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The cumulative effect of Israel's flagship urban renewal policy on neighborhood diversity

Moshe Shamai, Ravit Hananel*

Urban Renewal Laboratory, Department of Public Policy, School of Social and Policy Studies, Gerson H Gordon Faculty of Social Sciences, Tel-Aviv University, Tel-Aviv, Israel

1. Introduction

Urban renewal is an outcome of the rapid urbanization of the world's population (van Leeuwen, 2010), a process that has been accompanied by challenges that include poverty, sickness, and social inequalities. Whereas cities are generally perceived as dynamic systems in which social needs, technologies, and lifestyles constantly evolve (Alfasi et al., 2019; Cozzolino, 2018), urban areas that have difficulty in adapting to these changes tend to lose their appeal, deteriorate, and generate challenging urban problems (Alfasi et al., 2019; Cozzolino, 2019; Roberts et al., 2000).

Urban renewal is referred to most often as a planning strategy for addressing the ramifications of the deterioration of such areas, with the aim of revitalizing them and rehabilitating their residents (Tallon, 2013). The concept has changed over time from slum clearance to plans including attempts at social rehabilitation and to joint ventures of the public and private sectors (Carmon, 1999; Couch et al., 2011; Fainstein and Fainstein, 2013; Harvey, 1989). Urban renewal is often criticized for not operating necessarily for the benefit of the public and for sometimes promoting social wrongs in order to stimulate growth and competitiveness, which benefit private sector entities and local government (Margalit and Alfasi, 2016; Moore, 2009). The attempts in some countries to make amends by adopting urban renewal policies that promote social cohesion highlight urban diversity as the leading means toward this end (Goetz, 2010; Hyra, 2012; Jun and Jeong, 2018; Kleinhans, 2004; Musterd and Ostendorf, 2008).

Urban diversity is a theoretical framework that emerged from criticism of the previous, modernist, planning approach of zoning, which was based on the development of designated areas of different land uses and functions and which resulted in segregation and concentrations of poverty (Fainstein, 2005; Talen, 2012). In contrast, urban diversity emphasizes the importance of heterogeneity for successful urbanism and consequently for good, vital, and just cities (Fainstein, 2010; Haramati and Hananel, 2016; Talen, 2012). Its proponents argue that by promoting social, land-use, and housing mixes, cities can foster economic growth (Florida, 2002; Jacobs, 1961) and tolerance (Sandercock, 1998; Stanley, 2012; Ye, 2017; Young, 1990).

This study examines the relations between these two theoretical pillars, urban renewal and urban diversity, and considers the cumulative impact of Israel's current flagship urban renewal policy, known as TAMA 38, on neighborhood and urban diversity.

TAMA 38 is a national master plan for reinforcement of existing structures against earthquakes. It is an interesting urban renewal case study because it is a market-led plan that targets individual buildings and was not conceived originally as an urban renewal plan. But the housing affordability crisis in Israel, which in 2011 led to the country's largest social protest ever, and the need to increase the housing stock have made it a leading tool for urban renewal (Azary-Viesel and Hananel, 2019; Eshel and Hananel, 2019; Margalit and Mualem, 2019). The extensive implementation of TAMA 38 has led mayors to protest against its cumulative outcomes, mainly, increased population density, overloaded infrastructure, and the municipal budgetary ramifications (Mirovsky, 2019; Tzur, 2019). Thus, today more than ever, it is important to ask, What happens when many buildings in the same area implement the policy? What are the cumulative effects of TAMA 38 projects on the social and housing mix of the specific area and of the neighborhood?

To this end, we focused on a specific neighborhood in Holon (a city bordering Tel Aviv in central Israel), where several buildings have undergone extensive TAMA 38 redevelopment. We chose to focus on the original form of TAMA 38, which offered a modest incentive package. Its cumulative influence was not well known in advance (as it was in later forms of TAMA 38), and it did not appear to involve dramatic changes to the area and the neighborhood.

Nevertheless, our findings show that it had a dramatic cumulative influence on the housing mix and social mix of the selected area and the neighborhood. Prima facie, the urban diversity of the neighborhood increased, in terms of the variety of housing types, housing costs, and social mix by age groups. However, an in-depth analysis shows that this diversity is only temporary, because following the urban renewal new

* Corresponding author.
E-mail addresses: moishs22@gmail.com (M. Shamai), hananelr@post.tau.ac.il (R. Hananel).

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residents moved in – a homogeneous population of families with children that was much younger than the existing population, and probably of a higher socioeconomic status.

This is the first study that zooms in and examines the influence of TAMA 38 on the municipal and neighborhood levels (rather than on the national or district levels). Because the plan is generally executed sporadically, the findings from the selected area provide an indication of its cumulative influences on a larger scale. Such understanding is crucial, given the pivotal place of TAMA 38 in Israeli public life, and it may assist decision makers in determining the policy's future. Moreover, because TAMA 38 is a plan that was formulated and is operated on the national level but influences the budgets and residents of local authorities, the research findings are relevant to many states, municipalities, and neighborhoods worldwide that are undergoing extensive urban renewal programs.

The paper's structure is as follows: The second section introduces the concept of urban renewal as a planning strategy, first from an international perspective and then in the Israeli context (third section). The third section introduces TAMA 38, its goals and objectives, and the various amendments to the program over the years. The fourth section is an overview of the theoretical framework of urban diversity and its relationship to urban renewal. The fifth section presents the research methodology, the empirical research phases and the research data. The sixth section presents the research analysis and findings with regard to the cumulative impact of TAMA 38 projects on housing mix and social mix at the neighborhood level. The last section offers conclusions and discusses the implications for urban diversity of TAMA 38 as an urban renewal policy.

2. Urban renewal as an urban planning strategy

Urban renewal as a theoretical framework has varied definitions. Most generally, it is associated with any development occurring within the city (Tallon, 2013). Very narrow definitions regard it as merely a physical process of slum clearance redevelopment (Couch et al., 2011), specifically tying it to US policies from the mid-20th century. An intermediate definition sees it as "the process of adapting the existing built environment, with varying degrees of direction from the state" (Jones and Evans, 2008, as cited in Tallon, 2013, p. 5). Some scholars differentiate between "urban renewal" and "urban regeneration," mostly regarding the first as physical slum clearance and ascribing broader definitions to the latter. However, urban renewal, urban regeneration, urban revitalization, and urban renaissance are essentially interchangeable terms, despite some subtle differences (Tallon, 2013). They all refer to changes that a declining urban area is undergoing, a process whose initiators, focus, and goals may differ between areas and over time.

The literature offers a variety of classifications of urban renewal policies and of changes to this concept over time. Scholars have examined urban renewal using various time periods (Carmon, 1999; Roberts et al., 2000); others focus on the initiators (local or central government); yet others consider the themes and aspects (Tallon, 2013), such as the social, economic, and physical. Here we present briefly changes in urban renewal policies sorted by "generations" (Carmon, 1999), or eras, each defined by typical urban renewal policies that were common in western societies.

