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I, Ryan A Dyson, hereby submit this original work as part of the requirements for the degree of Master of Community Planning in Community Planning.

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Spatial Distribution of Housing Choice Vouchers in a Gentrifying Neighborhood: A Study of Over-the-Rhine, Cincinnati, Ohio

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Spatial Distribution of Housing Choice Vouchers in a Gentrifying Neighborhood: A Study of Over-the-Rhine, Cincinnati, Ohio

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ABSTRACT

The Over-the-Rhine neighborhood of Cincinnati, Ohio is a gentrifying inner-city community undergoing rapid revitalization and development. Reinvestment in the neighborhood has impacted the state of housing, which has a profound effect on low-income households, including those that receive Housing Choice Vouchers. The Housing Choice Voucher Program (HCVP) increases mobility for low-income households, which provides voucher holders in low-quality neighborhoods the means to move to areas with a higher quality of life. In gentrifying neighborhoods like OTR, however, voucher holders risk being displaced as property values increase and rental apartments are converted to owner-occupied homes.

Previous research on HCVP often focuses on mobility and the deconcentration of poverty, while overlooking the possible advantages of staying in place in a gentrifying neighborhood. Similarly, the academic discourse on gentrification explores its effects on low-income families, but not HCVP households specifically. My thesis fills these gaps in the research by looking at OTR to explain how HCVP might ensure that low-income households can remain in a gentrifying neighborhood, and how gentrifying neighborhoods might retain a mixture of incomes.

My study uses both quantitative and qualitative methods to analyze HCVP household trends in OTR between 1995 and 2012. I use GIS analysis to study the locations and migration of voucher holders in OTR to determine prevailing trends that have occurred throughout the ongoing gentrification process. By determining changes in density and migration of voucher holders, several spatial trends of HCVP households emerge in the neighborhood. To provide background for these trends, I include a brief history and current conditions analysis of OTR, neighborhood photos from throughout the
study years, and discussions with key neighborhood stakeholders. These discussions offer
additional context for voucher holder trends and provide analysis of the effectiveness of HCVP in retaining a mix of incomes in OTR.

This study finds that the number of HCVP households in the neighborhood has varied throughout the study years. HCVP households peaked in 2004 and declined steadily in subsequent years, while still maintaining a high concentration in specific sub-areas of the neighborhood. The study also finds that outmigration from the neighborhood has varied throughout the study years, peaking in 2004 before declining steadily. Between 2008 and 2012, outmigration began to increase slightly once again.

The causes for these trends are often complex and extend beyond a simple narrative of gentrification and displacement. Combining the results of the GIS analysis with qualitative study including stakeholder interviews, helps reveal a nuanced interpretation of HCVP trends and gentrification in the neighborhood. The conclusions and recommendations from my study can assist stakeholders in creating policies that will help retain a mix of incomes in OTR and may also be applicable to other gentrifying neighborhoods across the country.
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CHAPTER 1: INTRODUCTION

1.1 OVERVIEW

Over-the-Rhine (OTR) is a historically low-income neighborhood of Cincinnati, Ohio in the midst of gentrification that has transformed many similar inner-city communities across the United States. Although no community remains completely static, gentrifying neighborhoods, in particular, are in a state of flux. Increased development in these neighborhoods impacts the state of housing, causing rising rents and the conversion of rental apartments into owner-occupied homes (Lees et al. 2008, 13-14). These changes may cause a decrease in affordable housing options and lead to the displacement of low-income families (ibid. 9). Although gentrification is potentially threatening to affordable housing, proponents argue that it can offer low-income residents increased amenities and employment opportunities if they move to neighborhoods closer to or across the city-suburban boundary (Byrne 2003, 419). This complex interaction between gentrification and low-income households is of specific concern to community groups, planners, government officials, and the residents of these gentrifying communities.

As the Department of Housing and Urban Development’s (HUD) largest assisted housing program, the Housing Choice Voucher Program (HCVP) represents a substantial share of affordable housing in many neighborhoods (HUD 2001, 2-1). The program allows many low-income families increased choice in where they want to live. An important goal of HCVP is the deconcentration of poverty by providing low-income families the opportunity to obtain housing in higher-income areas (ibid. 2-1). While the intention of many poverty deconcentration advocates is for voucher holders to move to higher-income areas, voucher holders who remain in gentrifying neighborhoods can effectively deconcentrate poverty by staying in place. Of course, the HCVP emphasizes the ability of voucher
holders to choose their place of residence, so gentrifying neighborhoods must still appeal to low-income residents by offering amenities such as good schools, parks, and grocery stores that are valuable and accessible. Rent prices must also not exceed the public housing authority's allowable limit, which is also of concern in gentrifying neighborhoods.

HCVP can prove beneficial to gentrifying communities by helping to sustain a mix of incomes within an increasingly high-income neighborhood. Ingrid Gould Ellen et al. have pointed to gentrifying neighborhoods as areas of importance for maintaining mixed income neighborhoods (Ellen et al. 2015, 124). By placing less emphasis on mobility and more importance purely on the deconcentration of poverty, HUD and local housing authorities could promote a mix of incomes in gentrifying neighborhoods that may soon become affordable to only higher-income residents.

This issue of sustaining a mixed-income neighborhood is central to the study of gentrification in Over-the-Rhine (OTR). The neighborhood has a strong history of low-income advocacy groups and the 2002 Over-the-Rhine Comprehensive Plan specifically mentions the provision of affordable housing. The plan calls for 50% of the neighborhood’s housing to be “affordable”1 (City of Cincinnati 2002, 7). Although a 2016 study confirms that 68% of the neighborhood’s housing is affordable for residents earning 60% of AMI or under, this percentage has been shrinking since 2002 (Bernard-Kuhn 2016). Keeping and attracting HCVP households to OTR, as well as having landlords who will rent to them will be essential to achieving the neighborhood’s goal of sustaining a mixed-income neighborhood.

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1 The Over-the-Rhine Comprehensive Plan considers “affordable housing” to be “affordable” for residents earning below 60% of the area median income. In order to be considered “affordable,” housing costs must be below 30% of the household’s earned income.
community. With improved understanding of recent trends of the HCVP in OTR, key stakeholders in the neighborhood and the city could create policies to help support a mix of incomes in the future.

1.2 BACKGROUND

1.2.1 GENTRIFICATION

In recent decades, gentrification has emerged as one of the defining urban phenomena in U.S. cities. Dennis Gale's unpublished monograph *The Misunderstood Origins of Urban Gentrification: Slums, Renewal, Preservation, and Planning* provides a comprehensive historical review of gentrification, beginning with one of the earliest known U.S. examples in the Georgetown neighborhood of Washington D.C. in the late 1910s (Gale 2016, 13-14). In the 1970s, gentrification emerged as a recurring phenomenon among older, deteriorating urban neighborhoods in many of the country's largest cities.

For city planners of the mid-20th century, gentrification ran counter to the Obsolescence Thesis, which provided some of the theoretical underpinning of urban renewal projects of the era (ibid.). Gale explains that the Obsolescence Thesis was popularized by real estate professionals who “believed that real property, like other consumer goods, became obsolescent with time” (ibid., 87). Gentrification defied this theory by exemplifying “the notion that age could be a valued attribute, not a rationale for abandonment” (ibid., 87). Unlike the federal government’s urban renewal projects, which relied upon slum clearance and the construction of new, more modern structures, gentrification showed that revitalization could occur by improving existing structures without reverting to a blank slate.
Like urban renewal, gentrification has garnered considerable controversy. Much has been written about gentrification and its transformative and destabilizing effect on neighborhoods. For critics, gentrification escalates rents and property taxes, which leads to the displacement of the largely low-income, incumbent residents. For proponents, gentrification is one of the few effective means of reversing urban decline and is a natural outcome of a capitalist economic system. These perspectives have been well documented in academic and popular literature alike, but are not the subject of my thesis. Instead, my research considered gentrifying neighborhoods as neighborhoods of opportunity to low-income families by focusing on a specific gentrifying neighborhood, Over-the-Rhine, Cincinnati. I observed the role of the Housing Choice Voucher Program in the neighborhood and its potential to retain low-income residents, thus preserving a mixed-income community, in spite of gentrification.

