for Social  
Development

BROWN SCHOOL AT WASHINGTON UNIVERSITY

A photograph of three young girls enjoying a ride on a residential street. In the foreground, a girl with long brown hair is riding a blue and black scooter. To her left, another girl in a pink shirt is riding a white bicycle. In the background, a third girl in a white shirt is also riding a scooter. The street is paved, and there are houses and trees in the background under a bright sky.

“We shall not cease from exploration,  
and the end of all our exploring will  
be to arrive where we started and  
know the place for the first time.”  
—T. S. Eliot

The policies in this book were presented at the **Colloquium on Inclusive Housing Policy for the St. Louis Region** in the Brown School at Washington University.

The event was organized by the Center for Social Development in partnership with Women’s Voices Raised for Social Justice and the Alliance for Interracial Dignity.



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Women's Voices  
*Raised for Social Justice*



Alliance  
for  
Interracial  
Dignity



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CSD Research Summary No. 23-07

# WELCOME HOME

## A Policy Briefing Book for Housing Opportunity in St. Louis County

Edited by Molly W. Metzger

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Washington University in St. Louis

# Looking Back, Looking Forward

Molly W. Metzger

“Equality of opportunity” is a beautiful American ideal. Opportunities for education and meaningful work, opportunities to build a home, a community, and intergenerational wealth: These opportunities should not be a function of our identities, or our ancestors’ identities, or where we were born. There should be no “bad schools” and no wrong side of the tracks. In the words of the Ferguson Commission, we should all have the “opportunity to thrive.”

The history of racist policies in the United States—including policies in the St. Louis region—stands in stark relief to this American ideal. The through line of racism includes 19th century policies of slavery and genocidal “[Indian Removal](#),” 20th century policies of [redlining and restrictive covenants](#), and 21st century policies of [school funding](#) and [racist policing](#). These are just a few of the many government policies and practices that have generated the profound wealth inequality we continue to see in the United States today, an inequality mapped onto patterns of segregation. This is a history of violence of numerous forms.

Many white Americans would rather avoid this history. The Ferguson Uprising for Michael Brown, the 2020 uprisings for George Floyd, and ensuing public discussions have held a mirror to the faces of white people. [Many of us would rather look away](#).

A braver and prouder approach is the honest acknowledgment of the ongoing legacy of historical and contemporary racism, an acknowledgment of the ways in which we (white people) have benefited—and perhaps also an exploration of some ways in which we have been harmed.

Acknowledgment of racism does not need to lead to self-loathing for white people. It can provide the basis for a new kind of pride, replacing a pride that was lost when we overwhelmingly erased our ethnic identities and started to believe that we were “white.” But that pride must be earned.

Change can and should come in many forms. The purpose of this briefing book is to provide some ideas for policy change, specifically in the realm of housing and specifically in the majority-white, inner-ring suburbs of St. Louis. Of course,

solutions to our housing problems must occur on all levels of government, and thankfully there are numerous, active coalitions in this policy space. To name just a few, at the local level, we have [Action St. Louis](#), [Homes for All St. Louis](#), and the [St. Louis Equal Housing and Community Reinvestment Coalition](#); at the state level, [Empower Missouri](#); and at the national level, the [National Low Income Housing Coalition](#) and the [National Community Reinvestment Coalition](#). I urge your support for any and all of these groups!

The policy briefs compiled here build upon the important work being done by those organizations and reflect solutions that might be implemented specifically in Missouri municipalities like Clayton, Kirkwood, Maplewood, Richmond Heights, Rock Hill, Shrewsbury, and Webster Groves; indeed, some of these ideas are already being put into motion in some of these places. This collection of short and accessible products was written by masters of social work students at Washington University’s Brown School. In the fall of 2022, these students took a social policy course taught by me in partnership with Webster Groves Mayor Laura Arnold, Webster Groves’ [Alliance for Interracial Dignity](#), and [Women’s Voices Raised for Social Justice](#). In December 2022, the students [presented these ideas](#) to a group of elected officials and other community leaders.

This briefing book is intended to serve as a resource for further learning for all of us. Our hope is that the recommendations included here are feasible and that the accomplishment of these goals creates new housing opportunities while also helping set the stage for greater progress.

# Racially Restrictive Covenants: A Story of Segregation, Disinvestment, and Lingering Implications

Fadya Al Hammam, Janeka Haden, Livi Logan-Wood, & Joseph Roeder

## What Is a Racially Restrictive Covenant?

Restrictive covenants are legally binding agreements that white people placed into property deeds and other legal documents to ban non-white people from living in certain neighborhoods. Those targeted by racial covenants include Black and Brown people, as well as people who were once commonly seen as non-white, such as Jewish, Italian, and Polish people.