The first generation can be traced back to the 1930s in the UK and the US (Carmon, 1999; Roberts et al., 2000); others (Fainstein and Fainstein, 2013; Hyra, 2012) mark the Housing Act of 1949 as its beginning in the US. It was a national effort in scope and with respect to the leading role of national governments in it (Carmon, 1999; Roberts et al., 2000). This phase was defined by an aspiration to redeem lands in the poverty-stricken inner cities, which were crowded with decaying old buildings, in order to revitalize their central business districts (CBDs) (Fainstein, 1991; Hyra, 2012; Musterd and Ostendorf, 2008). This generation was named "the era of the bulldozer" (Carmon, 1999, p. 145) because it was characterized by slum clearance (Couch et al., 2011; Fainstein and Fainstein, 2013), mass demolition of dilapidated housing units, and displacement of their residents to inadequate public housing complexes (Carmon, 1999; Goetz, 2011a; Hyra, 2012).

The collision between the commercial goals of those policies and the interests of its poor target populations had dire consequences for the latter. They were moved into monstrous blocks of public housing (Carmon, 1999; Hyra, 2012) that have turned into hubs of crime and hostility (Goetz, 2011a). Slum clearance merely shifted poverty from one part of the city to the other (Hyra, 2012; Roberts et al., 2000), worsening the already harsh conditions of those evacuated, who in many cases belonged to ethnic and racial minorities.

The second generation emerged in the US in the 1960s and was defined by comprehensive urban renewal policies that aimed to correct past mistakes. Unlike the first generation, second-generation policies were designed to benefit the residents of distressed neighborhoods and even tried to involve them in decision-making processes (Carmon, 1999). Alongside physical renewal, implemented on site without evictions, the policies included social rehabilitation programs for the target populations (Couch et al., 2011; Roberts et al., 2000). It was a costly approach that was publicly acceptable in a time of economic growth in western societies, but after a deep recession in the 1970s, public opinion changed and these policies were abandoned (Carmon, 1999).

Unlike the previous generations that introduced top-down plans, *the third generation* began from spontaneous gentrification, starting mainly in the 1980s. Gentrification is "a class-based process of neighborhood transition in which affluent residents move into and upgrade lower-income neighborhoods, primarily through improvements in a neighborhood's housing stock" (Moore, 2009, p. 118). This process was led by individuals and small businesses that were drawn to decaying urban areas around CBDs because of low property values or cultural heritage (Carmon, 1999). To revive decaying areas, local authorities usually support gentrification, once started, by means of regulations, subsidies, and improvements to the environment (Carmon, 1999). The ramifications of gentrification have drawn massive criticism, because this process has usually been associated with the displacement of long-time, low-income residents (Hyra, 2015; Marcuse, 1985; Martin and Beck, 2018) and with class conflict and segregation, which is often racial (Goetz, 2011b; Hyra, 2012; Moore, 2009).

As gentrification became more prevalent during the 1980s, there was a shift from the idea that governments should carry out policy interventions toward an approach favoring market-based solutions (Margalit and Alfasi, 2016; Roberts et al., 2000). Public-private partnerships (PPPs) are a major component of the third generation, alongside gentrification, and promote a more commercial type of urban renewal (Couch et al., 2011; Fainstein, 1991). Such developments are perceived as a means of attracting capital, investment, and highly skilled professionals, thus increasing a city's economic growth and competitiveness under conditions of inter-urban competition (Andersen and Røe, 2017; Harvey, 1989). With the emergence of global cities (Sassen, 1991), this trend intensified, as cities faced with international competition began to seek PPPs to attract foreign investment and to market themselves as tourist destinations (Musterd and Ostendorf, 2008; Smith, 2002). Studies have shown that PPP programs increased the gaps and segregation between the "haves" and "have nots," because improvements served mainly the elite population (Carmon, 1999; Margalit, 2014; Margalit and Alfasi, 2016).

The prominence of third-generation urban renewal policies continues, especially with regard to commercially oriented redevelopment projects (Fainstein, 2005b). Yet, since the mid 1990s, many renewal plans have been designed to tackle segregation in residential areas by promoting social and housing mix in neighborhoods destined for urban urban (Bolt et al., 2010; Goetz, 2010; Kleinhans, 2004; Livingston et al., 2013; Musterd and Ostendorf, 2008).

2.1. Urban renewal in Israel

The three-generation classification (Carmon, 1999) is suitable also for describing the evolution of urban renewal policies in Israel. This review is essential for understanding what preceded TAMA 38 and the status of the plan at the time of the study.

Israel was established in 1948. Immediately after, a massive wave of immigrants arrived and were settled wherever possible, including in deserted homes and temporary accommodations with poor conditions. During the 1960s, the government established the Authority for Redevelopment and Demolition of Slum Areas, which began to implement a typical first-generation policy of slum clearance, including the evacuation of the residents to newly built accommodations and plans to redevelop the land thus freed (Carmon, 1999). The assumption was that physical improvement of the housing conditions of the slum residents would result in improvement in all aspects of their lives (Carmon, 1999). This assumption was proven wrong, and the policy was abandoned after only a handful of projects were completed. Eventually, the authority was dismantled (Carmon, 1999).

The second generation was characterized by the ambitious plan known as the Neighborhood Rehabilitation Project, launched in 1977. It was a comprehensive national program aimed at alleviating social distress by physical means and by improving social services and focusing the physical renewal on renovation of the existing environment (Carmon, 2001; Geva and Rosen, 2018). These features, together with its emphasis on the participation of the local residents in the process (Carmon, 1999), have made it a typical second-generation urban renewal plan. The policy encompassed 150 neighborhoods, home to about 15 % of Israel's population (Carmon, 2001). Despite having a largely positive effect, the policy has seen frequent budgetary cuts alongside an increase in the number of its target areas, significantly diminishing its effectiveness (Carmon, 1999).

In the 1980s, Israel's political economy changed from that of a social-democratic welfare state to that of a globalized neoliberal capitalist state, dominated by neoliberal values (Azary-Viesel and Hananel, 2019). This change has greatly affected Israel's housing policy, leading, for example, to a large reduction in its public housing stock (Hananel, 2017, 2018). Since the 1980s, Israel has seen urban renewal efforts that can be classified as part of the third generation, particularly within the Tel Aviv area, its economic center. This process has intensified since the 1990s, turning formerly low-demand neighborhoods into buzzing real estate scenes that have drawn large private investors and entrepreneurs (Carmon, 1999; Margalit and Alfasi, 2016). Given this state of affairs, Israel's major cities started collaborating with private developers in commercially oriented projects to achieve urban renewal goals. Tel Aviv Municipality has been responsible for such PPPs, yielding many projects of luxury residences, office towers, hotels, and other commercial uses (Margalit, 2014).

Since the turn of the millennium, Israel's urban renewal policy has focused on residential redevelopment and has left the local authorities with marginal influence over it. It promotes almost exclusively physical and economic goals (Rosen and Avni, 2019), is concerned mostly with adding housing units, and does not address social issues (such as mitigating segregation, as is common in other countries). In order to densely populate existing cities through urban renewal projects (Geva and Rosen, 2018; Rosen and Avni, 2019), in 1999 the government launched a new policy for evacuation and construction of existing buildings (known in Hebrew as *pinui u binui)*. This policy offers increased construction rights and tax exemptions to developers and property owners who undertake approved construction of new multistory residential towers in place of old, less-dense dwellings. In this scheme, entire complexes (usually of old row houses) are temporarily evacuated, demolished, and replaced (Geva and Rosen, 2018). Picture 1 shows a typical *pinui u binui* project, with the newly constructed residential towers rising above an old row house, the kind of which they had replaced. However, these are large, complex projects that affect the lives of many and therefore take years to be approved and built (Geva and Rosen, 2018). Consequently, in the early years of this policy, projects became mired in the planning process, and construction did not begin (Tzur, 2015).