1.2.2 THE HOUSING CHOICE VOUCHER PROGRAM

Beginning in the 1980s, HUD shifted its policy away from project-based subsidies towards tenant-based subsidies known as Housing Choice Vouchers (Varady 2010). Currently HCVP is HUD’s largest assisted housing program. The program provides vouchers to eligible low-income households to subsidize housing costs. For HUD, HCVP provides opportunities for low-income families to obtain housing in communities that would otherwise be unaffordable, helping to deconcentrate poverty (HUD 2001, 2-1). HCVP is administered by local agencies that receive funds from HUD. In addition to administering the vouchers, HUD tasks these agencies with “informing families about the availability and benefits of mobility opportunities and for improving access to such housing opportunities” (HUD 2001, 2-1). Agencies attempt to increase access by providing

\[\text{2 See Lees et al. (2008) and Gale (2016) for definitive overviews of gentrification}\]
landlord outreach in low poverty areas, support for households searching for options, and information about housing opportunities (HUD 2001, 2-1).

In the Cincinnati Metropolitan Area, HCVP was historically administered by two local agencies, Cincinnati Metropolitan Housing Authority (CMHA) and the Hamilton County Department of Community Development (HDCD). In 2006, both programs were merged and have since been operated exclusively by CMHA (Varady 2010). CMHA considers all households that earn below 50% of the area median income (AMI) and select families that earn up to 80% of the AMI (such as those that are displaced by the demolition or opting-out of a project-based subsidized housing unit) to be eligible to receive a voucher. If a household receives a voucher, CMHA subsidizes the difference between the total rent and 30% of the household’s income. CMHA maintains this payment standard for rents that fall between 90% and 110% of the area’s Fair Market Rent (FMR), which is determined annually by HUD (CMHA 2016). Cincinnati’s FMR in 2015 was $579 for a one-bedroom apartment (HUD 2015).

According to a 2010 study by Varady et al., CMHA’s administration of HCVP has been subject to some controversy. Many newspaper articles in the Cincinnati area imply that voucher holders “make short distance moves, recluster in nearby fragile neighborhoods and destabilize them through higher crime rates or depressed property values” (Varady et al. 2010, 42). These criticisms are not unusual to HCVP on a nationwide level and HUD has acknowledged “excessive concentrations of housing choice voucher families in high-poverty or minority neighborhoods” as a concern (HUD 2010, 2-1). One possibility to promote deconcentration of poverty is to encourage voucher holders to move to or remain in gentrifying neighborhoods. Ingrid Gould Ellen et al. have made a similar suggestion, writing that gentrifying neighborhoods may offer opportunities for “new
assisted housing in low-income neighborhoods that are experiencing gentrification pressures to help ensure economic diversity over the longer run” (Ellen et al. 2015, 124). My study explored this possibility by observing HCVP in the gentrifying neighborhood of Over-the-Rhine, Cincinnati.

1.3 Problem Statement and Research Questions

As critics point out, gentrification represents an existential threat to low-income housing, causing rising rents and often the displacement of low-income residents [Lees et al 2008, 9]. However, if low-income residents can, in fact, remain in a gentrifying neighborhood, they may be exposed to “amenities” and benefits such as reduced crime and increased access to employment opportunities that may be unavailable in other lower-income communities. Also, supporting the voucher program in gentrifying communities could be a critical opportunity for the reduction of concentrated poverty, one of HUD’s goals for the HCVP. Therefore it is reasonable to try to achieve a mutually beneficial relationship between gentrifying neighborhoods and the HCVP.

This potentially beneficial relationship has generally remained unaddressed in the discussion of gentrification. While much of the literature on gentrification overlooks its interaction with the HCVP, the literature on the HCVP largely ignores its relationship with gentrification. That is, poverty deconcentration advocates overlook the possibility that if HCVP recipients can be helped to stay in gentrifying neighborhoods this could promote the incidence of mixed-income neighborhoods. It is important for policymakers and community groups to understand this interaction in order to create policies that support mixed-income communities. Therefore, this study fills this gap in the literature by examining the changing distribution of HCVP households in the gentrifying neighborhood of OTR, Cincinnati. I also observed key community stakeholders’ attitudes toward using HCVP to create stable mixed-income neighborhoods in areas threatened by full gentrification.
Using the gentrifying neighborhood of OTR as a case study, my thesis answers four questions about the distribution of HCVP households in a gentrifying neighborhood. These four questions are: (1) How has the number of HCVP households in OTR changed from 1995 to 2012? (2) How has the spatial distribution of HCVP households in OTR changed from 1995 to 2012? (3) How has the migration pattern of HCVP households in OTR changed from 1995 to 2012? (4) How can HCVP assist OTR in achieving a stable, mixed-income community? By exploring these themes, this study helps to improve existing understanding of the extent to which redevelopment and gentrification affect low-income households. In the long term, this study could show how HCVP could be used to sustain an income mix in OTR and other gentrifying communities.

1.4 Approach

My study combined quantitative and qualitative study methods to analyze the interaction of gentrification and HCVP households in the OTR neighborhood. The quantitative study used ArcGIS analysis to observe the spatial distribution of HCVP households within OTR from 1995 to 2012. The techniques used for this analysis include simple density, kernel density, and move tracking analysis tools. These different types of analysis were used in order to provide a comprehensive view of larger neighborhood-wide and smaller intra-neighborhood trends. This study also examined migration patterns of HCVP households moving within and out of the neighborhood.

In order to provide context to the spatial analysis, the GIS study was combined with a neighborhood overview, including a study of the neighborhood history, an assessment of current conditions, and photographs of the study area. In addition to this neighborhood overview, discussions with nine
key community stakeholders were conducted to help interpret the results of the GIS study. Stakeholders were chosen for interviews based on their involvement in housing in OTR or their connection to the neighborhood. In the discussions I asked stakeholders to assess neighborhood trends, changes in HCVP household distribution, current efforts to retain HCVP households in the neighborhood, and the role that HCVP might play in the future in sustaining mixed-income neighborhoods in Over-the-Rhine.

1.5 CONTRIBUTIONS AND GOALS

My thesis makes two primary contributions. First, by using geographic information system (GIS) analysis, this study is an evaluation of the change and distribution in HCVP households in OTR during a time when the community has undergone partial gentrification. This study builds on three previous studies conducted by Stahlke (2012) and Murphy (2012), which focused on suburban Hamilton County, and Yin (2015), which focused on the Walnut Hills neighborhood of Cincinnati. To my knowledge few, if any, such studies have been conducted before on a gentrifying neighborhood.

Second, through the stakeholder interviews I provide recommendations for preserving OTR as a mixed-income neighborhood as redevelopment and gentrification continue. In a 2015 article about the American Planning Association’s Great Neighborhoods, Emily Talen et al. (2015) discuss the lack of affordability and diversity in many of these “great” neighborhoods. Talen highlights a central paradox in planning: “That while gentrification can sometimes offer opportunities for increasing services and amenities in a neighborhood, these improvements can lower affordability” (McGirr, Skaburskis, and Donegani 2015; Sullivan 2007, 125; Talen 2015, 125). Talen finds that overall the APA’s “Great Neighborhoods” have higher housing costs and lower diversity (ibid. 131). With continuing gentrification, will OTR become yet another example of a neighborhood with increasing
amenities and decreasing social diversity? I intend to contribute to this ongoing academic debate and explore how similar “great” neighborhoods could remain diverse and open to residents of a mix of incomes and races.

My thesis has two goals. The first is to provide an increased understanding of the state of the HCVP in OTR, a gentrifying neighborhood, and its role in sustaining a mixed-income community. The second is to look to the future and provide policy recommendations to ensure that the neighborhood remains mixed-income. These recommendations are intended to assist stakeholders in OTR, including planners, community groups, nonprofit organizations, government officials, and developers in the creation of their policies. Additionally, this study will be valuable to officials and residents in other gentrifying neighborhoods throughout the country. Although OTR is unique in its history and intra-community politics, the lessons learned from this study will be applicable to similar neighborhoods that are seeking to maintain a mix of incomes.