## Racially Restrictive Covenants Today

### *Embedded in the Deed*

Language was added to property deeds by sellers before enforcement of the practice was outlawed in 1948. In St. Louis, racially restrictive covenants often exist at a neighborhood scale.

### *Discharging Covenants*

Property owners may reject the language of the racist covenant by adding a statement to their property title. It does not erase the covenant from property records.

### *Legal Implications*

Racially restrictive covenants have no legal standing after the 1948 Supreme Court *Shelley v. Kraemer* ruling. To discharge a covenant, property owners must enlist legal help, often for a fee.

### *More Than 100,000*

More than 100,000 racially restricted covenants still exist in deeds to properties across St. Louis City and County. However, they are most prevalent in the county, with 80% of properties built before 1950 having one.

## Addressing Racially Restrictive Covenants Is Crucial to Creating Equity

Avenues for justice include but are not limited to addressing racially restrictive covenants.

Here are a few of the many ways for communities to address the covenants:

- Establish historical land markers that commemorate historically Black neighborhoods.
- Create community land trusts, with subsidies from city budgets.
- Post acknowledgment statements on city/municipality websites.
- Revoke fees associated with eliminating racial language in deeds.
- Discharge covenants and insert pro-fair housing language.
- Discard documents with racial language after they have been properly digitized, and support such efforts with legislation.

## Why This Matters

There is no question that the existence of racially restrictive covenants has played a significant role in reinforcing segregation, stifling economic opportunity, and perpetuating harm for Black and Brown families in St. Louis for generations. Thoughtful, just steps to untie the knot of exclusionary practices should be a shared responsibility among communities and stakeholders. As we work toward a more equitable society, reconciliation and acknowledgment of past injustices should be paramount.



## Resources

[80% of St. Louis County homes built by 1950 have racial covenants, researcher finds](#), Corinne Ruff, St. Louis Public Radio

[Confronting Racial Covenants: How They Segregated Monroe County and What to Do About Them](#), City Roots & Yale Environmental Protection Clinic

[Just Deeds](#)

[Racially Restrictive Covenants](#), Metropolitan St. Louis Equal Housing & Opportunity Council

# Zoning: Issues and Reform

Olivia Borland, Casey Kohlstruk, & Lindsay Owens

Zoning, at its core, is a tool used to divide land into different development areas. These areas have different purposes, such as residential, commercial, or industrial development. Zoning was originally developed to protect [public health](#), keeping homes away from hazardous conditions present in industrial areas. The practice has since evolved to protect property rights, excluding certain residents from living in specific neighborhoods. This problem was made worse when exclusionary zoning practices began to propagate in response to the end of federal redlining. Zoning offered a legal loophole to segregate neighborhoods, and the effects are still seen today.

Much exclusionary zoning concerns the permitted level of density for an area. Large portions of land are zoned only for low-density housing, which consists of single-family homes on large plots of land. Closer to city centers, there are high-density housing options, which are multistory, multifamily units such as apartment buildings. Middle-density housing, which includes both smaller single-family homes and multifamily duplexes or townhomes, are becoming less common. Termed “[the missing middle](#),” this type of housing is not being built because the units are not as lucrative for developers. Thus, affordable middle-density housing is becoming harder to find, and zoning plays a significant role.

## Compounding Effects of Building Codes

Restrictive building codes substantially impede the provision of affordable housing. In residential areas, the codes include strict rules around different aspects of the structure and surrounding areas. These rules can increase the cost of the home, preventing marginalized groups from becoming homeowners. Taking the form of requirements concerning parking spaces or height limits on structures, the rules require more land to build on and raise the cost of development. The code enhancements can be incredibly costly, adding up to an [additional 23%](#) of a home’s cost. This prevents many families

from buying homes and disincentivizes developers from building modest homes.

Developers building fewer homes has created a strain on the housing supply. In St. Louis, the demand for housing is higher than the current [available supply](#). The mismatch drives up the cost of housing because it is seen as a finite resource. This issue has contributed to residential segregation for marginalized groups of people, who find themselves forced out of certain neighborhoods due to the rising costs created by zoning and building codes. Although the practice of zoning has created a substantial amount of harm to St. Louis County communities, it also offers a solution to its own consequences.

## Using Zoning Reform to Aid Accessible Housing Efforts

[Upzoning](#) has become an increasingly discussed tool to make progress on problems created by zoning. Upzoning methods can vary but essentially involve adjusting a city’s zoning codes to allow for increased density. This can be done by changing the classification of an area to allow for denser housing, reducing minimum lot-size restrictions, and other policies. The hope is that, by allowing for more dense development, more housing can be built, adding to the supply and reducing costs.

### *Upzoning in Suburban Areas*

There is no one-size-fits-all approach to reforming zoning codes. What works in denser city cores may not transfer to a suburban context. Because many suburban towns are primarily made up of low-density, single-family residential housing, it may not make sense to make a 180-degree pivot to high-density, multifamily housing.

