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DEVELOPMENT IN OVER-THE-RHINE: CAN OTR DEFEAT THE PITFALLS OF GENTRIFICATION AND CREATE AN ECONOMICALLY DIVERSE COMMUNITY?

MADÉLINE HIGH*

INTRODUCTION

With respect to race, “many of us are white supremacists yet at the same time yearn to transcend white supremacy.”¹ Many people believe they are not racist because they do not personally discriminate against people of different races, despite endorsing systems in society that create barriers among races. An example of this dichotomy between personal refutation of racism and endorsement of societal barriers is gentrification, defined here as the movement of affluent individuals into a low-income, low-wealth neighborhood. This paper focuses on the emergence of gentrification, the negative consequences it creates, and the ways in which these consequences can be alleviated. These topics are addressed both through a broad national lens and through a more narrow focus on Over-the-Rhine (OTR), a neighborhood in Cincinnati, Ohio. This paper specifically focuses on displacement in the realm of housing, culture, and economics as well as the potential creation of long-term segregation, and on how such displacement has led to a loss of autonomy of existing residents. The rise of gentrification and its impact is explored through an examination of literature, personal interviews with people who live and work in OTR, and photos of the changing area. This paper argues that, by understanding the history and causes of gentrification, individuals and agencies can work to alleviate disparity and create opportunities for existing residents to engage and succeed in the changing community. Examples of such interventions in OTR include initiatives to promote both affordable housing and wealth-generation capacities to benefit low-income and minority residents.

Gentrification is taking place in cities all across the United States. As many young professionals move back into downtown areas and redevelop downtrodden neighborhoods, they are often too preoccupied with the trendy new restaurants and boutiques to notice the disparity they are helping to create. Often through gentrification, two communities emerge within a single neighborhood, leaving many people in an identity crisis regarding how to relate to what the neighborhood has become.

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¹ James W. Loewen, *Dreaming in Black and White*, in *THE AMERICAN DREAM IN THE 21ST CENTURY* 73 (Sandra L. Hanson & John Kenneth White eds., 2011).

Place matters. Neighborhoods impact an individual's social network, perceptions of who can serve as role models, levels of exposure to violence and pollution, distances people must travel for good jobs, access to public transportation, and the availability of day care, schools, medical clinics, and stores.² Together these factors shape who people interact with, the way individuals view the world, and their perceptions of the opportunities available to them. Gentrification threatens people's identities by completely altering neighborhoods without the consent or input of individuals already living in the neighborhood. Many individuals face nonconsensual displacement, and the people who are able to remain are left feeling unwelcome and without any personal autonomy.

OTR is a pertinent example of a gentrified neighborhood going through an identity crisis. Once a disadvantaged neighborhood in which individuals had a 25% chance of being a crime victim,³ OTR has drastically transformed in the last fifteen years to become one of the city's most popular destinations.⁴ Neighborhood demographics have also changed dramatically in recent years. In 2010, approximately 60% of the neighborhood was Black.⁵ By 2014, it had flipped to over 65% white.⁶ Alongside the change in demographics and trendy new restaurants and shops, there is great disparity. In order to prevent disparity, revitalization of neighborhoods does not need to stop; it needs to become more inclusive. Gentrification is bringing investment and ideas into struggling and abandoned neighborhoods, and this phenomenon does not need to be viewed as carrying a negative connotation. As long as the community is aware of the pitfalls of gentrification, residents can combat the adverse consequences through creative and inclusive solutions such as providing affordable housing and access to capital for minorities. Such measures will allow existing residents to have the opportunity to be engaged in the neighborhood again. With all the right tools in place, OTR has the potential to become the epicenter of culture and diversity in the city of Cincinnati.

² George C. Galster, *How Neighborhoods Affect Health, Well-being, and Young People's Futures*, MACARTHUR FOUNDATION (March 2014), https://www.macfound.org/media/files/HHM_-_Neighborhoods_Affect_Health_Well-being_Young_Peoples_Futures.pdf, (last visited Apr. 10, 2018).

³ Trina Edwards, *Web Site Names OTR 'Most Dangerous'*, FOX19 (June 22, 2009), <http://www.fox19.com/story/10573157/web-site-names-otr-most-dangerous>.

⁴ Colin Woodard, *How Cincinnati Salvaged the Nation's Most Dangerous Neighborhood: Leaning on the Power of Local Corporations, Officials Engineered a Renaissance in the City's Heart*, POLITICO MAGAZINE (June 16, 2016), <https://www.politico.com/magazine/story/2016/06/what-works-cincinnati-ohio-over-the-rhine-crime-neighborhood-turnaround-city-urban-revitalization-213969>.

⁵ *Id.*

⁶ *Id.*

I. GENTRIFICATION: DEFINITION AND HISTORY

A. DEFINING GENTRIFICATION

“Gentrification generally refers to a process where a once-affluent area, which has been abandoned and is now occupied by working-class or poor people, is rediscovered by the affluent.”⁷ Before becoming gentrified, the neighborhoods are often characterized by deteriorating housing, high crime rates, lack of amenities, poor-quality schools, and low property values.⁸ Many of the residents living in the neighborhood before gentrification occurs are Black or Latino depending on the region (Black people in the Northeast and Midwest and Latinos in the West).⁹ The residents are often renters living in housing with high architectural value and are surrounded by vibrant street life and culture.¹⁰ As young, white college educated individuals move into the gentrifying neighborhoods, the community begins to change. However, there is a fine line between gentrification and revitalization of a neighborhood. Residential neighborhoods are not static, and change is inevitable.¹¹ What differentiates gentrification from normal changes in a neighborhood is the lack of autonomy caused by gentrification. Gentrification is driven by outside groups that fail to include existing residents in the changes made to the neighborhood or to ask existing residents for their consent or opinion. Such a disconnect between outsiders and existing residents negatively impacts a neighborhood by causing various forms of displacement.¹² In order to combat the negative consequences of gentrification such as displacement and loss of autonomy, it is important to first understand the history of the neighborhoods that are now being gentrified.

B. HOW GENTRIFICATION EMERGED

Gentrified neighborhoods follow a common historical pattern created by the social climate of the time and federal and local government decisions. During the early twentieth century, the era of white flight began. As white families moved to the suburbs, urban city centers were abandoned and lost investment.¹³ Black and Latino families were left trapped in the failing urban centers. Restrictive racial covenants prevented Black and Latino families from being able to move out to the suburbs, and the lack of investment

⁷ Rachel D. Godsil, *The Gentrification Trigger: Autonomy, Mobility, and Affirmatively Furthering Fair Housing*, 78 BROOK. L. REV. 319, 325 (2013).

⁸ *Id.*

⁹ *Id.* at 327.

¹⁰ *Id.* at 326.

¹¹ *Id.* at 323.

¹² *Id.* at 325.

¹³ *Id.* at 326.

prevented them from gaining access to resources to improve the city.¹⁴ Even though restrictive covenants were held unconstitutional in 1948,¹⁵ many neighborhoods continued to enforce them and realtors and developers were afraid of the possible repercussions to their business if they sold or built homes for minority families.¹⁶ In addition to societal pressures, neighborhoods would also use implicit discriminatory covenants to prevent minorities from moving into neighborhoods. For example, some covenants restricted development of multi-family homes, which were the preferred residences of minority families.¹⁷ Zoning regulations or covenants that prevent the construction of multi-family units discourage low-income families from moving in because they are unable to afford single family homes.¹⁸

The federal government also played a role in gentrifying neighborhoods. After World War II, the federal government subsidized highways, which were often constructed in minority neighborhoods and caused many poor minority families to be displaced.¹⁹ The federal government also created the Federal Housing Administration and Veterans Administration, which provided families with low down payments to buy homes.²⁰ These programs led more white families outside the city to buy homes, while minority families were forced to remain in the cities because they were ineligible for the loans.²¹ Minority families were often excluded from the loan programs by a risk assessment process that took into consideration factors such as race, ethnicity, and socio-economic status.²² Therefore, if minorities lived in a neighborhood, the neighborhood would be coded red, which meant it was the riskiest area to provide loans.²³ This concept, called redlining, completely cut off minority groups from receiving any funding, which in turn caused the neighborhoods to decline.²⁴

The federal government was not alone in its actions. The local government was the agency that decided where to build the highways and where to build the public housing projects.²⁵ The existing residents were neglected for years and lacked autonomy to move elsewhere.²⁶ More recently these neighborhoods have begun to transition as more affluent individuals

¹⁴ *Id.* at 327.