My intention is not to determine that there is a causal relationship between gentrification and the HCVP trends that I have observed. There are far too many factors at play in the neighborhood and the nature of my data set does not provide information as to why voucher holders chose to live in a certain location. Instead, through stakeholder interviews and census data I provide context in order to increase our understanding of these trends. Furthermore, it is beyond the scope of my study to determine when exactly gentrification began in OTR and to what extent it has changed over time.

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1.6 THESIS STRUCTURE

My thesis is organized into five chapters as follows: (1) Introduction, (2) History of OTR and Overview of Study Area, (3) GIS Analysis, (4) Stakeholder Interview Summaries, (5) Conclusions and Recommendations.
CHAPTER 2: A BRIEF OVERVIEW OF THE HISTORY AND CURRENT CONDITIONS OF OVER-THE-RHINE

2.1 LATE 1800S: GERMAN IMMIGRANT NEIGHBORHOOD

OTR was originally settled as a peripheral area on the northern edge of downtown Cincinnati. Along the western and southern borders of the neighborhood ran the Miami and Erie Canal, built in 1828. The canal connected Lake Erie to the Ohio River and separated OTR from the neighborhoods of Downtown and the West End. Together these three neighborhoods form the basin area of Cincinnati, which is surrounded by hills that were more heavily settled during later years [Miller 1998, 1]. In the mid-19th century, OTR was a magnet for German immigrants who by 1850 made up 60% of the neighborhood’s population (ibid. 1). Due to the substantial German population living in the neighborhood, the Miami and Erie Canal was dubbed the “Rhine.” For downtown residents “going over the canal into the German section was said to be going ‘over the Rhine,’” thus giving the neighborhood its unique name [Morgan 2010, 32]

The neighborhood was well known for its “saloons, restaurants, shooting galleries, arcades, gambling dens, dance halls, burlesque halls, and theaters” and developed a reputation as an entertainment district of questionable moral character [Miller 1998, 2-3]. The physical fabric of OTR was compact and urban, with residents living in “extraordinarily high densities amidst a mix of land uses” (ibid. 1). The immigrants who settled in OTR came from all parts of the German states and often “spoke a variety of dialects, adhered to a variety of religions and ideologies, belonged to a

4 Sections 2.1 to 2.3 are adapted from Zane Miller and Bruce Tucker’s Changing Plans for America’s Inner Cities, which chronicles OTR’s history until the mid-1990s.
variety of political parties, pursued diverse occupations, and ranged in wealth from rich to poor” (ibid. 1).

2.2 Early 1900s: Slums

At the turn of the 20th century, Cincinnati’s foreign-born population began to decrease, but many of the city’s immigrants continued to settle in OTR. Increasingly immigrants began arriving from Southern and Eastern Europe, along with American migrants. OTR’s new population remained “as diverse as ever in all respects but one: almost all the prosperous people had left” (ibid. 6). Indeed, after 1850 suburbs in the surrounding hillside neighborhoods became increasingly attractive to wealthier residents. As a result, OTR deteriorated into a “characteristically American slum, an old and declining area of mixed land uses and mixed peoples” on the fringes of Cincinnati’s downtown (ibid. 6).

Throughout Cincinnati’s planning efforts of the early 20th century, city officials consistently designated OTR as a slum area. Cincinnati’s Planning Commission targeted the neighborhood with several remedial policies including rezoning for purely non-residential uses and clearance for public housing projects (ibid. 12). With the formation of the Cincinnati Metropolitan Housing Authority (CMHA) in 1933, two racially segregated public housing projects (one black and one white) were built in the nearby West End neighborhood, a predominantly African American community. Cincinnati’s Master Plan of 1948 targeted OTR for similar slum clearance and public housing projects, but none of these proposals ever came to fruition. This was largely a consequence of the city’s preoccupation with redevelopment and resident relocation efforts in the West End (ibid. 25-39). By 1957, the Cincinnati Planning Commission developed a new plan for the basin area that focused not on slum clearance, but on developing OTR as a “residential appendage to the
central business district” (ibid 40). As a result, OTR was left untouched by slum clearance and urban renewal efforts. City officials instead allowed the neighborhood to retain much of the physical character and urban fabric of the past century.

By the mid-20th century, OTR had become a neighborhood of predominantly Appalachian migrants arriving from Kentucky and Tennessee. OTR's Appalachian population was known for problems of “poverty, poor health, and low levels of attendance and achievement in the city’s schools” (ibid. 76). Inspired by successful efforts of the African American-led community council in the West End, Appalachian activists began to form community groups in OTR by working to organize social services and develop a distinct ethnic identity (ibid. 76). According to Appalachian community activist Michael Maloney, these advocacy groups intended to establish OTR as the “mother neighborhood for the Appalachian community” (ibid. 81).

These efforts were ultimately unsuccessful due in part to the lack of a powerful Appalachian political base as well as concurrent shifts in neighborhood demographics (ibid 82). By 1960 the neighborhood’s population had dropped to roughly 30,000 from its historic high of 44,475 in 1900 (ibid. xix). The following years, however, would see much more dramatic shifts. By 1970, OTR’s population shrank by nearly one half to 16,363, a considerable portion of which (6,783) were black (ibid 161).
2.3 Mid 1900s: Conflicts of Interest

With Appalachian advocates unable to establish a powerful leadership presence in the neighborhood, city officials began efforts to develop OTR into “a chic downtown neighborhood, as described in the central business plan of 1964” (ibid. 85). The city developed several proposals to use the neighborhood’s wealth of historic buildings to spur development and attract higher-income residents. These efforts were met with persistent resistance from neighborhood low-income advocacy groups who believed the proposals would cause displacement of low-income residents.

With the proposal of a historic preservation design plan for the Washington Park area in 1977, low-income advocates accused the city’s development efforts of “gentrification” (ibid. 101). The advocates were led by activist Buddy Gray, founder of the Drop-Inn Center, a homeless shelter adjacent to Washington Park and Race Street Tenant Organized Cooperative (ReSTOC), an affordable housing organization. Gray soon emerged as the outspoken leader of the Over-the-Rhine Community Council. Through rallies and political maneuvering, the Council successfully stalled the city’s bid for OTR’s inclusion on the National Register of Historic Places for several years. Although the neighborhood was eventually included on the National Register in 1983, the process allowed low-income advocates to achieve several small wins. Advocates “secured the passage of a low-income neighborhood housing retention district for the entire area (known as the Neighborhood Housing Retention Ordinance), garnered abundant publicity for their cause, and secured promises from the city government that at least some low-income housing would be preserved in Over-the-Rhine” (ibid. 137).

In the following years, the fight for OTR’s future continued with Gray and the low-income advocates pitted against a pro-development faction led by James Tarbell, a local entrepreneur and leader of
the Over-the-Rhine Chamber of Commerce. The two opposing sides were forced to collaborate on the OTR plan of 1985, which attempted to balance low-income housing concerns while working to attract wealthier residents. The final plan saw to the provision of over 5,000 units of low-income housing, which would be balanced by the establishment of several historic districts in the neighborhood (ibid. 148). Tarbell opposed the final plan, arguing that “it guaranteed the persistence of Over-the-Rhine as a predominantly black enclave of poverty and despair” (ibid. 159). The plan was ultimately supported by Cincinnati city council, and although Gray and low-income advocates viewed the plan as a compromise of their original vision, they were given the task of supervising the implementation of 5,520 units of low-income housing (ibid. 159). Numerous organizations, including several non-profit low-income housing developers ReSTOC and the Over-the-Rhine Housing Network, were among the organizations expected to implement low-income housing in the neighborhood.