Picture 1. A Pinui u Binui project in Kiryat Ono municipality.
Source: Picture taken by Yinnon Geva

In 2005, while attempts to implement the *pinui u binui* policy were contending with difficulties, it was joined by another plan, TAMA 38, designated for individual buildings rather than for complexes. Another difference between the two policies is that TAMA 38 is itself a plan, which means that projects under its auspices need not pass through the entire statutory planning process to obtain a construction permit, as they do under *pinui u binui* (NPBC, 2004b). This planning "shortcut" has made TAMA 38 a favorite solution for the renewal of residential buildings, which has become more evident following the mass 2011 housing affordability protest (Charney, 2017; Feitelson, 2018; Mualam, 2018; Schipper, 2015). TAMA 38 is now the most prominent urban renewal policy in Israel.

3. Introducing TAMA 38

TAMA 38 was conceived and formulated in the early 2000s, when authorities and decision makers in Israel were concerned with the possible consequences of a devastating earthquake in the country, following the fatal earthquake in Turkey in 1999 (Israel Mapping Center, 2019). The plan was approved by the government in April 2005. Its stated goal was to establish a statutory framework to permit and encourage the issuance of construction permits to reinforce buildings erected before 1980, when a strict construction code regarding earthquake resistance was introduced (Planning Administration, 2005).

TAMA 38 introduces a mechanism whereby the state offers incentives to developers and property owners to initiate such reinforcement projects (Geva and Rosen, 2018). Because it is a national master plan that targets individual buildings, provisions and regulations that are normally part of detailed local plans are in the case of TAMA 38 national in scope. This shortens the planning process by allowing developers to bypass local planning authorities and it increases the economic feasibility of the projects (NPBC, 2004b).

In the deliberations of the National Planning and Building Council (NPBC), Israel's highest planning authority, prior to the approval of TAMA 38, the plan and its objectives aroused two major concerns. The first was that it did not give priority to earthquake-prone areas, such as the peripheral regions close to the seismically active Jordan Rift Valley (NPBC, 2004b). Moreover, the economic incentives offered are relevant to areas in high demand in central Israel but not to the peripheral regions where seismic reinforcement is most needed (NPBC, 2004a). This concern proved to be founded; the plan has been implemented mainly in the Tel Aviv metropolitan area (Margalit and Mualem, 2019; Shamai, 2019).

The second major concern was related to the lack of local oversight and control: To expedite construction, the planning process skipped the local planning phase, potentially leading to planning anarchy and overload on local infrastructure (NPBC, 2004b). This concern was at the core of the abovementioned current mayors' protest.

The original version of TAMA 38, which went into effect in May 2005, allowed owners or developers to add one story to the existing structure. New apartments built on this story were to be sold by the developer to cover construction costs and ensure a profit. The existing residential units in the building were entitled to an expansion of up to 25 sq m per unit, including a security room (Planning Administration, 2005).[1] Over the years, the plan has been changed several times, expanding the incentive package for owners and developers.

In 2007, the plan was amended (TAMA 38/1A) to include clarifications regarding certain legal and technical issues (Planning Administration, 2007). A fundamental change appeared in 2010, in TAMA 38/2, allowing TAMA 38 incentives even when a building is demolished and rebuilt. It also encourages the reinforcement of open-floor buildings, which are considered more hazardous, by granting additional building rights for closing the open spaces (Planning Administration, 2010). In 2012, TAMA 38/3 extended the incentive package by allowing the addition of 2.5 stories to the existing structure. It also allows additional building rights on a different site in exchange for reinforcement of a building (Planning Administration, 2012).

In late 2016, TAMA 38/3A determined that the incentives in TAMA 38/2 projects will be derived from the height of the existing building: Owners of 1-story buildings may add 1.5 stories; owners of 2-story buildings may add 2.5 stories; owners of 3-story buildings may add 3 extra stories; and owners of buildings of 4 or more stories may add 3.5 stories (Planning Administration, 2016b). It is important to mention that in TAMA 38/2 projects the developers are entitled to the above mentioned incentives, translated to their agglomerated sum in floor area. This allows them, for example, to narrow the design of the new building and make it even taller, as shown in Picture 2, which depicts TAMA 38/2 projects towering above the original form of construction even by 6 floors.

With regard to local property tax exemptions, at first the policy exempted developers and land owners from payments of betterment tax, sales tax, and acquisition tax in sales transactions for developments under TAMA 38 (Ministry of Justice, 2008). In 2017, the policy was changed, allowing a municipality to collect one-quarter of the betterment tax for building additions via TAMA 38 that exceed 2.5 stories (Ministry of Justice, 2017).

In 2018, following the mayors' protest that sought to end the various forms of TAMA 38, an article was added to the plan enabling a local authority to deny a building permit request that includes construction additions, but the authority would have to justify its refusal. However, the original version of TAMA 38 already included an article (No. 23) enabling local authorities to design and promote a plan to reinforce structures on their behalf, designated for areas or neighborhoods, based on the TAMA 38 provisions (Planning Administration, 2016a).

In 2019, after months of heated public discussion, the NPBC decided to end TAMA 38 by October 1, 2022, creating a transitional period for the real estate market to adjust, and during which a new model for urban renewal is to be adopted (Mirovsky, 2019; Petersburg, 2019).

The significant changes that TAMA 38 has undergone have had a major impact on its implementation. During the first five years (2005–2010), the number of building permits issued annually under the plan was small and stable. Since 2010, however, with the approval of TAMA 38/2, there has been a substantial increase from year to year (Shamai, 2019, 30–31).

[1] Buildings of up to two stories with a floor area of up to 400 sq m were entitled to different incentives.

Picture 2. TAMA 38/2 projects in Haruzim neighborhood, Ramat-Gan Municipality.
Source: Picture taken by the authors

4. Urban diversity framework

In recent decades, urban renewal has become closely linked to the theory of urban diversity. This approach emphasizes the importance of various types of diversity and heterogeneity in a given urban area for achieving successful urbanism and consequently for having vital and just cities (Fainstein, 2010; Haramati and Hananel, 2016; Talen, 2012). It is no coincidence that its principles, highlighting social and physical mixes, are used to address spatial segregation. Urban diversity grew out of criticism of modernist planning approaches that had intentionally promoted segregation, mainly the zoning approach (Fainstein, 2005; Talen, 2012).

Zoning promotes the spatial separation of incompatible uses in the name of economic efficiency and has led planners to divide cities into homogenous urban districts, distancing home from work and both from shopping and entertainment (Fainstein, 2005; Talen, 2012). This approach coincided with the formerly held belief that neighborhoods that were homogeneous in terms of race, class, and ethnicity—unlike heterogeneous ones—were healthy and stable (Wyly and Hammel, 1999).