¹⁵ *Shelley v. Kraemer*, 334 U.S. 1, 20 (1948).

¹⁶ *Godsil*, *supra* note 7, at 328.

¹⁷ *Id.*

¹⁸ Katherine C. Devers & J. Gardiner West, *Exclusionary Zoning and Its Effect on Housing Opportunities for the Homeless*, 4 NOTRE DAME J. L., ETHICS & PUB. POL'Y 349, 351 (2014).

¹⁹ *Godsil*, *supra* note 7, at 329.

²⁰ *Id.*

²¹ *Id.* at 330-331.

²² *Id.*

²³ *Id.* at 331.

²⁴ *Id.*

²⁵ *Id.*

²⁶ *See generally id.* at 326.

began to move back into the cities.²⁷ As more newcomers move into the neighborhood and it becomes more upscale, the racial composition also begins to change.²⁸ Just as programs after World War II excluded minorities from moving into the suburbs, today many minorities are excluded from the redevelopment process occurring in cities because most capital is placed into the hands of white business leaders and entrepreneurs. Minorities are again left with no power in the process of revitalizing the neighborhood and have little autonomy in slowing or stopping their own displacement.

C. HOW GENTRIFICATION EMERGED IN CINCINNATI

The foregoing trajectory of gentrification is epitomized in the history of the neighborhood of Over-the-Rhine in Cincinnati, Ohio. OTR was built by German immigrants in the early 1800s and continued to be predominantly German up until the early twentieth century with the population of the neighborhood reaching 45,000 people by 1900.²⁹ The area's affluence is evident today through the refurbishment of old town and row homes. The beautiful Cincinnati Music Hall is the historic centerpiece that highlights the prosperity of that era. A writer for *Harper's*, a monthly magazine, gave a vivid description of OTR in 1883: "If the scene in its frivolity and uproarious gaiety recalls the Sundays of Paris, the locality may be described as considerably more German than Germany itself."³⁰

During World War I the neighborhood began to falter as the German immigrants and German-American residents were forced to leave OTR, largely due to anti-German hysteria.³¹ As the Germans moved out of the neighborhood, Scottish-Irish Appalachians began moving in.³² Many people in the city looked down on these new arrivals because of their perceived "backwards heritage."³³ As the neighborhood became more undesirable, the local government chose to make OTR the location for public housing superblocks in the 1930s.³⁴ In 1948, Cincinnati also chose a predominantly African-American neighborhood, the West End, to build the highway connecting the people in the suburbs to the city.³⁵ The highway construction displaced many Black families, who moved to the neighboring community of OTR.³⁶ Due to the concentration of public housing in OTR, highway construction through the West End, and the later emergence of Section 8 housing—a housing choice voucher program that allows people to rent from

²⁷ *Id.*

²⁸ *Id.* at 332.

²⁹ Woodard, *supra* note 4.

³⁰ *Id.*

³¹ *Id.*

³² *Id.*

³³ *Id.*

³⁴ *Id.*

³⁵ *Id.*

³⁶ *Id.*

private landlords³⁷—the neighborhood became concentrated with the city’s poorest residents.³⁸ Minority families who wished to move out of the inner city were blocked by restrictive covenants. For example, Mariemont, a planned community suburb outside of Cincinnati, was created with a restrictive covenant that only allowed white people to live in the neighborhood.³⁹

From the 1930s to the 1960s, capital investment moved out of OTR and out of the city. In the early 1970s, Buddy Gray, a controversial political and social rights advocate, further transformed OTR into a safe haven for the poor by preventing people or businesses from constructing middle and upper class developments to ensure that low-income individuals were never displaced.⁴⁰ Gray bought up many of the properties in OTR for poor people to live in, which in turn delayed any type of development or investment.⁴¹ The Cincinnati Enquirer described Gray’s vision for OTR as “a concentrated pocket of low-income housing, homeless shelters and treatment programs for alcoholics, drug addicts and the like.”⁴² Karla Irvine, the head of Housing Opportunities Made Equal (HOME) at the time of Gray’s death, saw his movement as an intention to create a “super ghetto.”⁴³ In contrast, supporters of the movement simply saw this as a way to help the people most in need who were often largely ignored.⁴⁴ Bonnie Neumeier, a friend of Gray and cofounder of a nonprofit in OTR called Peaslee Neighborhood Center, described their work as follows: “We saw the need before the city realized there was even a need for a public shelter. We were really the people who stood up for the basic human right that everyone should have a roof over their head.”⁴⁵

As a result of Gray’s campaign, the city ignored OTR and chose to develop the riverfront instead.⁴⁶ The population of OTR consistently declined as the neighborhood became more dilapidated and the abandoned buildings became hotspots for drug activity.⁴⁷ While the local and federal government projects created the neglected neighborhood for the Appalachians and Black people to live in, Buddy Gray kept the residents

³⁷ *Housing Choice Vouchers Fact Sheet*, U.S. DEP’T OF HOUS. AND URBAN DEV., https://www.hud.gov/topics/housing_choice_voucher_program_section_8 (last visited Apr. 10, 2018).

³⁸ Woodard, *supra* note 4.

³⁹ Cincinnati and Hamilton County, *2014 Analysis of Impediments to Fair Housing*, CITY OF CINCINNATI (2014), <https://www.cincinnati-oh.gov/community-development/consolidated-plan/analysis-of-impediments-to-fair-housing-pdf/>.

⁴⁰ Woodard, *supra* note 4.

⁴¹ Mark Braykovich, *Respect, If Not Affection: Gray Annoying, But Effective*, CINCINNATI ENQUIRER (Nov. 16, 1996), <http://www.enquirer.com/editions/1996/11/16/buddy2.html>.

⁴² *Id.*

⁴³ *Id.*

⁴⁴ See Julie Irwin Zimmerman, *The Ghost of Buddy Gray*, CINCINNATI MAGAZINE (Dec. 1, 2010), <https://www.cincinnati-magazine.com/citywiseblog/the-ghost-of-buddy-gray3/>.

⁴⁵ *Id.*

⁴⁶ Woodard, *supra* note 4.

⁴⁷ See *id.*

there trapped in poverty. Despite Gray's social welfare projects that provided people with food and shelter, his firm stance against mixed-income development prevented families from generating wealth and climbing up the socioeconomic ladder.⁴⁸ Many people no longer desired to stay in the impoverished, crime-ridden neighborhood as evidenced by the decline in the neighborhood's population. In the early 2000s the United States Department of Housing and Urban Development (HUD) introduced a housing voucher program that allowed people to move to other neighborhoods instead of living in designated subsidized housing.⁴⁹ That program had a significant effect on housing stock in OTR. For example, as a result of the program, 1,000 units owned by Hart Realty were abandoned, forcing the business into bankruptcy and leaving those units vacant in OTR.⁵⁰ Vacant units present major issues to neighborhoods such as public safety concerns, increased crime, neighborhood fragmentation, and loss in property value to surrounding homes.⁵¹

Two other events also led to significant change in OTR. The first event was the death of Buddy Gray in 1996. The second event was the street protests against police brutality in OTR in 2001.⁵² The loss of the neighborhood's strongest opponent to development and gentrification opened the doors for others to move into the neighborhood.⁵³ At the same time, the street protests created a growing concern regarding the future of Cincinnati and the safety of its residents.⁵⁴ City leaders disbanded Gray's vision of OTR as a safe haven for the poor and turned to economic revitalization in the inner city as an approach to improve the city.⁵⁵

In July 2003, the Cincinnati Center City Development Corp. (3CDC) was created.⁵⁶ 3CDC is a non-profit organization that received funding from the Cincinnati Business Committee as well as city support through various tax incentives and federal community development grants.⁵⁷ The organization was created specifically to revitalize downtown and OTR.⁵⁸ In the early and mid-2000s 3CDC began buying up property in the OTR, whose population had fallen to less than 5,000 residents.⁵⁹ 3CDC bought and subsequently

⁴⁸ See generally, *id.*

⁴⁹ Chris Wetterich, *How Has OTR's Housing Been Transformed Over the Years? The Stats May Surprise You*, CINCINNATI BUSINESS COURIER (Jan. 28, 2016), <https://www.bizjournals.com/cincinnati/news/2016/01/28/how-has-otrs-housing-been-transformed-over-the.html>.