Meanwhile, by 1980, OTR had become a majority black neighborhood, as the total population and total number of housing units continued to drop steadily. Total neighborhood population fell from 12,355 in 1980 to 9,572 in 1990. Total housing units decreased from 7,869 in 1980 to 5,558 in 1990, while the number of subsidized housing units increased from zero to an estimated 2,500 (ibid. 161) Karla Irvine, former director of Housing Opportunities Made Equal (HOME), expressed concern that the 1985 OTR plan had not resulted in a balanced neighborhood. Irvine proposed a new policy, which argued for a citywide balancing of incomes, but this plan was not approved by city council (ibid. 164). Shortly after, in 1996, Buddy Gray was shot and killed by a homeless man with a history of mental illness. Gray’s death brought forth fond eulogies from both allies and opponents, and also a renewed attention to the neighborhood’s dangerous reputation (ibid. 166-8). The work of agencies like the Drop Inn Center and ReSTOC continued on in the neighborhood.
2.4 2000S: RIOTS AND THEIR AFTERMATH

By the latter half of the 1990s, economic revitalization began to occur in OTR. Lured by the availability of attractive, yet affordable buildings within walking distance to downtown, a number of nightclubs and art galleries opened in the neighborhood (Maag 2006). This brief period of revitalization was put to an abrupt end on April 7, 2001 with the shooting of an unarmed black man, Timothy Thomas, by a Cincinnati police officer. The shooting occurred on Republic Street in the heart of OTR and was followed by peaceful protests that later turned into rioting across the neighborhood. Meanwhile, changes in rent payments for federal low-income housing subsidies, led OTR’s largest low-income landlord, Tom Denhart, to opt-out of project-based subsidies (Monk 2001, Trapp 2001). Many of Denhart’s tenants received housing vouchers and chose to leave his apartments, leading him to declare bankruptcy in 2001. Denhart’s housing portfolio, which totaled over 1,600 apartment units, many of which were located in OTR, was put up for auction in the following years. Although Denhart managed to reclaim 600 units, the rest were sold off to various buyers (Higgins 2003). In the wake of 2001 riots, OTR’s population continued to fall as many renters left the neighborhood (Maag 2006, Monk 2001).

During this time, Cincinnati planning officials began the process that would eventually result in the Over-the-Rhine Comprehensive Plan. Beginning in 2000, City Planning Director Liz Blume organized a steering committee that sought to represent all interests in OTR, including low-income advocates and developers. Fundamental differences between these groups led to a “sometimes slow, sometimes hostile, sometimes productive series of meetings” that resulted in a finished product in 2002 (Trapp 2001). The final plan marked a policy shift away from low-income housing, calling for 50% market rate housing by 2022 with 3,500 units preserved for low-income residents (Monk 2001, Korte 2002). Low-income housing advocates rebuked the plan on the basis that it
would lead to displacement. James Tarbell (who had by this time become a city councilman) and the pro-development faction praised the plan as an end to “the debate over ‘gentrification’” (Korte 2002).

In the years since the riots and the 2002 Comprehensive Plan, economic revitalization in OTR has increased markedly. In 2003, per the recommendation of the Cincinnati Economic Development Task Force, several of Cincinnati’s corporate leaders along with mayor Charlie Luken formed the Cincinnati Center City Development Corporation (3CDC) (Maag 2006, 3CDC 2015). The organization has focused extensive efforts and resources on increasing economic development and market rate housing in OTR. By 2015, 3CDC had invested $1 billion in the neighborhood through numerous projects including apartments, condos, commercial space, and the renovation of Washington Park (Smith 2015). Also of note is the Cincinnati Streetcar, which is scheduled to begin service in September 2016. The streetcar is a publicly funded project of the City of Cincinnati, which will run through much of OTR, connecting the neighborhood to Downtown and the Banks (the site of two professional sports stadiums) (City of Cincinnati 2016).

Along with the increased development in the neighborhood, the work of low-income advocates and affordable housing developers continues as well. Over-the-Rhine Community Housing, a developer of low-income housing formed in 2006 by the merger of ReSTOC and Over-the-Rhine Housing Network, maintains a large presence in the neighborhood. The organization manages over 400 units of low-income housing, most of which are in OTR and actively offers services, such as after school activities that are available to the entire community. Model Group, a developer with a focus on affordable housing, has also worked prominently in the area, frequently alongside 3CDC (Model Group 2010). The Over-the-Rhine Community Council has also continued to support low-income
advocacy efforts. One of the Council’s values is “advocating for economic inclusion” in the neighborhood (OTR Community Council 2013).

2.5 CURRENT CONDITIONS

Using data obtained from the 2000 US Census and the 2014 American Community Survey (ACS) 5, I observed demographic changes in the neighborhood since 2000 and current conditions. Overall increased development since 2000 has largely coincided with a decrease in a poorer, black population and an increase in wealthier, white population, which can be seen below in Table 1. Although the population of OTR as a whole dropped by 27% from 7,638 residents in 2000 to 5,610 in 2014, the steepest drop occurred in the black population. During this period, the black population fell from 5,876 to 3,184 residents, while the white population increased from 1,482 in 2000 and 1,990 in 2012. In 2000, the neighborhood was 77% black, while in 2014, it was only 57%. While overall median household income remains low ($22,1066 in 2014) it is becoming increasingly mixed. In 2000, 51% of households made under $10,000, while in 2014, only 31% of households did. Higher income brackets have increased substantially too, with 13% of residents making $100,000 or more in 2014, compared with only 2% in 2000. Nonetheless, the neighborhood remains a high poverty area, with 53% of residents living below the poverty line. Despite recent revitalization the neighborhood also has a very high vacancy rate, with over 48% of

5 Although 2014 ACS estimates are the most complete and recent information available, it should be emphasized that ACS data frequently have high margins of error and should be considered approximate.

6 This value was computed using a weighted average of the median household income of the five sub-areas.
housing units unoccupied in 2014. This is still much higher than the vacancy rate of 2000, when only 31.7% of housing units were unoccupied.

**Table 1: Study Area (OTR) Demographics (2000, 2014)**

<table>
<thead>
<tr>
<th>STUDY AREA (OTR)</th>
<th>2000</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>7,638</td>
<td>5,610</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>7,638</td>
<td>5,610</td>
</tr>
<tr>
<td><strong>Black</strong></td>
<td>5,876</td>
<td>3,184</td>
</tr>
<tr>
<td>%</td>
<td>77%</td>
<td>57%</td>
</tr>
<tr>
<td><strong>White</strong></td>
<td>1,482</td>
<td>1,990</td>
</tr>
<tr>
<td>%</td>
<td>19%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>280</td>
<td>436</td>
</tr>
<tr>
<td>%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Count</td>
<td>3,594</td>
<td>2,606</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income (Weighted)</td>
<td>$ 10,927</td>
<td>$ 22,106</td>
</tr>
<tr>
<td>Residents Below Poverty</td>
<td>4,354</td>
<td>2,932</td>
</tr>
<tr>
<td>%</td>
<td>56%</td>
<td>53%</td>
</tr>
<tr>
<td><strong>Housing Units</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,261</td>
<td>5,099</td>
</tr>
<tr>
<td>Occupied</td>
<td>3,594</td>
<td>2,606</td>
</tr>
<tr>
<td>%</td>
<td>68%</td>
<td>51%</td>
</tr>
<tr>
<td>Vacant</td>
<td>1,667</td>
<td>2,493</td>
</tr>
<tr>
<td>%</td>
<td>32%</td>
<td>49%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>3,454</td>
<td>2,192</td>
</tr>
<tr>
<td>%</td>
<td>96%</td>
<td>84%</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>140</td>
<td>414</td>
</tr>
<tr>
<td>%</td>
<td>4%</td>
<td>16%</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$ 268</td>
<td>$ 538</td>
</tr>
<tr>
<td>Median Housing Unit Value</td>
<td>$ 94,254</td>
<td>$ 221,946</td>
</tr>
</tbody>
</table>

Census data shows that the study area has gentrified from during the study years by many measures. Compared to 2000, 2014 data shows that OTR has a larger white population (in terms of count and percentage), a higher median household income, more owner-occupied housing units, a higher median gross rent, and a higher median housing unit value. It is beyond the scope of this study, however, to define when exactly this gentrification began and to what degree it has changed throughout the years. Instead, census data simply shows that the neighborhood was gentrifying during the study years.
Despite the increasing mixture of races and social classes in the neighborhood, there is concern that different groups generally have little to do with one another. John Faherty of the *Cincinnati Enquirer* referred to Republic Street, the site of the Timothy Thomas shooting and the ensuing civil unrest of 2001, as a "social experiment masquerading as a residential block" (Faherty 2015). Faherty interviews Anntoinette Jones, a woman living in project-based Section 8 housing who, from her apartment can see into the kitchen of a another woman’s upscale condominium across the street. Jones explains that the woman in the condo does not acknowledge her. Jones says, “It doesn’t feel like she even sees me. Like I’m invisible” (ibid 2015). According to Jones, Section 8 residents mix with other Section 8 residents, while condo owners commingle with other condo owners.