The literature on urban diversity is vast in scope, and can be sorted roughly into three categories—physical, economic, and social (Fainstein, 2005; Haramati and Hananel, 2016)—each describing a different form of mix. Initially, urban diversity emphasized mixed land uses. During the 1960s, while zoning was still the prevailing doctrine, Jane Jacobs (1961, p.14) called for planning that draws inspiration from "livable" cities, which are defined by high density, multiple interactions between strangers, short streets, and a variety of uses in a given area. It is argued that as a neighborhood fulfills more functions, it becomes more attractive for residents and visitors and brings more economic value for local businesses (Alfasi and Ganan, 2015; Jacobs, 1961). This was later supported from an economic perspective, which recognized the connection between diversity and economic growth. Economically diverse areas enjoy the presence of professionals from various backgrounds, which fosters creativity and hence innovation and growth (Florida, 2002).

Social mix can be described as the co-presence of different groups. It is perceived as an important component for achieving equity goals (Fainstein, 2010; Talen, 2012). Diverse cities facilitate frequent contacts between residents from different social groups, which, according to advocates of urban diversity, ease tensions and suspicion among them, thus encouraging tolerance (Sandercock, 1998; Young, 1990). Consequently, many scholars since the 1960s have supported urban redevelopment strategies that stimulate physical and social heterogeneity.

Physical diversity refers to different building types, architectural

styles, and streetscape designs (Fainstein, 2005a). This study focuses on a prominent aspect of it—housing mix—the variety of dwelling types within a given area. They may differ in size, floor area, housing standard, price, and type of tenure (owner-occupied or rented). Scholars link housing mix to social mix because of its influence on the ability of diverse populations to reside next to each other (Bolt et al., 2010; Galster, 2007; Kleinhans, 2004). A mix of old and new housing units was found to enable tenants of various income levels to live side by side, because older units become more available to the less affluent when new units are constructed nearby (Cho and Kim, 2017). Talen (2005) even suggests that ethnic and income mixes in neighborhoods are best accomplished indirectly, through a diversity of the built environment.

Despite the seeming unanimity of urban theorists regarding the merits of urban diversity, many studies indicate its negative effects (Fainstein, 2005a). Social diversity usually means the integration and assimilation of public-housing tenants in areas dominated by private-home ownership and private rental. But disadvantaged tenants are not readily accepted into communities dominated by private owners. A substantial proportion are actively constructed as different, and they experience oppression, stigmatization, exclusion, and even hostility (Ruming et al., 2004).

The following analytical stages will focus on two of the three categories of urban diversity: social mix and housing mix. This is due to the nature of TAMA 38, which does not promote land-use mix and does not affect economic diversity.

5. Research methodology

This study examines the cumulative impact of the TAMA 38 policy on urban diversity. To that end, we designed a comprehensive multilayer methodology based on various sources of data and methods, as presented in Fig. 1. The study focuses on the local/neighborhood level and contains both quantitative and qualitative analyses.

5.1. First phase: area selection

The first phase involved locating an area with a concentration of TAMA 38 projects. We chose to focus on the original and modest form of TAMA 38, in terms of the incentives it offers to developers and property owners. Because the policy has existed only since 2005, locating such an area was a complex task. We finally located two streets in Kiryat Sharet neighborhood in Holon municipality, which had experienced extensive TAMA 38 redevelopment.

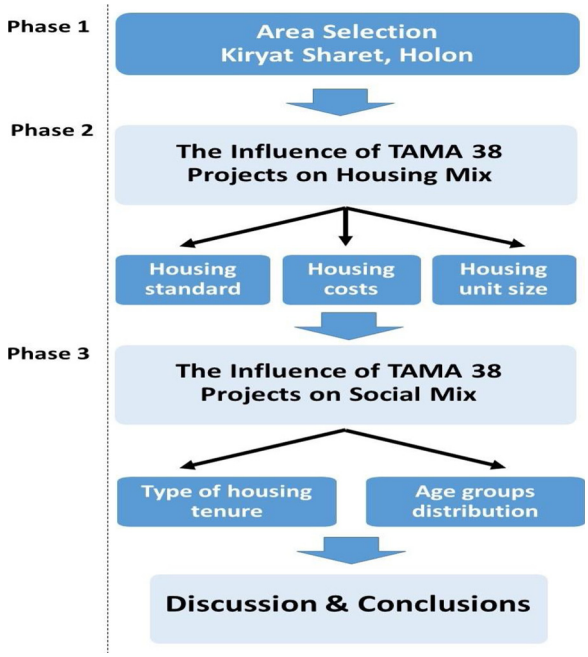


Fig. 1. Empirical Research Structure.

We chose to focus on Kiryat Sharet neighborhood (henceforth, the neighborhood) in Holon (henceforth, the city), a midsize municipality bordering Tel Aviv from the southwest (see Map 1). Holon differs from other possible case studies in having a lower socioeconomic rank than those cities (6 in a scale of 1–10), implying the presence of a large lower-middle class, which made it more interesting for us to study. Kiryat Sharet, built in the early 1970s, has undergone a substantial renewal process in recent years, spearheaded by a growing number of TAMA 38 projects.

Within the neighborhood, we located an area of two streets (Giva't Hatahmoshet and Beit Lehem, henceforth, the selected area) that has undergone extensive redevelopment under TAMA 38. This area consists of six city blocks with a total of 24 residential buildings, 17 of which are in various stages of TAMA 38. In seven buildings renovations are already complete, six buildings are in the midst of construction, and four have filed requests for building permits, as shown in Map 2.

Each of the 24 buildings originally included 16 apartments, totaling 384 housing units in the selected area prior to TAMA 38 (Holon Municipality Archive). As of December 2018, after the completion of only 7 projects, the area already has 451 housing units. An additional 126 units have already received or are waiting for building permits, which yields an addition of 193 units, a total of 577 units, and an increase of 150 %.

5.2. Second phase: Analysis of social and housing mix

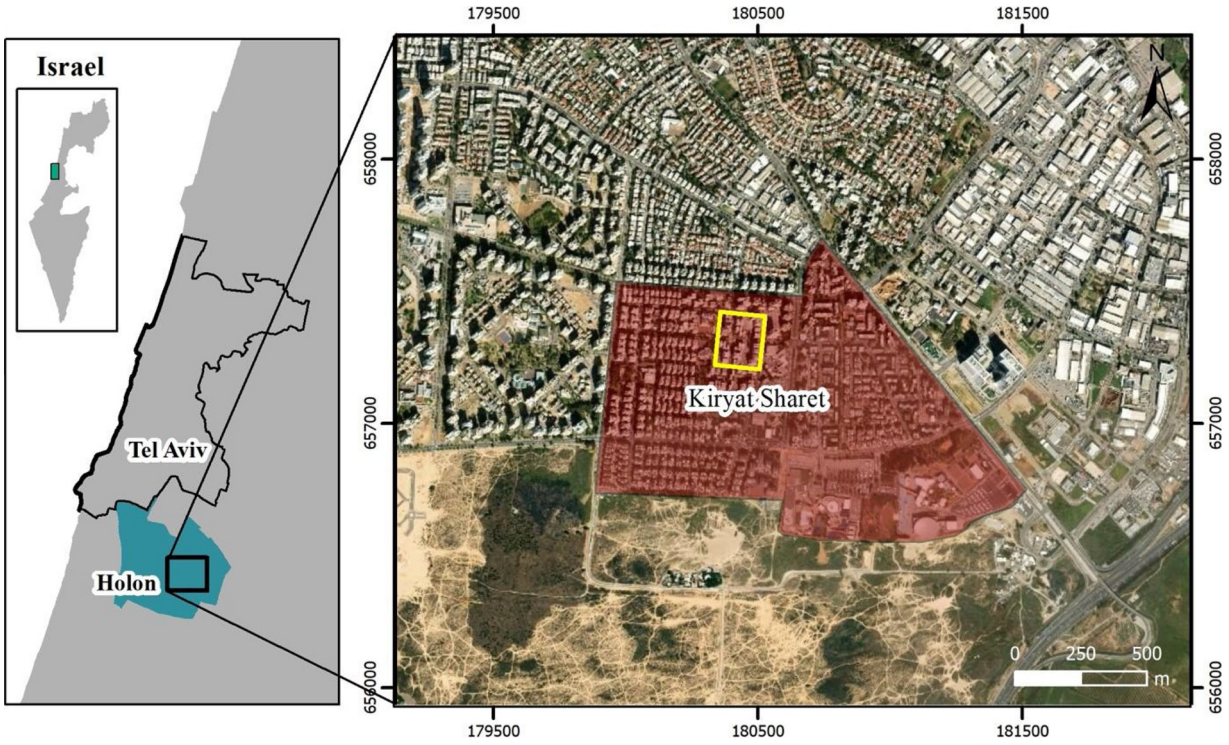
On the basis of urban diversity literature, we examined changes in the social and housing mix of the selected area and of two control groups (the neighborhood and the entire city), before and after the redevelopment. We focused on five common variables, three with regard to housing mix and two with regard to social mix, as follows:

The literature regarding housing mix includes various variables. We succeeded in examining three key variables, which gave us a complete picture of the housing mix in the selected area and in the control groups. The variables are:

1 *Housing standard* – This includes construction standard and the building's appearance, including amenities such as an elevator or a balcony. The mix between old and new properties (Cho and Kim, 2017) is also included here.
2 *Housing costs* – The literature refers to a wide range of housing prices in a given area as an indication of a diverse housing stock (Galster, 2007; Haramati and Hananel, 2016; Kleinhans, 2004). We compared the housing costs (annual average transaction values) in the selected area to three control groups: the entire neighborhood, the city, and the country.
3 *Housing unit size* – This was measured by number of rooms in sold units and by floor area. This variable is used to understand the variety of housing unit types in a given area (Cho and Kim, 2017)

Social mix is difficult to analyze. Related indicators require data, such as household income levels, that is often hard to obtain. Nevertheless, because of the data we obtained, we were able to analyze the social mix in the selected area and in the two control groups (the neighborhood and the entire city) through two variables:

4 *Type of housing tenure* (owner occupied, privately rented, socially rented) – This is a common indicator of housing mix because it is a feature of the housing unit itself. It is also an indirect indicator of social mix, assuming differences between renting and owner-occupying households, for example (Kleinhans, 2004; Livingston et al.,



Map 1. The location of Holon and Kiryat Sharet, and the selected area in Tel-Aviv metropolitan area.

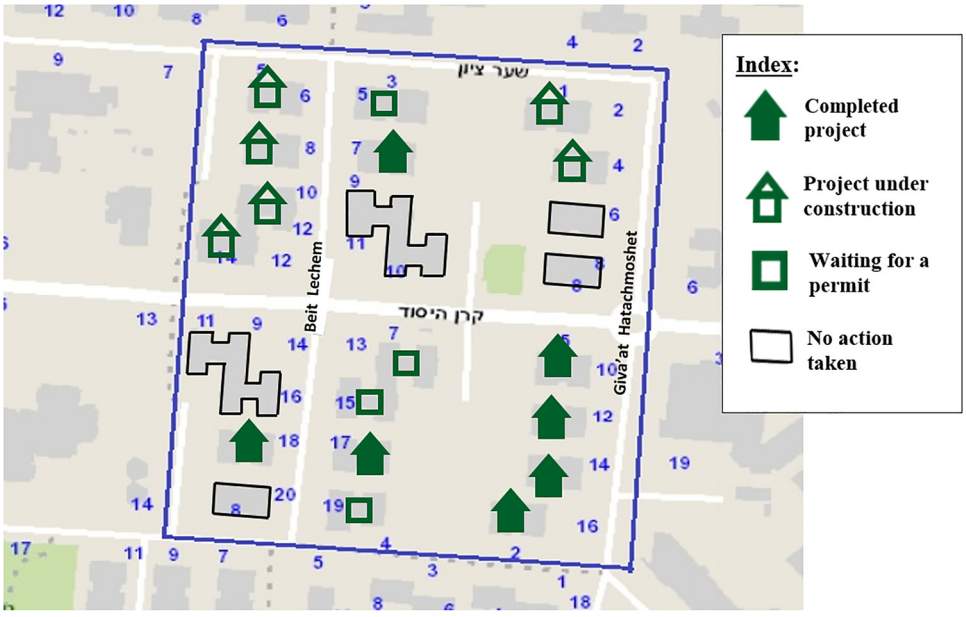
2013). We used it as an indirect indication of the socioeconomic status of households, comparing the ratio of renting to owner-occupying households in the selected area to their ratio in the city, as a control group.

5 *Age group distribution* – We were able to examine the changes in the annual number of pupils in the selected area and compare them to the neighborhood as a control group. The findings from this comparison were further analyzed in light of the changes in the number of residents in Kiryat Sharet, divided into four age groups.

5.3. Research data

The sources of the research data are diverse and include a large amount of information gathered from various sources as well as a database that we built ourselves. To gather our information regarding the housing standard in the selected area, we visited it to observe firsthand the redevelopment that was taking place and the buildings that remained in their original form alongside the renovated ones (which we photographed).

For the analysis of the housing costs variable, we created our database by listing every real estate transaction in the selected area that was documented on Winwin and Madlan's web platforms. The



Map 2. The selected area and the status of TAMA 38 projects in it. Map cropped from Holon municipality's GIS map, found in https://v5.gis-net.co.il/v5/Holon.

examined time span was determined by the dates of the transactions that were available on these platforms—since 1998 on Winwin and 2008 on Madlan, both of which record transactions until the present. In addition to the dates and addresses, the information about each transaction also included, in most cases, the selling price, the number of rooms, the story, and the floor area. We omitted manually transactions that were inconsistent with the planning documents (such as irregular floor area), transactions with price anomalies, and transactions that were clearly listed more than once. To do so we also used data from building files in the municipality archive. The final database comprised 266 transactions in the selected area. This database was also used to analyze housing-unit sizes by the number of rooms of the sold property.

To measure the variable of housing-unit size by floor area we used data provided by Holon Municipality's department of strategic planning, encompassing the annual number of households in the selected area divided into groups by floor area.

With regard to social mix, gathering data on socioeconomic and demographic trends at the household level is challenging. Luckily, we received from Holon Municipality's department of strategic planning data on the type of housing tenure (renting/owner-occupying) among households within the selected area and in the entire city. We also obtained data that enabled us to analyze social mix by age group over time, within the neighborhood and in the city. Unfortunately, we could not obtain similar data for the selected area, but we were able to examine changes in the annual number of pupils there and to compare them to those in the neighborhood, thus obtaining a broad picture of population change in the selected area in comparison to that in the entire neighborhood and in the city.[2]

6. Local/neighborhood level analysis

We examined the impact of TAMA 38 projects on the selected area's social and housing mix. We used the neighborhood and the entire city as control groups.