⁵⁰ *Id.*

⁵¹ Patrick Sisson, *The High Cost of Abandoned Property, and How Cities Can Push Back*, CURBED (Jun. 1, 2018, 6:46 PM), <https://www.curbed.com/2018/6/1/17419126/blight-land-bank-vacant-property>.

⁵² Woodard, *supra* note 4.

⁵³ *Id.*

⁵⁴ *Id.*

⁵⁵ *Id.*

⁵⁶ *Id.*

⁵⁷ *Id.*

⁵⁸ *Id.*

⁵⁹ *Id.*

closed down the neighborhood liquor stores, redid the sidewalks, and put in proper lighting to decrease crime.⁶⁰ Between 2004 and 2008 crime decreased by 36%.⁶¹ Over time, complete blocks were developed into residential and commercial spaces including restaurants, shopping areas, and start-up businesses and incubators. 3CDC played a leading role in renovating the famous Cincinnati Music Hall as well as the adjacent Washington Park—the latter of which had been a popular gathering place not only for local residents, but also for homeless people and drug users.⁶² The photographs below depict the drastic changes the neighborhood has experienced in the last decade.

STREET VIEW OF OTR: SEPTEMBER 2007⁶³



⁶⁰ *Id.*

⁶¹ *Id.*

⁶² *Id.*

⁶³ Via Google maps, <http://maps.google.com> (search the address “1407 Vine St. Cincinnati, Ohio,” click on the photo of the location, click the “street view” icon in the top right corner, and scroll to “Sept. 2007”).

THE SAME SCENE TEN YEARS LATER⁶⁴



PRE-RENOVATION ACTIVITY IN WASHINGTON PARK⁶⁵



⁶⁴ Via Google maps, <http://maps.google.com> (search the address “1405 Vine St. Cincinnati, Ohio,” and click on the picture of the address).

⁶⁵ Michael Stehlin, *Last Day of Washington Park Pool*, CITYKIN (Aug. 11, 2008), <http://www.citykin.com/2008/08/last-day-of-washington-park-pool.html>.

POST-RENOVATION ACTIVITY IN WASHINGTON PARK⁶⁶

II. THE NEGATIVE IMPLICATIONS OF GENTRIFICATION

The emergence of gentrification has a significant impact on the existing community apart from the change in store fronts and addition of new residents. Gentrification causes existing residents to face housing displacement, cultural displacement, and economic displacement as well as long-term segregation within the neighborhood. These factors have impacted neighborhoods across the country, including OTR.

A. HOUSING DISPLACEMENT

The first major concern of gentrification is housing displacement. Displacement occurs when “forces outside the household” prevent residents from continuing to live in the neighborhood because conditions have become hazardous or unaffordable.⁶⁷ The rate of rent has increased dramatically, particularly in gentrifying neighborhoods, since 2000.⁶⁸ High rent puts a severe burden on low-income individuals and forces them to pay substantially more than 30% of their income, which is the standard of affordability.⁶⁹ As of 2016, 72% of the lowest-income renters nationwide

⁶⁶ Washington Park (@washingtonparkotr), INSTAGRAM (Jun. 7, 2016), <https://www.instagram.com/p/BGXcqPwuLUW/?taken-by=washingtonparkotr>.

⁶⁷ Tom Slater, *Missing Marcuse On Gentrification and Displacement*, 13 CITY 292, 294-295 (2009) (citing CHESTER HARTMAN ET AL., *DISPLACEMENT: HOW TO FIGHT IT* 3 (1982)).

⁶⁸ U.S. Dep’t. of Hous. and Urban Dev. and Office of Pol’y Dev. and Res., *Ensuring Equitable Neighborhood Change: Gentrification Pressures on Housing Affordability*, INSIGHTS INTO HOUS. & COMM. DEV. POL’Y 5 (2016), <https://www.huduser.gov/portal/sites/default/files/pdf/Insights-Ensuring-Equitable-Growth.pdf> [hereinafter INSIGHTS].

⁶⁹ *Id.*

(residents earning less than \$15,000) were paying more than 50% of income towards rent.⁷⁰

In OTR, housing displacement due to lack of affordable housing has become a growing concern among existing residents. According to a survey conducted by Over-the-Rhine Community Housing, the number of available affordable units fell from 3,235 units in 2002, to 869 units in 2015.⁷¹ From 2000 to 2010 the Black population in OTR fell approximately 25%.⁷² This decade was the time before gentrification began, when many people decided to use the housing vouchers provided by HUD as discussed in Part II.C.⁷³ In just four years, with the renovations of new shops and restaurants in OTR, the Black population was nearly cut in half to 2,370 Black people remaining in 2014.⁷⁴ According to a U.S. Census Bureau American Community Survey conducted from 2005-2009, 72.2% of the African Americans living in OTR were living below the poverty line. These statistics are consistent with other research showing the existence of disproportionate levels of poverty among African Americans. Therefore, the drop in the Black population correlates with the decrease in low-income individuals living in the neighborhood and implies that minority residents have been displaced from the neighborhood due to lack of affordable housing.

⁷⁰ *Id.* at 6.

⁷¹ Mark Curnutte, *Here's How OTR Housing Has Changed*, CINCINNATI ENQUIRER (Jan. 29, 2016, 8:45 PM), <https://www.cincinnati.com/story/news/2016/01/28/otr-housing-study-reveals-diversity/79471898/>.

⁷² Emilie Eaton, *What Will Over-the-Rhine Look Like in 15 Years?* CINCINNATI ENQUIRER (Apr. 10, 2016), <https://www.cincinnati.com/story/news/2016/04/10/what-over--rhine-look-like-15-years/82270534/>.

⁷³ Wetterich, *supra* note 49.

⁷⁴ Eaton, *supra* note 72.

FIGURE 1: DEMOGRAPHIC CHANGES IN OTR: 1990-2015⁷⁵

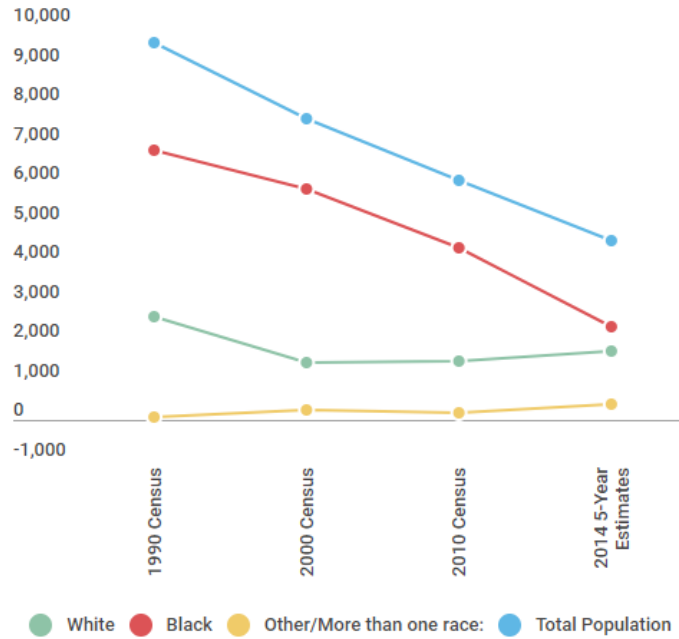
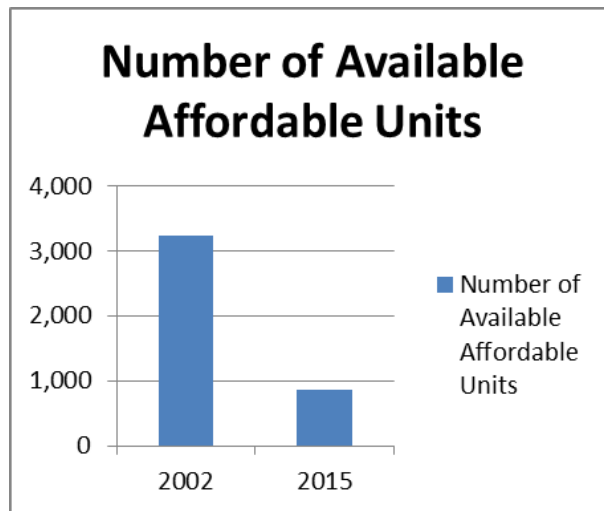


FIGURE 2: DECLINE IN AFFORDABLE HOUSING: OTR 2002-2015⁷⁶



⁷⁵ *Id.*

⁷⁶ Curnutte, *supra* note 71.