### 2.6 Study Area and Sub-Areas

The study area for this project includes the neighborhoods of Over-the-Rhine and Pendleton. Although once considered a part of Over-the-Rhine, the Pendleton area formally seceded from OTR in 1987 due to pressures from community groups. Nonetheless, Pendleton is widely viewed as part of greater OTR, so for the purposes of this study it is considered a sub-area of the neighborhood. The location of the study area within the city of Cincinnati is shown in Figure 1 on the following page. In order to analyze trends within OTR, it was helpful to divide the neighborhood into five sub-areas, each of which is defined by a single census tract. By breaking up the neighborhood into its five census tracts, it is easier to discuss and show trends within the neighborhood, as well as point out the unique demographic trends and developments within each sub-area. Each of the five sub-areas is introduced below through a discussion of current trends, demographics, and area photos from throughout the study years and more recently. The five tracts are referred to as indicated in Table 2 below:
Table 2: Sub-Area Names

<table>
<thead>
<tr>
<th>Tract</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>Washington Park</td>
</tr>
<tr>
<td>10</td>
<td>Gateway Quarter</td>
</tr>
<tr>
<td>11</td>
<td>Pendleton</td>
</tr>
<tr>
<td>16</td>
<td>Northwest</td>
</tr>
<tr>
<td>17</td>
<td>North Rhine</td>
</tr>
</tbody>
</table>

Census tract 9 is referred to as Washington Park because this tract encompasses the entirety of Washington Park and bordering areas. Census tract 10 is referred to as the Gateway Quarter because it serves as the gateway to downtown Cincinnati. Census tract 11 is referred to as Pendleton, because the tract contains the entirety of the Pendleton neighborhood. Census tract 16 is referred to as Northwest because it is in the northwest quadrant of the neighborhood. North Rhine is used as a name for census tract 17 because several properties in the area contain the name “North Rhine.” The locations of each of the sub-areas is shown below in Figure 1:

Figure 1: Study Area and Sub-Area Boundaries
2.6.1 Washington Park

Washington Park contains several beloved Cincinnati landmarks and a large stock of late 19th century brick row houses (shown in Figure 2) that are characteristic to OTR. The park faces Cincinnati’s Music Hall, an iconic, late 19th century brick performance hall and National Historic Landmark that hosts performances by the Cincinnati Symphony Orchestra among others. As shown in Figures 3 and 4, the Washington Park sub-area has seen substantial redevelopment in recent years. Washington Park itself was renovated in 2011\(^7\) and is regularly used for community events. The School of Creative Performing Arts, a public K-12 arts school formerly located in Pendleton, opened just south of Washington Park in 2010. Cincinnati Music Hall will be renovated beginning in the summer of 2016. Additionally, the Cincinnati Streetcar will run through much of this neighborhood when it begins operation in late 2016. For many years, the Washington Park area was also the site of several of the neighborhood’s homeless services, including the Drop Inn Center and the City Gospel Mission. In 2015, both were relocated several miles outside of the neighborhood. The Drop Inn Center move was controversial and criticized as a caving in to gentrification by homeless advocates. Although the facilities are now located in a larger building, which was renovated by 3CDC, it is located farther from amenities in OTR and the central business district (Evans 2013). The Greater Cincinnati Homeless Coalition remains in the area.

\(^7\) Human Nature Inc. created the Master Plan for Washington Park, BHDP Architecture was the lead Architect-of-Record for restoration.


As shown below in Table 3, Washington Park has seen dramatic demographic changes since 2000. According to the US Census, in 2000, the area had the highest population (2,070 residents) in the neighborhood, but by 2014 the population had fallen by 40.2% to 1,238. Characteristic of the neighborhood as a whole, black residents left the area, dropping from 1,469 in 2000 to 468 in 2014. White residents, meanwhile, increased from 505 in 2000 to 666 in 2014, making Washington Park one of two majority white sub-areas in OTR. These changes correlated with a rise in median household income from $6,972 in 2000 to $20,921 in 2014. With the drop in population, vacant housing units increased during this time, from 486 in 2000 to 646 in 2014, the highest in the neighborhood. In spite of the rise in vacancies, owner-occupancy increased from 13 owner-occupied units in 2000 to 107 in 2014 or 22% of all units, the highest in the neighborhood. A sharp rise in median housing unit value also occurred, from $22,500 in 2000 to $229,200 in 2014. Median rent has risen in the sub-area from the lowest in the neighborhood ($188) in 2000 to the second highest in the neighborhood ($580) in 2014, just above $579, the 2015 FMR for Cincinnati.

### Table 3: Washington Park Demographics (2000, 2014)

<table>
<thead>
<tr>
<th>WASHINGTON PARK</th>
<th>2000</th>
<th>%</th>
<th>2014</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2,070</td>
<td>-</td>
<td>1,238</td>
<td>-</td>
</tr>
<tr>
<td>Black</td>
<td>1,469</td>
<td>71%</td>
<td>468</td>
<td>38%</td>
</tr>
<tr>
<td>White</td>
<td>505</td>
<td>24%</td>
<td>666</td>
<td>54%</td>
</tr>
<tr>
<td>Other</td>
<td>96</td>
<td>5%</td>
<td>104</td>
<td>8%</td>
</tr>
<tr>
<td>Households</td>
<td>938</td>
<td>-</td>
<td>488</td>
<td>-</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income</td>
<td>$ 6,972</td>
<td>-</td>
<td>$ 20,921</td>
<td>-</td>
</tr>
<tr>
<td>Residents Below Poverty</td>
<td>1,263</td>
<td>62%</td>
<td>667</td>
<td>56%</td>
</tr>
<tr>
<td><strong>Housing Units</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,424</td>
<td>-</td>
<td>1,134</td>
<td>-</td>
</tr>
<tr>
<td>Occupied</td>
<td>938</td>
<td>66%</td>
<td>488</td>
<td>43%</td>
</tr>
<tr>
<td>Vacant</td>
<td>486</td>
<td>34%</td>
<td>646</td>
<td>57%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>925</td>
<td>99%</td>
<td>381</td>
<td>78%</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>13</td>
<td>1%</td>
<td>107</td>
<td>22%</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$ 188</td>
<td>-</td>
<td>$ 580</td>
<td>-</td>
</tr>
<tr>
<td>Median Housing Unit Value</td>
<td>$ 22,500</td>
<td>-</td>
<td>$ 229,200</td>
<td>-</td>
</tr>
</tbody>
</table>
2.6.2 GATEWAY QUARTER

The Gateway Quarter represents the area’s commercial corridor with restaurants, bars, shops, and boutiques lining Vine Street (shown in Figure 5) and Main Street. A 2014 map of commercial OTR attractions shows 12 bars, 24 restaurants (including coffee shops), and 20 boutiques and shops in this sub-area (OTR Chamber 2014). These establishments cater primarily to middle and upper income households. Like the Washington Park area, the Gateway Quarter has experienced dramatic development efforts in recent years (shown in Figures 6 and 7). The Gateway Quarter is also the location of the only typical grocery store in the neighborhood (although Findlay Market, a popular outdoor/indoor market is located in the Northwest sub-area). The Cincinnati Streetcar will also run along the southern edge of the Gateway Quarter.

**FIGURE 5: VINE ST. SEPARATES THE WASHINGTON PARK SUB-AREA (LEFT) AND THE GATEWAY QUARTER (RIGHT)**
The Gateway Quarter is the neighborhood’s most populous sub-area, and the only one to experience an overall population increase from 2000 to 2014. As shown below in Table 4, its total population grew by 7% from 1,357 residents in 2000 to 1,452 in 2014. The black population dropped from 921 residents in 2000 to 624 in 2014, while white residents, on the other hand increased from 384 in 2000 to 741 in 2014, making the Gateway Quarter the other majority-white sub-area in OTR, along with Washington Park. Median household income in the area increased from $14,539 in 2000 to $39,318 in 2014, by far the highest in the neighborhood. In 2014, nearly 24% of households earned
over $100,000 per year, the highest percentage in OTR. Total housing units rose from 1,081 in 2000 to 1,193 in 2014, with 37% vacancies, the lowest in the neighborhood. Owner-occupancy increased from 24 units in 2000 to 164 in 2014, the most in the neighborhood and the second-largest in terms of percentage. Interestingly, median housing value is $205,600, the second lowest in the neighborhood. This is possibly due to the high presence of smaller owner-occupied condominiums, as opposed to larger owner-occupied houses in other sub-areas. Median rent has remained the highest in the neighborhood, rising from $397 in 2000 to $651 in 2014, well above $579, the 2015 FMR for Cincinnati.