6.1. The impact of TAMA 38 projects on housing mix

With respect to housing mix, we first looked at the overall appearance of the buildings and the area before and after the TAMA 38 projects. Picture 3 shows a high standard of construction of the new buildings. Differences between the old and the new are reflected in the appearance of the buildings (exterior and interior), courtyards, and stairwells.

As the photos show, in many cases TAMA 38 projects also added essential infrastructure and amenities, such as an elevator, balconies, and parking lots. The type of housing units also changed, and special apartments that had not existed before were added; these included penthouses and garden apartments. Particularly interesting is how these changes have affected housing prices in the selected area, compared with those in the neighborhood and the city.

We measured the average cost of residential unit transactions in the selected area in each year between 2005 and 2018, before and after the implementation of TAMA 38. We used three control groups and compared the average annual costs to those in the neighborhood, the city, and the country, as presented in Fig. 2.

As we can see, there was a disproportionate rise in housing costs in the selected area, compared to the rise in the neighborhood, the city, and the country. The selected area experienced a rise of 407 % (from an average cost of NIS 492,079 per transaction in 2005 to NIS 2,006,667 in 2018). The equivalent rate in the neighborhood shows an increase of just 256 %, and similar increases in the city (246 %) and in the country (229 %). As the figure shows, whereas the annual average cost in the selected area was the lowest (of the four groups) in each year from 2005 to 2012, since 2012 (when the TAMA 38 projects began) it has risen and eventually topped all other groups.

To better understand the steep rise of housing costs in the selected area, we have looked into the residential transactions there between 1998 and 2018 and classified them annually by number of rooms in sold units (Fig. 3). [3]

As is evident, until 2010 most of the transactions in the selected area were of 3-room, or at most 4-room, apartments. However, since 2012, when TAMA 38 projects began, the share of 3-room units has declined substantially, while the share of 4-room units has increased dramatically. At the same time, many of the new projects have offered larger units, such as penthouses, with 5 rooms. Consequently, not only has the price of apartments risen substantially, the mix of apartments has changed, and small 3-room apartments have disappeared in favor of 4- and 5-room apartments.

To further validate our findings, we analyzed changes over time in the floor area of the housing units in the selected area. As shown in Fig. 4, the housing units have become larger since TAMA 38 began. Whereas in 2014 housing units smaller than 70 sq. m. made up 70.1 % of the housing stock, their share declined to 37.5 % by 2018, as the share of larger apartments increased (91 + sq m from 0.3 % in 2010 to 12 % in 2018; and 71–91 sq m from 31.8 % in 2010 to 50.6 % in 2018).

6.2. The impact of TAMA 38 projects on social mix

With respect to social mix, we examined the ratio of renting to owner-occupying households in the selected area from 2010 to 2018 and compared it to the ratio in the city, as a control group (Fig. 5). We found contrary trends: Whereas in the selected area the number of owner-occupied households spiked between 2016 and 2018 (when TAMA 38 projects there were nearing completion), raising their percentage of the total number of households, in the city the number of owners started declining in 2010 and the number of renters grew steadily. This means that newcomers to Holon during that period were mainly renters, whereas newcomers to the selected area between 2016 and 2018 were owner-occupiers.

Next, we wanted to examine changes in population size and distribution of population by age groups in the selected area, but data were available only for the entire neighborhood and not for the selected area. The data show that between 2010 and 2017 the neighborhood's population size remained constant at ~ 14,000 people. These findings surprised us, given the addition of housing units in the selected area, which is part of the neighborhood. Therefore, it is likely that with regard to social mix, there is considerable variation between the neighborhood trends and those in the selected area.

As for the distribution of population by age groups, the data show that between 2010 and 2017 the age composition of the neighborhood's youngest groups hardly changed: The 20–44 age group remained steady at ~33 %, and the 0–19 age group stayed at ~28 %. The two older age groups, however, did change: The 45–64 age group shrank substantially from 26.3 % in 2010 to 21.5 % in 2017, whereas the over-65 age group grew substantially from 12.7 % in 2010 to 17.3 % in 2017 (Fig. 6). Thus, one may conclude that the neighborhood aged, as shown in Fig. 6.

Next, to understand population change in the selected area, we used data regarding the number of pupils (ages 3–18) in public education institutions and their distribution by educational stage (kindergarten, primary school, high school). As presented in Fig. 7, with regard to pupil numbers, our findings show contrary trends between the selected area and the neighborhood.

Although both began with a minor decrease in the number of pupils between 2008 and 2010 followed by an increase between 2010 and

[2] The data did not include children attending private kindergartens.

[3] In Israel, the kitchen is not counted as a room, so a 3-room apartment has 2 bedrooms.

Picture 3. Photos from the selected area. Source: Pictures taken by the authors.

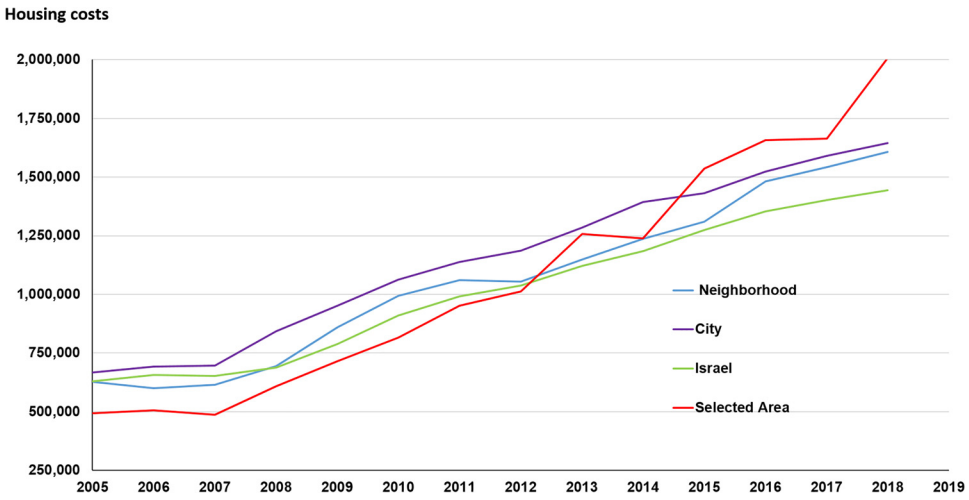


Fig. 2. Annual average costs of residential real estate transactions from 2005 to 2018.

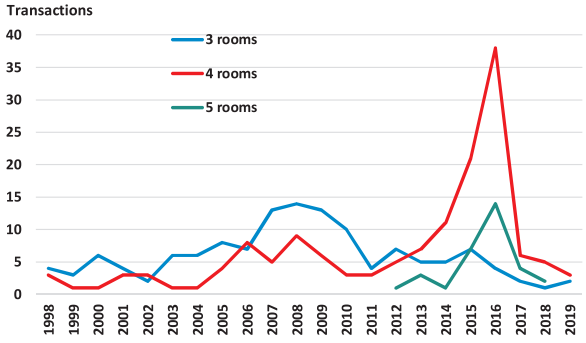


Fig. 3. Residential transactions by years (1998–2018) and number of rooms per unit in the selected area.