C. CULTURAL DISPLACEMENT

The impact of gentrification goes beyond housing displacement; residents who are able to stay often encounter cultural displacement as well.⁷⁷ Cultural displacement occurs when the changes made to the neighborhood no longer reflect the needs and culture of the long-term residents.⁷⁸ Gentrification in urban neighborhoods often brings new amenities that are designed to appeal to the higher income newcomers and are not meant for the existing residents.⁷⁹

This analysis is reflected in the sentiments of residents who experienced the recent transformation of OTR. Many of those residents no longer feel welcome in the developed sector of OTR. As one resident stated, “3CDC closed down the corner stores where people could buy milk or a bag of chips; the hardware store on Vine where they got their garden supplies, pots, pans, or masking tape; the soft-serve ice cream places; and worst of all, the laundromats.”⁸⁰ The community also lost their swimming pool in Washington Park in 2010 due to budget constraints on the Cincinnati Recreation Commission, and the basketball courts disappeared as well during 3CDC’s renovation of Washington Park.⁸¹ When the amenities in Washington Park closed in 2010 the closest pool was seven blocks away in Zeigler Park, and did not provide swim lessons or a swim team at that time.⁸²

3CDC’s intention was to replace the amenities lost in Washington Park with a playground, dog park, and interactive water feature.⁸³ Josh Spring, the director of the Homeless Coalition and other advocates proposed an alternative plan for the park, which included a deep-water pool and basketball court, but their plan was ignored.⁸⁴ Instead, the park was completed based on 3CDC’s original design. The decision to implement a dog park instead of basketball courts demonstrates 3CDC’s goal of attracting the young, college-educated demographic. Dog parks are viewed as an upper-class amenity because many low-income apartment complexes do not allow dogs, whereas higher-income individuals who can afford a condominium or house are able to have dogs.⁸⁵ Additionally, playing basketball is a popular recreational activity for Black youth, who were a large portion of the existing population in OTR before gentrification began to occur.⁸⁶ The change in amenities in

⁷⁷ INSIGHTS, *supra* note 68, at 6.

⁷⁸ *Id.* at 6-7.

⁷⁹ *Id.* at 7.

⁸⁰ Woodard, *supra* note 4.

⁸¹ Adam Sievering, *Renovation or Gentrification? Washington Park's Makeover Reignites Old Debate in OTR*, CITY BEAT (Jul. 21, 2010), <http://www.citybeat.com/news/article/13013941/renovation-or-gentrification>; Woodard, *supra* note 4.

⁸² *Id.*

⁸³ *Id.*

⁸⁴ *Id.*

⁸⁵ Eaton, *supra* note 72.

⁸⁶ *Id.*

Washington Park is a prime example of culture displacement, which in turn causes residents to lose their personal autonomy within the community.

D. ECONOMIC DISPLACEMENT

The change in available amenities not only changed the cultural environment, but it also increased the economic burden for existing residents. Many residents feel unwelcome in the southern portion of OTR because they are unable to afford the food in the restaurants or goods in the boutiques. According to Bonnie Neumeier, the co-founder of Peaslee Neighborhood Center, “It’s all high-end bars and restaurants and gourmet hot dogs at Senate ... You’re not going to have neighborhood families going there.”⁸⁷ The notion of residents feeling unwelcome was echoed by Erin Hinson of Cornerstone Renter Equity, an organization that focuses on using community development to allow people to build wealth while living affordably with the larger goal of ending generational poverty.⁸⁸ The organization seeks to achieve that goal by providing affordable housing to low-income individuals living in OTR. Hinson stated that in speaking with Cornerstone residents they describe the southern portion of OTR as “the rich white people part.”⁸⁹ Cornerstone residents informed Hinson that this sentiment became official when “Pottery Barn” moved in, which is in reference to Elm and Iron, a high-end home goods store popular among wealthy white individuals.⁹⁰ Alice Skirtz, a local scholar who focuses on gentrification, describes the process as “Econocide,” explaining that “[w]e are eliminating a whole segment of our population by economic means,” and that, as a result, “all of us are losing the decision-making power to change that.”⁹¹ In other words, local residents have no control over the increase in housing prices or the transformation to more expensive and less culturally relevant amenities.

E. LONG-TERM SEGREGATION

Gentrification also exacerbates another significant problem: long-term segregation.⁹² In a study of twenty-three large U.S. cities conducted during the 1990s, researchers discovered an increase in class segregation in gentrifying areas due to a variety of complex factors such as cultural biases,

⁸⁷ Woodard, *supra* note 4.

⁸⁸ Interview with Erin Hinson, Communications & Development Director, Cornerstone Renter Equity, in Cincinnati, Ohio (Oct. 29, 2017).

⁸⁹ *Id.*

⁹⁰ *Id.*

⁹¹ Kinsley Slife & Annie Dennis, *Gentrification in Over-the-Rhine: Revitalization Efforts Intensify Class Divide Downtown*, THE NEWS RECORD (Dec. 3, 2014), http://www.newsrecord.org/news/gentrification-in-over-the-rhine-revitalization-efforts-intensify-class-divide/article_2e9099c0-7b71-11e4-a7c4-93d483309208.html (quoting Alice Skirtz; see generally ALICE SKIRTZ, *ECONOCIDE: ELIMINATION OF THE URBAN POOR* (2012)).

⁹² INSIGHTS, *supra* note 68, at 5.

risk assessments, and loan insurance discrimination.⁹³ In OTR, segregation has already become prevalent. Proponents of the changes in OTR argue that the neighborhood has become more diverse due to the mix of incomes.⁹⁴ However, racial and economic diversity do not always translate to integration.⁹⁵ For example, South End in Boston has economic diversity, with white homeowners living in close proximity to minority renters, but micro-level segregation still exists as homeowners tend to avoid the blocks with subsidized housing and minorities tend to stay away from the affluent areas they cannot afford.⁹⁶

Statistics interpreted at a broad level in regard to diversity can be misconstrued to represent integration. As Rachel Godsil points out, the movement of newcomers into a neighborhood is often more like an invasion than integration as existing residents face housing, culture, and economic displacement.⁹⁷ In comparing the demographics of OTR to the available affordable housing, it is evident that there is a strong correlation between the Black population and the amount of affordable housing in the area. As previously noted in Part I, the Black population in OTR decreased 65% between 1990 and 2014.⁹⁸ In 2010 approximately 60% of the neighborhood was Black.⁹⁹ By 2014 it transformed to over 65% white.¹⁰⁰ Furthermore, the demographic statistics depict segregation between the northern and southern portions of OTR. As the developed southern portion of OTR's white population increases, the northern section which remains undeveloped continues to have an 80% Black population.¹⁰¹ This statistic directly correlates with the more expensive housing becoming available in the southern portion of OTR, and the more affordable housing in the northern portion of OTR.¹⁰²

To directly compare and contrast the housing inventory available in OTR, the Community Building Institute in Cincinnati examined percentages of the Area Median Income (AMI) for Hamilton County. The AMI for Hamilton County in 2015 for a family of four was \$71,200.¹⁰³ In the developed portion of OTR, 60% of the housing is available to families making 61% of the median income or above; this means that housing is

⁹³ Elvin K. Wyly & Daniel J. Hammel, *Gentrification, Segregation, and Discrimination in the American Urban System*, 36 ENVIRONMENT AND PLANNING A, 1215, 1237, and 1239 (2004), <http://ibis.geog.ubc.ca/~ewyly/research/WylyHammel%282004%29.pdf>.