### Table 4: Gateway Quarter Demographics (2000, 2014)

<table>
<thead>
<tr>
<th>Gateway Quarter</th>
<th>2000</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,357</td>
<td>1,452</td>
</tr>
<tr>
<td>Black</td>
<td>921</td>
<td>624</td>
</tr>
<tr>
<td>White</td>
<td>384</td>
<td>741</td>
</tr>
<tr>
<td>Other</td>
<td>52</td>
<td>87</td>
</tr>
<tr>
<td>Households</td>
<td>725</td>
<td>750</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income</td>
<td>$14,539</td>
<td>$39,318</td>
</tr>
<tr>
<td>Residents Below Poverty</td>
<td>626</td>
<td>495</td>
</tr>
<tr>
<td><strong>Housing Units</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,081</td>
<td>1,193</td>
</tr>
<tr>
<td>Occupied</td>
<td>725</td>
<td>750</td>
</tr>
<tr>
<td>Vacant</td>
<td>356</td>
<td>443</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>701</td>
<td>586</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>24</td>
<td>164</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$397</td>
<td>$651</td>
</tr>
<tr>
<td>Median Housing Unit Value</td>
<td>No Data</td>
<td>$205,600</td>
</tr>
</tbody>
</table>
2.6.3 PENDLETON

The Pendleton sub-area contains few commercial attractions and restaurants, unlike the bordering Gateway Quarter, but still retains numerous brick row houses (shown in Figure 8) that are typical of the neighborhood as a whole. Pendleton has not experienced the degree of redevelopment that is apparent in other parts of OTR, which can be seen in before-and-after photos in Figures 9 and 10. Little change is apparent. The sub-area is home to the Pendleton Arts Center, which helps give the area its reputation as “the ‘Pendleton Arts District’ of Over-the-Rhine” (McCartney 2013).

**FIGURE 8: PENDLETON, 1100 BLOCK OF BROADWAY ST. (2015)**
**FIGURE 9: PENDLETON, 13TH ST. AND READING RD. (2008)**

Source: Wikimedia Commons

**FIGURE 10: PENDLETON, 13TH ST. AND READING RD. (2016)**

Source: Wikimedia Commons
In terms of demographics, Pendleton has remained one of the most stable sub-areas of Over-the-Rhine throughout the study years. As shown below in Table 5, total population fell between 2000 and 2014 by only 8.7% from 1,141 residents to 1,042. Once again, blacks made up most of this change, dropping from 943 residents in 2000 to 814 in 2014, while whites increased from 166 to 225 during the same years. Nonetheless, Pendleton has the largest population of black residents in the neighborhood. Median household income fell slightly during this time from $20,737 in 2000 to $18,309 in 2014. Vacant housing units rose from 181 or 27% of total units in 2000 to 279 or 38% of units in 2014, the second lowest percentage in OTR. Owner-occupancy increased from 39 to 82 units from 2000 to 2014, while median housing unit value also grew from $151,800 to $262,000, the highest in the neighborhood. Median rent has not risen as highly as other sub-areas, increasing from $354 in 2000 to $443 in 2014, still below $579, Cincinnati’s 2015 FMR.

**Table 5: Pendleton Demographics (2000, 2014)**

<table>
<thead>
<tr>
<th>PENDLETON</th>
<th>2000</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Population</strong></td>
<td>Count</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>1,141</td>
<td>-</td>
</tr>
<tr>
<td>Black</td>
<td>943</td>
<td>83%</td>
</tr>
<tr>
<td>White</td>
<td>166</td>
<td>15%</td>
</tr>
<tr>
<td>Other</td>
<td>32</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td>493</td>
<td>-</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income</td>
<td>$20,737</td>
<td>-</td>
</tr>
<tr>
<td>Residents Below Poverty</td>
<td>450</td>
<td>37%</td>
</tr>
<tr>
<td><strong>Housing Units</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>674</td>
<td>-</td>
</tr>
<tr>
<td>Occupied</td>
<td>493</td>
<td>73%</td>
</tr>
<tr>
<td>Vacant</td>
<td>181</td>
<td>27%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>454</td>
<td>92%</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>39</td>
<td>8%</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$354</td>
<td>-</td>
</tr>
<tr>
<td>Median Housing Unit Value</td>
<td>$151,800</td>
<td>-</td>
</tr>
</tbody>
</table>
2.6.4 NORTHWEST OTR

The areas north of Liberty Street (the Northwest and North Rhine) have not experienced the same intensity of redevelopment as the southern areas of OTR, with many buildings still boarded and vacant (see Figure 11). Although the Northwest contains Findlay Market, Cincinnati’s oldest open-air market, it lacks the intensity of commercial redevelopment seen in the southern areas. With few exceptions, the shops, restaurants, and new residential developments on and around Vine Street do not extend north of Liberty Street into the Northwest. Some physical changes in the Northwest can be seen in Figures 12 and 13. The area marks the northern edge of the Cincinnati Streetcar route, which will loop around Findlay Market.

**Figure 11: NORTHWEST OTR, 1800 Block Elm St. (2015)**
FIGURE 12: NORTHWEST OTR, 1600 BLOCK RACE ST. (1997)

FIGURE 13: NORTHWEST OTR, 1600 BLOCK RACE ST. (2015)

Source: Google Maps
As shown below in Table 6, between 2000 and 2014, the Northwest’s population fell by 43.6%, from 1,712 residents to 965, the most dramatic decrease in OTR. Black residents, in particular fell by nearly half from 1,437 in 2000 to 726 in 2014, while the white population decreased from 213 to 176 during the same years. Median household income increased slightly during this period from $8,175 in 2000 to $8,433 in 2014, by far the lowest in the neighborhood. Similarly, in 2014 only 6.6% of households in the sub-area earned over $35,000. With the significant population drop, vacant housing units rose from 382 in 2000 to 616 in 2014. Nevertheless, owner-occupied units rose slightly from 22 to 38 during this period, and median housing unit value climbed from $71,400 in 2000 to $250,000 in 2014, the second highest in OTR. These increased property values may be attributed to Streetcar-related speculation. Median rent has remained low in recent years, increasing from $228 in 2000 to $400 in 2014, the lowest in OTR.

<table>
<thead>
<tr>
<th>TABLE 6: NORTHWEST DEMOGRAPHICS (2000, 2014)</th>
</tr>
</thead>
<tbody>
<tr>
<td>NORTHWEST OTR</td>
</tr>
<tr>
<td>Population</td>
</tr>
<tr>
<td>Count</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Black</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>Households</td>
</tr>
<tr>
<td>Income</td>
</tr>
<tr>
<td>Median HH Income $8,175 - $8,433 -</td>
</tr>
<tr>
<td>Residents Below Poverty 1,101 65% 623 65%</td>
</tr>
<tr>
<td>Housing Units</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>Occupied</td>
</tr>
<tr>
<td>Vacant</td>
</tr>
<tr>
<td>Renter-Occupied 781 97% 448 92%</td>
</tr>
<tr>
<td>Owner-Occupied 22 3% 38 8%</td>
</tr>
<tr>
<td>Median Gross Rent $228 - $400 -</td>
</tr>
<tr>
<td>Median Housing Unit Value $71,400 - $250,000 -</td>
</tr>
</tbody>
</table>
2.6.5 NORTH RHINE

Like the Northwest area, North Rhine lies above Liberty Street and is removed from much of the commercial development of the southern areas. This sub-area (shown in Figure 14) is much more residential than sub-areas to the south. As shown in Figures 15 and 16, the sub-area has also been slower to change than southern sub-areas, where little physical change is apparent. Although lacking in many commercial amenities, North Rhine is home to neighborhood’s public elementary school, Rothenberg Preparatory Academy, as well as St. Francis Seraph School, a private, Catholic school offering pre-K to 8th grade education to students from OTR and surrounding neighborhoods.