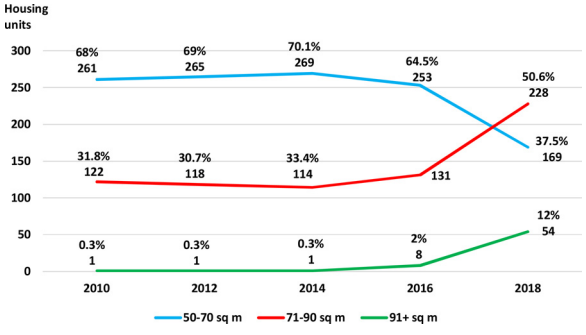


Fig. 4. Housing units by floor area (sq m) over time (2010–2018) in the selected area.

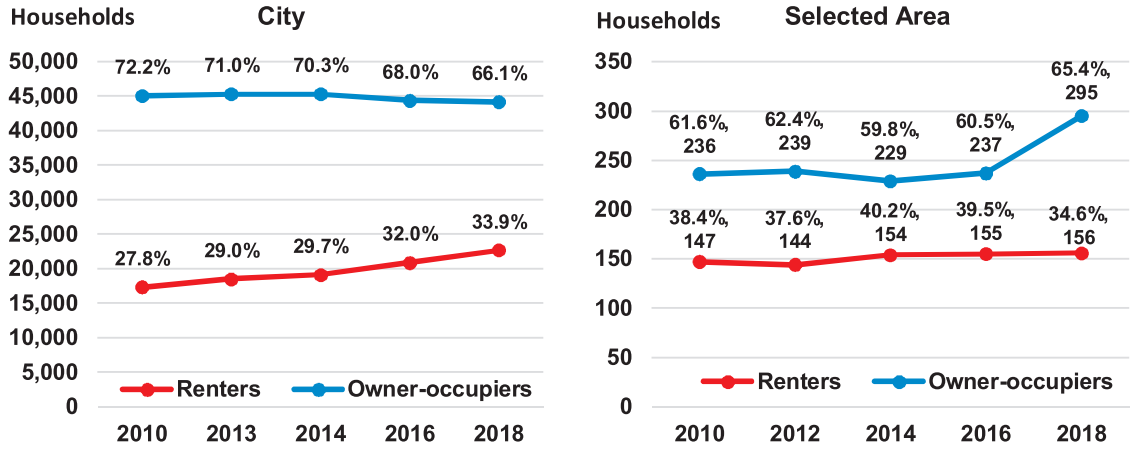


Fig. 5. Renting/owner-occupying households ratio: Holon and the selected area (2010–2018).

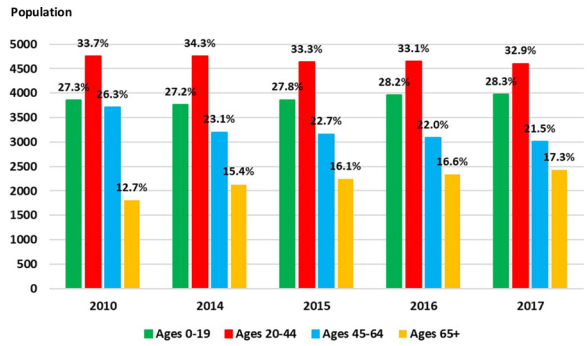


Fig. 6. Number of residents in the neighborhood sorted by age groups (2010–2017).

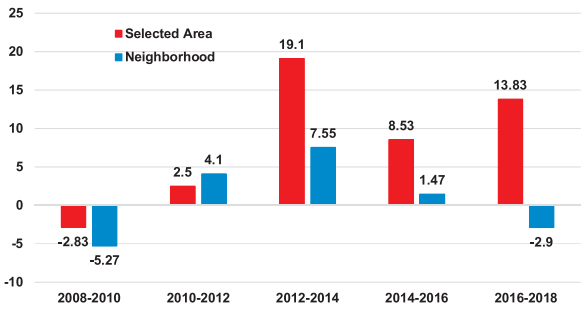


Fig. 8. Rates of change in number of pupils in public education institutions (2008–2018).

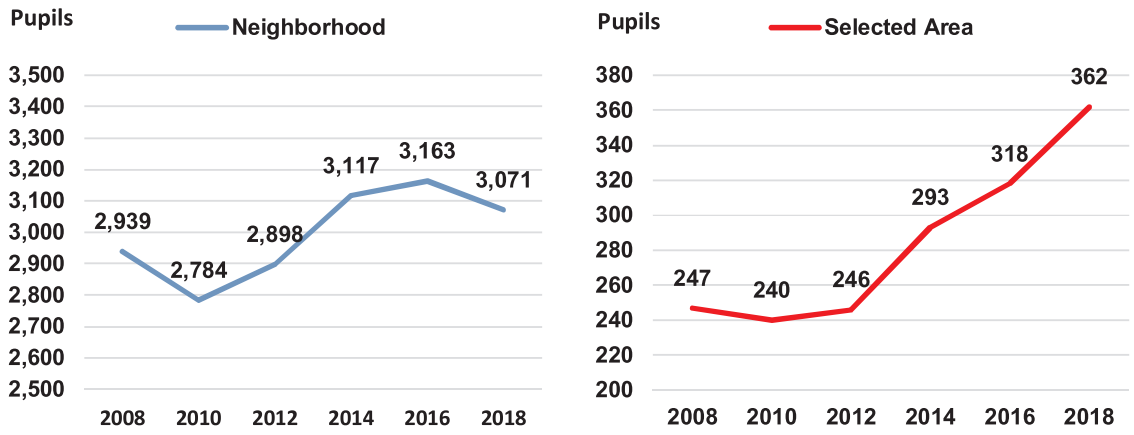


Fig. 7. Annual number of pupils in public educational institutions: The neighborhood and the selected area (2008–2018).

2014, since 2014 they have parted ways. Whereas the number of pupils attending public education institutions has stabilized (2014–2016) and decreased (2016–2018) in the neighborhood, in the selected area it has continued to grow.

An in-depth examination of data (Fig. 8) shows that the roots of the difference already existed between 2012 and 2014. Back then, both saw an increase, but in the selected area it was 19.1 % percent whereas in the neighborhood it was only 7.55 %, and part of that is credited to the selected area. It was during this time, around 2014, that TAMA 38 projects in the selected area were beginning to near completion and the added new housing units were occupied

By 2018, the total number of pupils in the neighborhood was 4.5 % higher than in 2008, compared to a 46.5 % increase in the selected area. Thus, one may conclude that unlike the aging neighborhood, the selected area is characterized by a substantial increase in the number of children (ages 3–18). This change is probably the result of the accelerated development of TAMA 38 in the selected area.

7. Conclusions and discussion

This study examined the cumulative influence of TAMA 38 on the housing mix and social mix of a specific area in Holon that underwent intensive urban renewal under that policy. This is the first study examining the cumulative influence of TAMA 38 projects, which during the last decade have become Israel's flagship urban renewal policy.

We focused on the original form of TAMA 38, which was relatively modest in terms of the incentive package it offered developers or property owners and therefore, ostensibly, it did not imply dramatic

changes to the area and the neighborhood.