⁹⁴ Wetterich, *supra* note 49.

⁹⁵ INSIGHTS, *supra* note 68, at 12.

⁹⁶ *Id.*

⁹⁷ Godsil, *supra* note 7, at 332.

⁹⁸ Eaton, *supra* note 72.

⁹⁹ Woodard, *supra* note 4.

¹⁰⁰ *Id.*

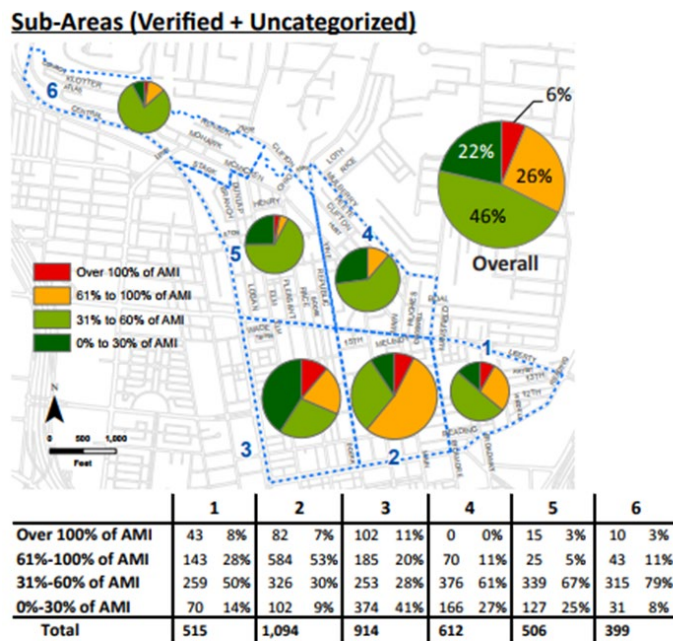
¹⁰¹ *Id.*

¹⁰² The Community Building Institute, *2015 Housing Inventory of Over-the-Rhine & Pendleton*, OTR COMMUNITY COUNCIL (2016), http://otrcommunitycouncil.org/wp-content/uploads/2016/09/OTRHousingInventory_ExecSummary_1-21-2016.pdf.

¹⁰³ *Id.*

affordable only to people or families that make \$43,076 or more.¹⁰⁴ The monthly price of housing in this range is \$1,077 and above.¹⁰⁵ In contrast, 79% of the housing in the northern, undeveloped portion of OTR is available to families making 30%-60% of the median income, which equates to a range from \$21,716 to \$43,075.¹⁰⁶ The range in the monthly price of rent in northern OTR is from \$542 to \$1,076. As depicted in Figure 3 below, these data show that while there is mixed-income housing, it is concentrated in different areas of the neighborhood, which leads to segregation.

FIGURE 3: HOUSING MAKE-UP OF OTR¹⁰⁷



Prepared by the Community Building Institute, January 21, 2016

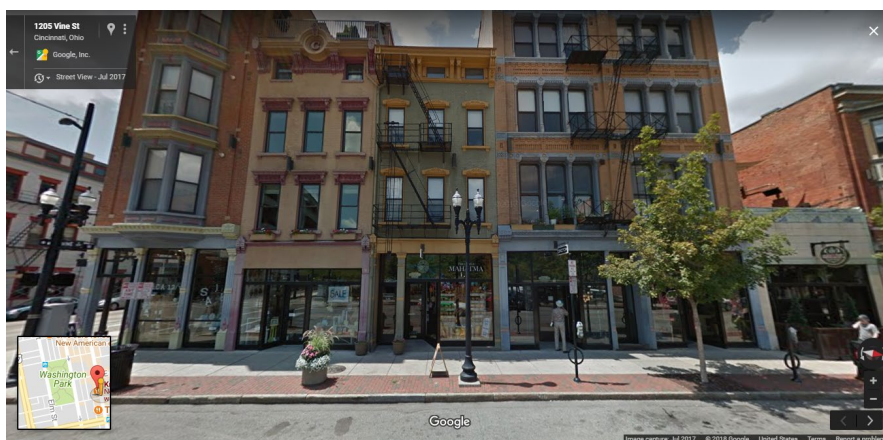
Over \$71,200
\$43,076 - \$71,200
\$21,716 - \$43,075
\$0 - \$21,715

AMI stands for Area Median Income. The Hamilton County AMI for a family of four in 2015 was \$71,200.

¹⁰⁴ *Id.*
¹⁰⁵ *Id.*
¹⁰⁶ *Id.*
¹⁰⁷ *Id.*

Figure 3 depicts the types of housing available to people in OTR based on income. Overall, there is a wide diversity in housing. However, when the neighborhood is broken down into sections, the separation becomes more evident. It is apparent that section 2, which is the most developed, has the most expensive housing, and the undeveloped northern section past Liberty Street contains the most affordable housing. The photographs below depict the disparities in the condition of the buildings in the northern and southern portions of OTR. The two pictures are comparable to the disparities illustrated in the before-and- after photos offered in Part II.C.¹⁰⁸

VIEW OF RESTAURANTS AND SHOPPING IN GENTRIFIED AREA OF OTR¹⁰⁹



¹⁰⁸ Via Google maps, <http://maps.google.com> (search the address “1407 Vine St. Cincinnati, Ohio,” click on the photo of the location, click the “street view” icon in the top right corner, and scroll to “Sept. 2007”). Via Google maps, <http://maps.google.com> (search the address “1405 Vine St. Cincinnati, Ohio,” and click on the picture of the address).

¹⁰⁹ Locating location, Google maps, <http://maps.google.com> (search the address “1205 Vine St, Cincinnati, Ohio,” click on the picture, and rotate the image to see the other side of the street).

BUILDINGS IN UNDEVELOPED PORTION OF OTR¹¹⁰

Evidence of housing, cultural, and economic displacement as well as long-term segregation show that there are genuine problems caused by gentrification and that Cincinnati is not immune to those issues. Low-income residents are being pushed out of their homes, and the people who are able or wish to stay no longer feel welcome in the southern portion of OTR because of the changing cultural demographic and high prices. In order for OTR to truly become diverse, newcomers and city leaders must recognize and address the issues within the community. For example, community leaders such as Kroger have recognized the need for a better grocery store in OTR. Kroger is currently constructing a grocery store on Court and Walnut streets.¹¹¹ This location, just on the border of OTR and downtown, will bring in people of all demographics living in both neighborhoods to grocery shop.

Thus, revitalization and redevelopment must not come to an end in order for low-income residents to stay. It would be detrimental for the neighborhood to return to its former state. The pictures of OTR and related statistics show that the neighborhood's infrastructure was deteriorating, crime rates were high, and the population was falling. Furthermore, the momentum of gentrification would be extremely difficult to stop, as is evident from the drastic changes occurring just in the last five years alone. Instead of going backwards, the community must use the invested capital to create a diverse and inclusive neighborhood. There is no quick or easy way in which to achieve this goal, and it may take years, decades, or even more before it occurs. However, there are a variety of tools the city of Cincinnati can use, and many different organizations the city can continue to support in

¹¹⁰ Locating location, Google maps, <http://maps.google.com> (search the address "1432 Vine St. Cincinnati, Ohio," click on the picture, and rotate image to see the other side of the street).

¹¹¹ Alexander Coolidge, *Kroger to Build Its First Downtown Cincinnati Supermarket Since 1969*, CINCINNATI ENQUIRER (Jun. 7, 2017), <https://www.cincinnati.com/story/money/2017/06/06/kroger-build-its-first-downtown-cincinnati-supermarket-since-1969/361370001/>.

order to decrease disparity and create a more diverse and inclusive identity within the community.