**Figure 14: North Rhine, 200 Block Peete St. (2015)**
As shown below in Table 7, North Rhine’s population dropped by 32.8% from 2000 to 2014, from 1,358 residents to 913, making it the least populous sub-area in OTR. The black population dropped by over half, from 1,106 residents in 2000 to 552 in 2014, while whites fell from 214 to 182. Significantly, other races increased from 38 in 2000 to 179 in 2014. This is largely due to a
sharp increase in the population identifying as “Two or more races” which increased from 15 in 2000 to 151 in 2014. Median household income rose slightly from $8,511 in 2000 to $12,940 in 2014. In 2014, over two-thirds of the population lived below the poverty line, the highest percentage in the neighborhood, while less than 15% of households in the sub-area earned over $35,000. Vacant housing units increased from 262 to 509 during from 2000 to 2014. Unlike other areas of OTR, owner-occupancy fell from 42 units in 2000 to 23 in 2014. Although median housing unit values raised from $75,000 to $115,600, this remains by far the lowest in the neighborhood. Interestingly median rent has increased significantly, from $228 in 2000 to $573 in 2010, just under $579, Cincinnati’s 2015 FMR.

### Table 7: North Rhine Demographics (2000, 2014)

<table>
<thead>
<tr>
<th>Population</th>
<th>2000</th>
<th></th>
<th>2014</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>%</td>
<td>Count</td>
<td>%</td>
</tr>
<tr>
<td>Total</td>
<td>1,358</td>
<td>-</td>
<td>913</td>
<td>-</td>
</tr>
<tr>
<td>Black</td>
<td>1,106</td>
<td>81%</td>
<td>552</td>
<td>60%</td>
</tr>
<tr>
<td>White</td>
<td>214</td>
<td>16%</td>
<td>182</td>
<td>20%</td>
</tr>
<tr>
<td>Other</td>
<td>38</td>
<td>3%</td>
<td>179</td>
<td>20%</td>
</tr>
<tr>
<td>Households</td>
<td>635</td>
<td>-</td>
<td>435</td>
<td>-</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median HH Income</td>
<td>$8,511</td>
<td>-</td>
<td>$12,940</td>
<td>-</td>
</tr>
<tr>
<td>Residents Below Poverty</td>
<td>914</td>
<td>63%</td>
<td>611</td>
<td>67%</td>
</tr>
<tr>
<td>Housing Units</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>897</td>
<td>-</td>
<td>944</td>
<td>-</td>
</tr>
<tr>
<td>Occupied</td>
<td>635</td>
<td>71%</td>
<td>435</td>
<td>46%</td>
</tr>
<tr>
<td>Vacant</td>
<td>262</td>
<td>29%</td>
<td>509</td>
<td>54%</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>593</td>
<td>93%</td>
<td>412</td>
<td>95%</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>42</td>
<td>7%</td>
<td>23</td>
<td>5%</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$228</td>
<td>-</td>
<td>$573</td>
<td>-</td>
</tr>
<tr>
<td>Median Housing Unit Value</td>
<td>$75,000</td>
<td>-</td>
<td>$115,600</td>
<td>-</td>
</tr>
</tbody>
</table>

### 2.7 Conclusions

The supposition that OTR is a gentrifying neighborhood is certainly true but ultimately oversimplifies the situation and limits our understanding of the neighborhood, its history, and its
potential. There are several important conclusions that must be kept in mind when considering OTR. First, the most recent wave of gentrification in OTR was enabled not by one, but multiple factors. I propose the most notable are the 2001 riots, the work of 3CDC, Tom Denhart’s bankruptcy, and federal low-income housing policy shifts toward HCVP. These factors are explored in greater detail during stakeholder discussions in Chapter 4.

Second, the neighborhood has and continues to have a strong low-income advocacy community. Through successful lobbying, low-income advocates led by Buddy Gray were largely successful at delaying the process of gentrification. Advocacy did not disappear after Gray’s death in 1996, and persists with neighborhood organizations like Over-the-Rhine Community Housing (a successor to Gray’s ReSTOC) and the Over-the-Rhine Community Council, which remains supportive of low-income residents and a mixed-income neighborhood.

Third, the neighborhood is not homogenous and gentrification is not occurring evenly throughout individual sub-areas. In general, the northern sub-areas have lost a greater percentage of their population; have much lower incomes, higher rates of poverty, and typically a higher percentage of vacant housing units and a larger population of black residents. Nevertheless there are several notable exceptions. First, the Pendleton sub-area, which has over the years remained one of the most stable in terms of its demographics, has the highest number of black residents. Second, the Washington Park sub-area, which was in 2000 the most populous sub-area in OTR, has the highest number of vacant units and remains at a much lower population. Given recent development and renovation of Washington Park, the area seems prime for revitalization. Given the number of vacancies in the northern neighborhoods, development may also begin to appear in these areas.
CHAPTER 3: GIS ANALYSIS OF HCVP IN OTR

3.1 DATA

My spatial analysis of HCVP households in OTR utilized data from the HUD's Office of Public and Indian Housing tenant-based data system. Although this special database obtained from HUD by Professors Varady and Wang covers the entire US, only the portion of the database dealing with the Cincinnati Metropolitan Statistical area was used. This data shows the location of HCVP households in Greater Cincinnati and Dayton from 1995 to 2012 and was geocoded by Zhenxuan Yin for his 2015 Master's thesis, which focused on the Greater Walnut Hills neighborhood of Cincinnati. Census tract and block shapefiles were obtained from the University of Cincinnati’s CAGIS database.

3.2 ArcGIS Analysis

For the spatial analysis of voucher holder distribution, I employed four primary methods of ArcGIS analysis: dot distribution, simple density, kernel density, and move analysis. Each method provided a complimentary analysis of the overall trends shaping HCVP household distribution in the neighborhood and methods are combined in the results and analysis discussion.

3.2.1 DOT DISTRIBUTION

Using the HCVP data obtained from HUD, I analyzed the geocoded location of all HCVP households in the Cincinnati Metropolitan Area from 1995 to 2012 in ArcGIS and created dot distribution maps, which show the geocoded location of each HCVP household for each of the study years. Because multiple voucher recipients often live nearby or in the same building, the dot distribution method can cause clustering, which when observed in a map, conceals HCVP households from view. To create clearer maps, I calculated voucher density using simple and kernel density analysis methods.
As a result, dot distribution is most useful as a means of exporting data tables to summarize the distribution of HCVP households and in conjunction with the following density analyses explained below.

3.2.2 SIMPLE DENSITY
To calculate simple density, I used the spatial join tool to join HCVP households with 2010 census block geographies. The resulting joined shapefile displayed the density of HCVP households per census block. Census block geographies are chosen for this study because they are small and constant, allowing for the same geography to be compared throughout the study years. Census blocks also typically follow the street pattern, which provides a more practical representation of space than a square-mile grid placed by ArcGIS software.

3.2.3 KERNEL DENSITY
Along with simple density analysis, I also used the kernel density tool in ArcGIS to observe HCVP density. Kernel density differs from simple density in that it produces a weighted density based on the proximity of an HCVP household to others. Using the kernel density tool, a raster layer was created using the parameters of a cell size of 100 feet, a search radius of 1,320 feet, and an area unit of square miles. These parameters were chosen to replicate those used in a previous study of voucher holder locations by Yin (2015). I then symbolized the raster layer according to classified values in terms of vouchers per square mile.

Kernel density rasters can be used to define HCVP household hot spots for each study year. Using similar criteria from Varady, Wang, and Duhaney (2010), hot spots were defined as an area with
HCVP household density that is equal or greater to half the highest density of vouchers per square mile in the study area, which in this case was 468.42 vouchers per square mile. I used the study area as a benchmark because if Hamilton County is used as a benchmark, nearly the entirety of Over-the-Rhine is considered a hot spot throughout most of the study years. This rendered analysis of trends difficult. By using the study area as a benchmark, yearly trends are more easily observed and represented on maps.