“Missing middle” housing, which is meant to accommodate multiple units of housing at the scale of single-family homes, can fit seamlessly into suburban areas. The addition of duplexes, fourplexes, cottage courts, and other diverse housing op-

tions into a suburban housing stock provides varying housing options at various price points that are more affordable than the traditional single-family home.

Another emerging solution is to reform zoning codes to allow for [accessory dwelling units](#): independent residential units located on the same lots as single-family homes. The units can be attached to the home, such as above a garage or in a basement, or detached from the home as a separate structure. Similar to missing middle housing, accessory dwelling units add density to an area while providing a more affordable option.

### ***Mitigating Unintended Consequences Through Protective Policies***

Although a powerful tool, upzoning can come with [unintended consequences](#) if not carefully planned. Upzoning can increase the potential housing stock but can also heat up the housing market. Resulting price increases may reduce the affordability of new development and displace current residents. Therefore, adding protective policies and ordinances is a key component when reforming zoning codes.

## **Protective Policies**

### ***Property Tax Relief***

New housing development projects can lead to an increase in property values of surrounding homes and properties, raising property taxes and displacing residents from their neighborhoods. Property-tax relief policies offer a solution by exempting or limiting the yearly increase in property tax. For example, the [St. Louis Real Estate Tax Assistance Fund](#), managed by the St. Louis Tax Relief Coalition, leverages philanthropic resources to provide property tax assistance to households in the City of St. Louis. Funds of this sort can be utilized to combat rising property values created by upzoning.

### ***Inclusionary Zoning Ordinances***

[Inclusionary zoning ordinances](#) are housing policies that aim to make a percentage of new housing units available to low- and moderate- income households. Seen as a market-based strategy to increase the stock of affordable housing and encourage mixed-income communities, the ordinances often grant developers incentives in the form of density bonuses, zoning variances, and/or permits that decrease construction costs. Inclusionary zoning ordinances can be voluntary or mandatory for developers. The ordinances can offer several benefits. For example, they can mitigate displacement of low-income households, increase the supply of affordable housing, and meet fair housing obligations.

### ***Racial Equity Analysis***

[Racial equity analysis](#), another protective policy, follows a logic similar to that of environmental impact statements, which are generated when policy requires that development proposals detail significant environmental impacts. These statements are used to promote informed decision-making among lawmakers when they consider proposed development projects. Similarly, racial equity analyses are conducted

when policy requires that proposed housing projects and developments determine the potential impacts of proposed development on racial groups. In addition to considering how the costs and benefits of proposed projects are distributed across racial and ethnic groups, the analyses assess the risk of displacement and how the project would relate to current residential-segregation patterns. Overall, racial equity analyses could increase transparency concerning the impacts of proposed projects on marginalized groups and could ultimately inform the decision-making by lawmakers on the approval of those projects.



# Advancing Racial Equity Through Community Land Trusts

Amal Alzhrani, Brittany Kiefer, Da-yup Kim, & Gabby Eissner

## What Are Community Land Trusts?

A product of the Civil Rights Movement, community land trusts (CLTs) are nonprofit organizations that preserve affordable housing in perpetuity and ensure community-driven initiative in decision-making. The organizations are governed by community leaders, neighborhood residents, and program participants, ensuring that community stakeholders have shared power over investments in affordable housing. Under a CLT model, people are able to purchase a home that sits on land owned by the trust. The purchase price is much more affordable because the homeowner buys only the house, not the land.

## What Are the Benefits of CLTs?

CLTs offer several benefits. They preserve affordable housing in rapidly gentrifying neighborhoods, offer a pathway to homeownership, provide housing security and stability, and create resident-informed and directed processes. The trusts also treat land as a collective, social asset, rather than as a private, economic resource.

## Strategies to Promote Racial Equity With CLTs

CLTs can be effective vehicles for promoting racial equity. We offer three strategies for advancing this goal.

First, CLTs can promote racial equity by ensuring Black representation on their boards of directors. The boards of CLTs should adequately represent the community and prioritize people who have been historically displaced.

Second, CLTs can promote racial equity by affirmatively targeting Black families through strategic and intentional marketing. Information on CLTs should be made accessible through community-centered sources.

Third, CLTs can promote racial equity by using a home-resale formula that guarantees wealth accumulation. The home resale

formula for CLT-owned homes should balance the opportunity for the homeowner—that is, selling to accrue wealth—while also making sure that the home remains affordable for the community.