III. EFFORTS TO COMBAT THE NEGATIVE CONSEQUENCES OF GENTRIFICATION

While gentrification appears to be a prevailing force that has rendered local residents powerless to block unwanted changes in their neighborhood, there are ways to potentially alleviate the negative consequences. These strategies cannot be implemented by a single person, but must be made by a multitude of organizations that are cognizant of the issues facing individuals in OTR. The three most important issues that need to be addressed are affordable housing, economic opportunities, and social perceptions. Affordable housing is critical if existing residents are to continue living in their neighborhood and being a part of their community. Economic opportunities are important, because they allow existing residents to engage with the changes going on around them. Access to capital and job opportunities empower existing residents and allow them to insert their culture and community needs into the neighborhood. Finally, changes in social perceptions are necessary for Cincinnati to become truly integrated. There are various organizations currently addressing these issues, such as Over-the-Rhine Brewery District Community Urban Redevelopment Corporation, Cornerstone Renter Equity, and MORTAR. The neighborhood needs more organizations to get involved to prevent displacement of existing residents and long-term segregation.

A. AFFORDABLE HOUSING

Affordable housing is a critically important effort in combatting the negative consequences of gentrification discussed in Part III. There are three different approaches to increasing the availability of affordable housing. The first approach, the preservation of affordable housing, focuses on maintaining properties so that residents do not become economically displaced. The second approach, development of mixed-housing, focuses on the development of housing at all levels to ensure a variety of people are able to live in the neighborhood. The third approach, building equity through affordable housing, is a local initiative that allows residents to gain access to capital while living in affordable housing.

1. Preserving Affordable Housing

A key initiative to prevent housing displacement is to maintain as much affordable housing in the gentrifying area as possible.¹¹² This effort ensures

¹¹² INSIGHTS, *supra* note 68, at 8.

that existing residents who wish to stay have the option and ability to do so.¹¹³ Every year, 400,000 affordable housing units are lost to disinvestment and disrepair and another 140,000 units become inaccessible to low-income people due to renovations that owners make to increase market value.¹¹⁴ The more affordable housing is lost, the greater the chance that families will become displaced. OTR is no exception. As noted in Part III.A, the number of available affordable units in OTR fell from 3,235 in 2002 to 869 in 2015—a decline of 73%.¹¹⁵

Researchers with HUD have suggested four initiatives to combat the loss of affordable housing. The first initiative is Rental Assistance Demonstration (RAD), which began in 2013.¹¹⁶ The purpose of the program is to preserve and improve public housing by transferring annual contracts to long term contracts.¹¹⁷ This transfer allows public housing agencies to gain access to mortgages that are necessary to make capital improvements, to become eligible for low-income housing tax credits, and to help ensure long-term affordability for low-income residents.¹¹⁸ As of 2015, the program reached capacity at 185,000 units nationwide.¹¹⁹ Currently, there are multiple housing units, including housing units in or near OTR, on the waitlist for HUD's RAD program.¹²⁰ RAD assistance will greatly help preserve affordable housing in OTR.

HUD's second incentive is Housing Choice Vouchers.¹²¹ The vouchers operate by requiring voucher holders (2.2 million low-income households) to pay 30% of their income toward rent and the voucher pays for the difference between the 30% allowable payment and the total cost of the rent (based on market standards).¹²² The third initiative involves preservation-friendly incentives such as Chicago's Class 9 program, which lowers property taxes for owners who agree to make property affordable, and Chicago's Class S program that provides assessment rate cuts to ensure housing affordability and prevent high price renovations.¹²³ The fourth initiative is a preservation catalog, which tracks when rental assistance or subsidies expire in order to help communities prioritize which units they need to work towards preserving first.¹²⁴

¹¹³ *Id.*

¹¹⁴ *Id.*

¹¹⁵ Curmutte, *supra* note 71.

¹¹⁶ INSIGHTS, *supra* note 68, at 8.

¹¹⁷ *Id.*

¹¹⁸ *Id.*

¹¹⁹ *Id.*

¹²⁰ RAD Waitlist, U.S. DEP'T. OF HOUS. AND URBAN DEV. (Oct. 1, 2017), https://www.hud.gov/sites/dfiles/Housing/documents/radwaitlist_100117.pdf.

¹²¹ INSIGHTS, *supra* note 68, at 8.

¹²² *Id.*

¹²³ *Id.* at 9.

¹²⁴ *Id.*

Preservation and creation of affordable housing not only provides people with a place to live, but it also allows many people to preserve their identity. Despite all the changes to their neighborhood, being able to stay where people were born and raised can mitigate the identity crisis created by gentrification. Furthermore, remaining in the neighborhood gives people a sense of autonomy and the opportunity to be a part of the neighborhood.

2. Development of Mixed-Income Housing and Increasing Density

The second strategy for encouraging the development of affordable housing is to promote mixed-income housing. By renting units at the highest possible market value, owners displace many low-income individuals. According to a 2014 study conducted by the National Low Income Housing Coalition, only “31 rental units were affordable and available for every 100 extremely low-income renters.”¹²⁵ This statistic shows that there is clearly a need for more affordable housing. HUD attributes much of the increase in housing costs to zoning restrictions and other legal regulations. In order to combat these issues, HUD has argued for several types of policies: enabling faster approval for new buildings; discouraging vacant lots from sitting idle by requiring owners to register and pay increased fees; providing tax incentives for owners who establish density in their buildings; and encouraging inclusionary zoning approaches, which “either require or encourage a number of units in new developments to be offered below market rate.”¹²⁶

Steve Hampton is the Executive Director of the Over-the-Rhine Brewery District Community Urban Redevelopment Corporation in the northern, underdeveloped portion of OTR. Hampton is following HUD’s lead by working to reduce regulations that prevent areas from being developed or having affordable housing.¹²⁷ The northern portion of OTR is historically a manufacturing area that was built with housing and services right next to the industrial buildings.¹²⁸ Hampton’s organization created and led an initiative to continue this historic trend by allowing formalized light industrial uses to exist next to residential areas.¹²⁹ In most neighborhoods, the two sectors are kept far apart.¹³⁰ The inclusive zoning strategy aims to decrease regulation on housing construction, which should benefit the community by expanding affordable housing. As HUD argues in the paragraph above, zoning restrictions increase housing costs. Therefore, by decreasing zoning

¹²⁵ INSIGHTS, *supra* note 68, at 10.

¹²⁶ *Id.* at 11.

¹²⁷ Interview with Steve Hampton, Executive Director, Brewery District Community Urban Redevelopment Corporation, in Cincinnati, Ohio (Nov. 7, 2017).

¹²⁸ *Id.*

¹²⁹ *Id.*

¹³⁰ *Id.*

regulations and increasing the housing supply, the housing market price should decrease.

Hampton is also taking a similar stance to HUD in relation to housing density. He explains that with any neighborhood, the denser the neighborhood becomes, that is, as more people live closer together in a certain amount of space, the more affordable housing will be available.¹³¹ In discussing the proper level of density for the neighborhood, Hampton stated that the OTR population of over 40,000 in 1900 is unattainable now because many people were then living in tenement housing conditions; nevertheless, he believes that in the future it would be possible for the OTR population to reach 20,000 people.¹³² If a proper density is kept in the neighborhood, there will be no reason for the newcomers to push out the existing residents. The existing population in OTR was less than 5,000 people by 2007.¹³³ Keeping a high density would allow for 15,000 more people to live in the neighborhood at a more affordable housing rate. However, Hampton warned against taking shortcuts.¹³⁴ If the homes are built too cheaply or the row houses and other types of units are transformed into single family homes because it is less expensive to renovate, the neighborhood will struggle to provide affordable housing.¹³⁵ In response to this concern, HUD suggests offering density bonuses as a way to incentivize the construction of more affordable housing units.¹³⁶

Hampton also suggests that, in order for the neighborhood to be sustainable, it needs to focus on more than merely entertainment.¹³⁷ In his view, OTR must become home to other job sectors and to a variety of people, including those working in the neighborhood service or manufacturing industries.¹³⁸ Hampton admits that OTR is not there yet, but he has a positive outlook towards the future.¹³⁹ He believes that over time as the neighborhood has become more populated, more affordable options for people to live, eat, and shop will become available.¹⁴⁰

3. Building Equity through Affordable Housing

In OTR, there has been an effort to not only preserve affordable housing, but to also allow low-income families to build wealth while living affordably.¹⁴¹ As discussed in Part III.C, Cornerstone Renter Equity is an

¹³¹ *Id.*

¹³² *Id.*

¹³³ Woodard, *supra* note 4.