The findings show, however, that TAMA 38 projects have diversified the existing housing stock of the selected area. TAMA projects added new housing units and renovated old ones, adding elevators, balconies, and lobbies, alongside old units that were left unrenovated. It also added luxurious housing, such as penthouse and garden apartments, to the housing types of the selected area. Moreover, it influenced apartment size: To an area in which most of the units were 3-room apartments with a maximum floor area of 70 sq m, new and bigger units of 4- and 5-room apartments were added, with larger floor areas. This led to a steep rise in housing costs in the selected area. Evidence of this trend was found in the comparison between housing costs in the selected area and the control groups: the neighborhood, the city, and the country. Prior to TAMA 38, the annual average cost of housing in the selected area was lower than that in the three control groups, whereas since 2012, the average housing cost in the selected area has become the highest of the four. Hence, following the implementation of TAMA 38, there is greater diversity in all four variables we examined: There is greater diversity in relation to the type of construction and construction standard in the area. The range of housing costs is wider, and there is also a wider range of apartments in terms of size, both in the number of rooms per apartment and in the floor area per apartment.

Regarding the social mix, we had two interesting findings. The first concerns the percentage of homeowners vs. renters in the selected area and in the city. Whereas in the city the percentage of apartment owners dropped and the percentage of renters rose, the selected area saw a substantial increase in owners (in percentages and absolute numbers), with no change in the number o of renters. Because housing is an indicator of socioeconomic status, it is conceivable that the population that came to the neighborhood was more affluent than the original residents. Support for these findings is the abovementioned rise in housing costs. As for age distribution, TAMA 38 projects have contributed to a growth in the number of young children in the selected area. The annual number of pupils there has grown whereas their number has declined in the neighborhood, whose population is aging. Thus, in relation to the social mix, too, the Tama 38 projects have made the selected area more diverse. In an aging neighborhood, younger and richer families with young children have moved in.

These findings raise two different sets of questions regarding the short-term and long-term significance at the level of the neighborhood residents (both old and new) and at the municipal level. At the neighborhood level, we saw that following the TAMA 38 developments the neighborhood has become more diverse in all the variables of housing mix and social mix that were examined. The neighborhood has varied apartments, with various prices and sizes. The entry of the new residents to the selected area has also contributed to its social mix. As long as the original residents remain, the outcome will continue to be one of an aging population living side by side with young families with children. These findings correspond to a recent internal migration trend in Israel, in which middle-class families with children are moving out of Tel Aviv to less affluent cities where they can buy new and better housing at more affordable prices (Azary-Viesel and Hananel, 2019). Following urban renewal developments, the original population has been able to improve its assets at the economic level and also gain daily-functioning benefits, such as elevators and safer and more convenient access. In this case, TAMA 38 emerges as a possible solution for population aging in decaying neighborhoods. Thus, in the short term, we saw a positive effect on the neighborhood's population diversity.

Yet, that conclusion is misleading, and the increased diversity is only temporary. As demonstrated in Figure 9, many of the larger apartments that TAMA 38 has added to the area were old apartments that were expanded as part of the project. If the urban renewal process in the selected area continues in this way, through TAMA 38 or any other plan, we can expect that all of the old 3-room apartments will be replaced by 4-room or larger apartments. This will eliminate the new housing mix that is apparent in our findings and will replace it with a new form of housing homogeneity. Gradually, it will also probably reduce the social mix in the area.

The literature, as discussed above, refers to gentrification, that is, the departure of the original and disadvantaged residents in favor of the entry of a more affluent population into the neighborhood, as a major phenomenon of contemporary urban regeneration projects. Thus, in the long run, we expect a decline in the level of social diversity, because eventually, complete conversion of the existing housing units to renovated larger ones will prevent populations that commonly seek small, rented, and affordable apartments (young individuals, young couples with no children, lower-income households) from entering the neighborhood. It may also push out disadvantaged apartment owners and renters who will not be able to meet the high rental and maintenance prices in the area.

Now we ask, *what are the consequences of TAMA 38 projects for the ability of municipalities to provide adequate public services to all residents of the city*? TAMA 38 is a plan that deals with the individual structure and does not relate to the entire built environment and its residents. However, as this study's findings show, intensive implementation of the program in a specific area such as the selected area in Holon requires significant preparation and allocation of resources by the local authority. Changes in the number and age of pupils, as indicated in this study, require the addition of educational institutions at all levels and other public services, such as health services and community and recreational services. Given that TAMA 38 projects are exempted from local taxes, it is no wonder that many mayors fail to develop adequate public services for these changing neighborhoods and have called for the elimination of the plan. As we have seen, it creates an overload on the city's infrastructure without providing any planning or budgetary means for a municipal response.

However, the difficulty in adapting social services and infrastructure in changing neighborhoods is not unique to TAMA 38 projects. Municipalities have to face it in every form of urban regeneration, in areas that struggle to adapt as well as in areas in which this process comes more naturally (Cozzolino, 2019). It is a problem that must be considered thoroughly in relation to urban renewal plans at any level and that highlights the need for a comprehensive approach to the subject. Therefore, the main problem with TAMA 38 is not a budgetary issue, but rather a planning issue.

As already mentioned, TAMA 38 is a national plan aimed at reinforcing structures in earthquake-prone areas. It was not designed and formulated as an urban renewal policy. As such, the plan does not consider local needs; therefore, it creates problems for residents and local authorities where intensive TAMA 38 development is under way. Referring to local planners' criticism that TAMA 38 projects prevent strategic urban renewal in their vicinity, the CEO of the Israeli Planning Administration concluded that "it is bad planning and a national master plan that has lost its direction," adding that massive construction in the future will take place "only with true urban renewal" (Mirovsky, 2019).

Yet, despite the reasoned criticisms and before the plan in canceled, one must also look at the achievements of TAMA 38. It did reinforce more than a thousand buildings and prepare them for a possible earthquake, without using public funds. Once finished, the projects seem to improve substantially the quality of life of the tenants, mainly the homeowners, who see their dilapidated buildings being renovated and their homes expanded (as is visible in the examples from the selected area). Aging tenants gain the use of an elevator. Together with the consequent rise in the average housing costs, and the probable influx of socioeconomically stronger households to the added housing units, TAMA 38 has the potential to upgrade the social status of a neighborhood, apart from improving its appearance. However, it is doubtful that the decision makers anticipated the intense implementation of TAMA 38 or what would happen if everyone implemented it.

Thus, despite the many immediate benefits that TAMA 38 may bring to a particular area and its residents, as this study shows, it is a policy that deals with individuale structures only but has a much wider

spatial, social, economic, and environmental impact. Therefore, TAMA 38 does not take into account various considerations and interests that are part of any proper planning process.

The normative conclusion of this study is that urban renewal is an important and central process that needs to be fully considered. Urban renewal, in Israel and elsewhere, must be planned so that it takes into account the full range of social, economic, environmental, and planning considerations of the residents and the relevant local authority. Even more important, urban renewal should be initiated and led by local authorities. It cannot exist spontaneously and sporadically and be led only by market forces.

This study clearly shows that in the case of urban planning, one plus one plus one becomes a lot and may eventually wreak substantial changes. The findings should serve as a "starting gun" for many additional studies in Israel, because the country is undergoing a vast renewal process that is expected to become even more intensive and to completely transform Israel's urban landscape. Israeli policy and its outcomes are part of the worldwide effort to deal with urban problems and issues of justice and equity through urban renewal and the promotion of diversity. The striving to create successful renewal and diversity policies is a key challenge for urban policy and planning, one that is constantly evolving and better understood with every new study, because all new evidence regarding the impact of an implemented policy (especially on the population) is vital.

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Appendix A. Supplementary data

Supplementary material related to this article can be found, in the online version, at doi:https://doi.org/10.1016/j.landusepol.2020.104916.

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