## Spotlight: Columbia, Missouri

The Columbia Community Land Trust of Columbia, Missouri, illustrates several of the points made here. At \$750 per month, mortgage payments under the trust are more affordable than the rents charged for many properties in the area. Home buyers through the trust receive a deep subsidy, as well as home buyer education, credit counseling, and loan underwriting. All of these services help to mitigate the risk of foreclosure. They also help to ensure that homes can be passed on generation after generation, creating the opportunity for intergenerational wealth.

Because of the history of racist housing policies in the United States, households of color transfer less housing-based wealth to their heirs. CLTs provide an opportunity to narrow the racial wealth gap. In Columbia, the average CLT buyer will build \$25,000 in equity over their first 10 years of owning their home, and compared with the population of homeowners overall, these CLT buyers are more likely to be people of color.



## Resources

Columbia Community Land Trust

Community Land Trusts, Grounded Solutions Network

The Growth of the Global CLT Movement, Part 1: CLTs in Mississippi—A New Take on Economic Revitalization, Rio on Watch

Interrupting Inequality Through Community Land Trusts, Jakob Kendall Schneider, Mary Clare Lennon, & Susan Saegert, *Housing Policy Debate*

“Real Power is in the Land”: Community Land Trusts—Past, Present and Future, Julia Duranti-Martínez, Local Initiatives Support Corporation

# Linkage Fees: A Vehicle for Financing Affordable Housing

Lillian Murphy, Stanford Cooper, & Russell Beckham

The ultimate goal of a [linkage fee](#) (sometimes called an impact fee) is to maximize the positive impact of upcoming real-estate developments on a community. What distinguishes linkage fees from other policy interventions mentioned in this briefing is their ability to fund public services. Linkage fees offer an opportunity to benefit the local economy by enabling a jurisdiction to raise resources for [affordable housing stock](#). This policy recommendation, if implemented within St. Louis County communities such as Webster Groves, Clayton, and Richmond Heights, would be leveraged to generate and supplement funding for equitable residential-housing development.

## Why Linkage Fees?

Affordable housing is often replaced by developments that are significantly more expensive. Linkage fees are taxes or fees to combat the negative externalities of these new real-estate developments.

In addition, linkage fees are a vehicle by which new developments [contribute to affordable housing funds](#). This is done by requiring developers to pay the fee if they plan on building in specified areas.

Finally, linkage fees are used to help fund essential government functions, and no government function is more important than providing an inclusive environment via affordable housing.

## Recommendations

### *Conduct a Nexus Study*

A nexus study, per the [Grounded Solutions Network](#), “examines the effect of commercial or residential market-rate development on the need for affordable housing in a given housing market and establishes the maximum supportable fee charged to developers.” Used to gauge the impact a linkage fee policy may have in generating revenue for public services, a nexus study

could be conducted at the municipal level or by a consortium of municipalities.

### *Engage the Community*

An essential component of policymaking, community engagement offers a path to public support for affordable housing initiatives in general and linkage-fee policies in particular.

- By hosting town halls and forums, jurisdictions can inform residents about linkage fees and best practices in affordable housing production, garnering support for such initiatives.
- By presenting results from nexus studies, impact reports, fiscal notes, and cost estimates for policy implementation, jurisdictions can generate resident input that could be incorporated into the policy.

### *Decide on a Formula*

Implement a linkage-fee policy based on a specific formula. We note three options among many:

- Establish a formula based on the square footage of the new development.
- Establish a formula based on the fees assessed on a per-unit basis.
- Establish a formula based on a percentage of the sale price (for owner-occupied residential developments).

In closing, the process of crafting linkage fees is undoubtedly complex. Thankfully, technical support may be available from the Grounded Solutions Network or similar organizations. We encourage municipal leaders to explore these potential partnerships toward the goal of developing new revenue sources for the fundamental human need of housing.



### **About the Center for Social Development**

The Center for Social Development is a hub for implementing and testing applied social innovations that broaden well-being for individuals, families and communities. We incubate ideas that can be scaled to reach millions, and we create and test innovations for social and economic development. CSD also trains emerging scholars and practitioners in the effective conduct of engaged social-science research.

### **The Inclusive Housing initiative at CSD**

How can policies build a more equitable and inclusive society? How can communities engage collectively to implement an anti-segregation agenda? The Inclusive Housing initiative advances evidence and collaborations to address these challenges.

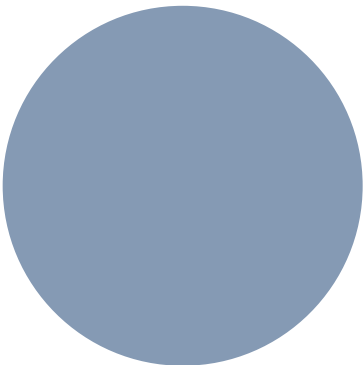
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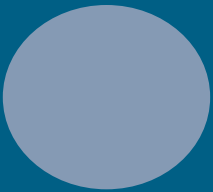
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