¹³⁴ Hampton, *supra* note 126.

¹³⁵ *Id.*

¹³⁶ INSIGHTS, *supra* note 68, at 11.

¹³⁷ Hampton, *supra* note 126.

¹³⁸ *Id.*

¹³⁹ *Id.*

¹⁴⁰ *Id.*

¹⁴¹ Hinson, *supra* note 88.

organization that provides affordable housing to low-income individuals and helps residents build equity.¹⁴² Individuals living in Cornerstone units pay 30% of their income towards rent. Residents also have the opportunity to earn up to \$1,000 in equity annually while living in Cornerstone units.¹⁴³ After three years, residents gain unrestricted access to the equity they have accumulated.¹⁴⁴ They can choose to spend it at that time or save the equity and let it build in the future.¹⁴⁵ According to Erin Hinson, Cornerstone's Communications and Development Director, residents use their money in a variety of ways such as buying a house, paying off debt, paying for their children's education or even taking a vacation.¹⁴⁶ Hinson described how many organizations have great ideas and intentions, but they often use money how the organizations believe it should be used instead of considering what the residents want or need.¹⁴⁷ As Hinson put it, "[w]ho am I to say how they should spend their money? They know what they need more than I do."¹⁴⁸ The freedom residents have to spend the wealth they generate creates a level of autonomy and feeling of control for individuals.¹⁴⁹

B. ECONOMIC EFFORTS: MORTAR-ING COMMUNITY OPPORTUNITIES AND ENGAGEMENT¹⁵⁰

One possible avenue to alleviate disparity caused by gentrification is by creating opportunities for minorities to engage in the development that is occurring around them through entrepreneurship. This idea was put into action by MORTAR, an entrepreneurship hub, co-founded by Derrick Braziel, Allen Woods, and William Thomas II. Braziel, a 2019 Obama Foundation Fellow, explained that the three men started MORTAR based on observations made during a summer in Cincinnati. The MORTAR co-founders saw how people in OTR and beyond could add value and change the world *if* given the opportunity. Braziel understood that college was not meant for everyone, but he saw how entrepreneurship and business ownership could be the equalizer and allow people to make a positive impact. However, those opportunities were not available for the potential entrepreneurs among OTR residents. Braziel noted that investors often invest

¹⁴² *Id.*

¹⁴³ *Id.*

¹⁴⁴ *Id.*

¹⁴⁵ *Id.*

¹⁴⁶ *Id.*

¹⁴⁷ *Id.*

¹⁴⁸ *Id.*

¹⁴⁹ *Id.*

¹⁵⁰ The information in this Section is drawn from an interview with Derrick Braziel, Founding Partner & Managing Director, Mortar, in Cincinnati, Ohio (Nov. 8, 2017). Mr. Braziel was selected as a 2019 Obama Foundation Fellow, an honor bestowed on only twenty individuals across the world. Andy Brownfield, *Mortar Co-founder Lands Obama Fellowship*, CINCINNATI BUSINESS COURIER (Apr. 30, 2019), <https://www.bizjournals.com/cincinnati/news/2019/04/30/mortar-co-founder-lands-obama-fellowship.html>.

in like-minded individuals who share similar beliefs with them and run in similar circles. They do not look for diversity because they perceive diversity as posing larger risks. So Braziel and his partners took it upon themselves to take the risk and invest in minority entrepreneurs; thus far it has paid off.

MORTAR's goal is to lower the barriers that prevent minorities from becoming businessmen and women. The process starts with a person's idea and helping that idea come to life through the formation of the business and obtaining a storefront. The next step is acceptance and support within the local community to grow the business. Thus, the process starts with the individual and then spreads through the community. Through this process, families begin to generate wealth and, over time, family trees begin to change and prosper.

MORTAR provides a twelve-week program for aspiring entrepreneurs to learn how to start or expand their businesses. The program focuses on technical aspects, such as loans and contracts, as well as on building confidence in the businesses. Braziel explained that many clients are initially insecure about their ideas but, as time goes on they develop faith in their ideas and feel more comfortable. At the conclusion of the course, the entrepreneurs take part in a pitch night where they showcase their ideas to potential investors.

MORTAR clients have achieved success in a wide variety of businesses. For example, Braziel explained how Christiana Davis was given a loan of \$500 to pay for the contract she needed for her cookie company business, as well as a scholarship to bake cookies at Cincinnati's Findlay Market, a historic open-air public market that sells meat, produce, and various other goods. Now Davis has a location in Findlay Market, and her business is thriving. On the larger spectrum, MORTAR assisted Kristin Bailey in gaining access to a \$10,000 loan to move from a food truck to a brick-and-mortar store. These are just two examples of the many businesses that MORTAR has assisted, and the organization has shown no signs of slowing down. Indeed, MORTAR currently has seventy-five people on the waiting list to participate in the program.

When asked how MORTAR clients have achieved such great success, Braziel cited the trust that these entrepreneurs built with the OTR community. "People need to trust us," he explained, "there needs to be trust between one another and trust that [the entrepreneurs] are not being exploited or manipulated." The clients also need confidence in their abilities, and to be resilient. Braziel notes that, until the 1960s, the United States was still a segregated country in which African American struggled for voting rights. Just as that struggle took generations to gain voting rights, Braziel predicts that it will take generations for members of low-income and minority communities to have confidence in their abilities to gain wealth and start businesses. MORTAR's goal is to enter into that process by letting people know that they *can* start businesses, and by ending the perception that

minority status is, in itself, an insurmountable barrier to successful business ownership.

While MORTAR has been extremely successful and received enormous support from the community, the organization's ascent has not come easily and the process is not without risks. Braziel pointed out that "it is easier to get into Harvard or any Ivy League school than it is to start a business that lasts for two years, has \$200,000, and has at least two employees." For Braziel, the biggest challenge he faces as an African American is that he does not have access to outside resources. There is no safety net to fall back on. He has fewer peers to access for help and advice; that resource gap can create a sense of isolation. When the stakes are so high, such isolation can be debilitating and it is important and necessary to fight through it.

When asked for his opinion of the white, homogeneous make-up of businesses in OTR and how the majority of businesses cater to the same demographic, Braziel was not deterred. He stated that too many people see OTR as static and that, while a majority of business owners are white today, he sees greater diversity in the future. He argued that the development of the neighborhood had to start somewhere, and that outside investment and capital were needed to develop existing potential. He also emphasized that although OTR has been populated with great businesses, some will fail; that is a fact of business. Braziel's hope is that the business owner next in line is a person of color, disabled, LGBT, or of another minority status. He fully understands that developing such diversity in business ownership will take time, but believes that this trajectory becomes more likely as the neighborhood becomes more sensitive to the need for inclusion. Braziel's hope for the future lies in greater access to capital to give minority businesses the opportunity to succeed, and a continued commitment to inclusion by the community and through policies developed by City Hall.

By creating these opportunities, MORTAR is helping individuals to engage more fully in their community and to set an example for other community members. An open store front in OTR owned by a minority business owner shows other minority residents that it is possible to achieve success in business. Over time, these examples could lead to the creation of still more minority-owned stores. Moreover, these minority-owned businesses would allow minority residents to continue to identify with the neighborhood and exercise greater autonomy as the process of neighborhood change continues to unfold.

C. CHANGING SOCIAL PERCEPTIONS

Another way to alleviate the negative impact of gentrification is through engagement with community residents. HUD researchers suggest multiple ways of doing so. For example, they suggest putting the development of

affordable housing up for public vote, as occurred in San Francisco.¹⁵¹ Additionally, the study recommends government support of community-led organizations that advocate for class and racial integration.¹⁵² Genuine integration requires social integration, not merely a mix of incomes in the gentrified neighborhood.¹⁵³ For example, organizations in Boston's South End that held more broadly focused and affordable events achieved greater social cohesion.¹⁵⁴

A major issue with the gentrification of OTR is that the development has been conducted by a private organization. Unlike the idea of leaving options open for public vote or even public debate, 3CDC, the private organization that has been instrumental in the development of OTR, acted on its own through private startup funding of \$17 million dollars, city tax incentives, and federal grants.¹⁵⁵ 3CDC did not actively involve existing residents in the process or implement ideas presented to 3CDC by existing residents.¹⁵⁶ The organization had an agenda, and many existing residents felt that they were left out of that agenda.¹⁵⁷

This isn't to say that 3CDC has completely ignored OTR's existing residents. The organization has made some effort to make all people feel welcome. For example, concerns over closures of the Washington Park pool and basketball courts were addressed in the summer of 2017 with the opening of Zeigler Park.¹⁵⁸ The park offers a program called "Everybody In" which provides pool access to all individuals and includes free programming such as free swim lessons and swim team, Saturday Hoops, and summer camp.¹⁵⁹ Saturday Hoops is a weekly summer event that allows children to engage in basketball, art, motivational speaking while also enjoying free healthy snacks and lunch.¹⁶⁰

In addition to the new amenities and programming at Zeigler Park, 3CDC built a water feature, a children's playground, an open lawn for workout classes and viewing movies, and a stage for public performances in Washington Park.¹⁶¹ All events are free and open to the public.¹⁶² The public amenities and free programming indicates that 3CDC is making an effort to create diversity and inclusion in the OTR community. The neighborhood's complex racial, social, and economic tensions have deep roots in Cincinnati's

¹⁵¹ INSIGHTS, *supra* note 68, at 12.

¹⁵² *Id.*

¹⁵³ *Id.*

¹⁵⁴ *Id.*

¹⁵⁵ Woodard, *supra* note 4.

¹⁵⁶ Sievering, *supra* note 81.

¹⁵⁷ Woodard, *supra* note 4.

¹⁵⁸ Sievering *supra* note 81.

¹⁵⁹ Jrude Miller, *Ziegler Park Kicks Off a Summer Full of Activities for All*, 3CDC (May 21, 2018), <https://www.3cdc.org/ziegler-park-kicks-off-a-summer-full-of-activities-for-all/>.

¹⁶⁰ *Id.*

¹⁶¹ *Washington Park*, WASHINGTON PARK (April 9, 2019), <https://washingtonpark.org/events/>.

¹⁶² *Id.*

history and culture. 3CDC will not be able to create integration and social cohesion alone. Other organizations need to become involved. However, until then, there are ways 3CDC can create greater inclusion.

One way to help alleviate the tension between existing residents and 3CDC is open communication and cooperation. Existing residents in OTR appear to feel patronized by 3CDC, and it seems like 3CDC comes off arrogant with their ideas and disregard for the ideas of the existing community.¹⁶³ Concerns about the pool may have ameliorated tensions by letting the neighborhood know about the plan to renovate Ziegler Park and provide affordable pool access to all. Additionally, even if 3CDC did not want to take into account the citizen's suggestions to implement a deep water pool and basketball courts in Washington Park, the organization could have worked harder to explain the plans to residents or take residents' suggestions for events to have in the park.

3CDC could also work to help bring diversity and inclusion by offering a broader category of events. For example, while some of the movies and musical performances appeal to the minority demographic, others, such as yoga and Pilates on the park lawn, are stereotypically "white people" activities. The fact that these events are free does not mean that all members of the local community feel welcome. To be sure, not all events should focus on a specific demographic. Instead of focusing on diverse events, organizers should work toward the more complicated task of developing inclusive events. A possible example of an inclusive community event is a community block party held in Washington Park, similar to the Saturday Hoop event in Ziegler Park where people living in the neighborhood can engage in art, yard activities, and free snacks or lunch. 3CDC could also provide dance lessons from various different cultures. The more people spend time with people who are different from themselves, the more they will feel comfortable interacting with one another in the future.¹⁶⁴

In order for the neighborhood to become truly diverse and inclusive, 3CDC must be more engaged with existing residents. Such engagement, whether it is through public meetings, implementing existing resident's suggestions, or offering more inclusive events, is a step towards autonomy for the existing residents. It allows existing residents to once again become involved in their community and have confidence that their voice is being heard.

¹⁶³ Sievering *supra* note 81; Woodard, *supra* note 4; Hinson, *supra* note 88.

¹⁶⁴ Dr. Asim Shah, *Cultural Diversity: Why We Should Respect Other Cultures*, DALLAS NEWS (Feb. 2017), <https://www.dallasnews.com/opinion/commentary/2017/02/01/respecting-cultures-makes-american-american>.

CONCLUSION

Gentrification across the United States threatens existing residents' identity because the process takes away everything that connected them to their homes, which are an instrumental part of people's lives that shapes who we are and who we will become. Existing residents are displaced from their homes, displaced economically by the shift toward higher-end amenities, and displaced socially and culturally by having their amenities and services replaced to match the incoming demographic. The entire process of gentrification, starting with how the neighborhood emerged, its economic downfall, why people were forced to stay, and why people are now being displaced, can all be attributed to a single overarching theme; access to capital. The racial make-up of urban and suburban cities cannot simply be explained by white flight. To truly understand the racial make-up of cities such as Cincinnati and other cities across the United States, it is important to understand why and how white flight emerged. It is much deeper than Black people wanting to stay or being too poor to leave. It was because minorities were purposely denied access to capital. Without access to capital, they could not leave, nor could they improve the neighborhoods they were forced to live in. White people were able to afford to buy homes and move to the suburbs, not because they had better jobs or any other merit-based factor. It was because they were white. The FHA and VA programs created after World War II demonstrate all the good that can come from access to capital. However, their decisions regarding who received the capital played an enormous role in continuing segregation, and continually growing the wealth gap between white and minority families.

This phenomenon is happening again; the only difference is that white people are deciding to move back into the cities instead of farther out. The federal and local governments have decided to invest in inner city ghettos. However, this capital investment is again given to white people and not the minorities. Again, minorities lose their voice as they are forced to watch their neighborhood change and to no longer feel welcome in a now unrecognizable community.

While there appears to be a trend to continue down the path taken in the past, many people are recognizing that the actions taken in gentrifying neighborhoods seem all too familiar, and the trend needs to be stopped. As Hinson, Braziel, and Hampton discussed in their interviews, the development of OTR is a process, and they are optimistic about the future. These three leaders of different organizations all advocated for a future OTR that was developed, but inclusionary. They all want to improve the neighborhood from its former state and are working to find ways to ensure access to capital for everyone in the neighborhood. While development will inevitably change the neighborhood and how people identify themselves within the neighborhood, access to capital and the accumulation of wealth can make a

positive change by providing existing residents with more personal autonomy and the opportunity to escape the cycle of poverty.

Mixed-income housing is not going to work if all families remain below the poverty line. Buddy Gray's philosophy of a safe haven for the most extreme poor may have been well intended, but it lacked a vision for the future and a path out of poverty. In contrast, both MORTAR and Cornerstone Renter Equity focus not on *giving* but on *generating* wealth and ending the cycle of poverty. Hinson mentioned how many of the families use the money they earned to invest in their children's education. Braziel discussed how people use the money from their business to invest in their families. It will take generations to generate wealth, but it is possible, and Cornerstone Equity and MORTAR are just beginning their efforts to advance that process. Much of their potential success has yet to be realized, and it may be decades before it is fully achieved. However, it is a positive step in the right direction and the more support they have and the more organizations that follow in their footsteps, the better the future will be.

By preserving affordable housing, helping families build wealth, opening opportunities for minorities to build their own businesses, and creating inclusive and affordable events and activities welcoming to everyone in the community, people will be able to better achieve personal autonomy and an identity within the community. It is a lofty goal that requires a conscious effort to use development as an opportunity for positive change and not a social barrier. OTR has many advocates for this positive change and the more individuals and organizations become involved, the greater the opportunity for OTR to become an example of cultural and economic inclusion.