3.2.4 MOVE TRACKING

Using the ArcGIS “Track Intervals to Line” tool, I tracked all movements of HCVP households from 1995 to 2012. This analysis yielded a large amount of extraneous data and had to be cleaned in the following ways. First, because of the geocoding process it is possible for some locations to have slightly different XY coordinates every year, which can therefore be interpreted as geographic movement by ArcGIS. Therefore I replicated the rule used in Yin (2015) that a relocation of a distance 10 feet or greater is considered a “move”. Secondly, ArcGIS determines a move if a voucher holder exits the program for a year then reappears at a later year in a different location. Since multiple moves may have occurred between these years, I eliminated any move with a duration of over one year.

After the data was cleaned, only those moves occurring out of or into OTR are selected. To do this, I used the “Select by Location” tool to select only those moves that intersect a HCVP household in OTR. These moves were then classified into three separate categories: 1) a move occurring completely within a census tract in OTR; 2) a move occurring from one census tract to another within OTR; and 3) a move outside of OTR. I considered moves into OTR from other neighborhoods to be outside the focus of the study.
3.3 RESULTS AND ANALYSIS

With the output from ArcGIS dot distribution, simple density, kernel density, and move tracking analyses, I was provided a variety of different means of interpreting the HCVP trends in OTR and the five sub-areas or census tracts that make up the neighborhood. My summary of this analysis begins with a discussion of overall HCVP distribution trends in OTR and a comparison with the metro area as a whole. This is followed by separate discussions of each of the five sub-areas using simple density analysis, kernel density analysis, and finally a discussion of moves and migration.

3.4 DOT DISTRIBUTION: OTR OVERVIEW

From dot distribution analysis, several overall trends are apparent. Table 8 below, shows the total counts of HCVP households in OTR compared with total count of HCVP households in Hamilton County. From 1995 to 2012, OTR experienced a rapid increase of HCVP participants occurring in the late 1990s, which was followed by a steep decline in 2000. The drop in 2000 is anomalous and not linked with a drop in countywide HCVP households, which actually increased during this year. It is unclear why this drop occurred and it is beyond the scope of this study to explain this result. Beginning in 2001 though, HCVP households increased rapidly again, peaking in 2004 before fluctuating and gradually declining by the late 2000s. This contrasts with the total number of HCVP households in the Cincinnati Metropolitan Area, which grew fairly steadily before peaking in 2009.
### TABLE 8: TOTAL HCVP HOUSEHOLDS IN HAMILTON COUNTY AND OTR

<table>
<thead>
<tr>
<th>Year</th>
<th>Hamilton Co</th>
<th>OTR</th>
<th>Percent of County in OTR</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>2,136</td>
<td>14</td>
<td>0.66%</td>
</tr>
<tr>
<td>1996</td>
<td>2,919</td>
<td>33</td>
<td>1.13%</td>
</tr>
<tr>
<td>1997</td>
<td>6,362</td>
<td>178</td>
<td>2.80%</td>
</tr>
<tr>
<td>1998</td>
<td>5,189</td>
<td>89</td>
<td>1.72%</td>
</tr>
<tr>
<td>1999</td>
<td>6,558</td>
<td>194</td>
<td>2.96%</td>
</tr>
<tr>
<td>2000</td>
<td>7,305</td>
<td>5</td>
<td>0.07%</td>
</tr>
<tr>
<td>2001</td>
<td>6,816</td>
<td>239</td>
<td>3.51%</td>
</tr>
<tr>
<td>2002</td>
<td>9,788</td>
<td>515</td>
<td>5.26%</td>
</tr>
<tr>
<td>2003</td>
<td>11,311</td>
<td>536</td>
<td>4.74%</td>
</tr>
<tr>
<td>2004</td>
<td>11,217</td>
<td>545</td>
<td>4.86%</td>
</tr>
<tr>
<td>2005</td>
<td>10,953</td>
<td>502</td>
<td>4.58%</td>
</tr>
<tr>
<td>2006</td>
<td>11,103</td>
<td>467</td>
<td>4.21%</td>
</tr>
<tr>
<td>2007</td>
<td>12,176</td>
<td>502</td>
<td>4.12%</td>
</tr>
<tr>
<td>2008</td>
<td>12,164</td>
<td>482</td>
<td>3.96%</td>
</tr>
<tr>
<td>2009</td>
<td>12,551</td>
<td>463</td>
<td>3.69%</td>
</tr>
<tr>
<td>2010</td>
<td>11,727</td>
<td>413</td>
<td>3.52%</td>
</tr>
<tr>
<td>2011</td>
<td>12,016</td>
<td>393</td>
<td>3.27%</td>
</tr>
<tr>
<td>2012</td>
<td>11,940</td>
<td>388</td>
<td>3.25%</td>
</tr>
<tr>
<td>Total</td>
<td>164,231</td>
<td>5,958</td>
<td>3.63%</td>
</tr>
</tbody>
</table>

The overall percentage of Hamilton County HCVP participants located in OTR grew throughout the late 1990s before dropping in 2000. After this drop, the percentage in OTR recovered, peaking in 2002 at 5.26% of the total, before steadily declining to 3.25% in 2012, its lowest percentage since 2000. Since both the total count and the percentage of HCVP households in OTR have experienced recent declines, it can be determined that voucher holders are gradually choosing other neighborhoods.
3.5 **Simple Density Analysis**

As Chapter 3 revealed, the five sub-areas have changed in distinct ways, and in order to better understand neighborhood trends, it is helpful to look at each sub-area individually. Table 9 provides an overview of the number of HCVP households per sub-area throughout the study years. In the following sections, I discuss each of the sub-areas in detail, focusing on simple density analysis to summarize recent HCVP trends. Unless indicated, I have provided HCVP density maps of each sub-area showing the sub-area’s peak year of HCVP population (usually between 2002 and 2004) and the most recent year of available data (2012) to contrast the changes.

<table>
<thead>
<tr>
<th>Year</th>
<th>Washington Park</th>
<th>Gateway Quarter</th>
<th>Pendleton</th>
<th>Northwest</th>
<th>North Rhine</th>
<th>OTR Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>14</td>
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<td>1996</td>
<td>5</td>
<td>2</td>
<td>12</td>
<td>12</td>
<td>2</td>
<td>33</td>
</tr>
<tr>
<td>1997</td>
<td>65</td>
<td>31</td>
<td>23</td>
<td>43</td>
<td>16</td>
<td>178</td>
</tr>
<tr>
<td>1998</td>
<td>7</td>
<td>17</td>
<td>17</td>
<td>39</td>
<td>9</td>
<td>89</td>
</tr>
<tr>
<td>1999</td>
<td>44</td>
<td>56</td>
<td>27</td>
<td>41</td>
<td>26</td>
<td>194</td>
</tr>
<tr>
<td>2000</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>2001</td>
<td>71</td>
<td>61</td>
<td>46</td>
<td>32</td>
<td>29</td>
<td>239</td>
</tr>
<tr>
<td>2002</td>
<td>92</td>
<td>79</td>
<td>79</td>
<td>156</td>
<td>109</td>
<td>515</td>
</tr>
<tr>
<td>2003</td>
<td>75</td>
<td>83</td>
<td>72</td>
<td>177</td>
<td>129</td>
<td>536</td>
</tr>
<tr>
<td>2004</td>
<td>114</td>
<td>93</td>
<td>72</td>
<td>147</td>
<td>119</td>
<td>545</td>
</tr>
<tr>
<td>2005</td>
<td>106</td>
<td>102</td>
<td>53</td>
<td>127</td>
<td>114</td>
<td>502</td>
</tr>
<tr>
<td>2006</td>
<td>91</td>
<td>102</td>
<td>62</td>
<td>121</td>
<td>91</td>
<td>467</td>
</tr>
<tr>
<td>2007</td>
<td>77</td>
<td>152</td>
<td>56</td>
<td>123</td>
<td>94</td>
<td>502</td>
</tr>
<tr>
<td>2008</td>
<td>80</td>
<td>155</td>
<td>51</td>
<td>103</td>
<td>93</td>
<td>482</td>
</tr>
<tr>
<td>2009</td>
<td>66</td>
<td>162</td>
<td>54</td>
<td>88</td>
<td>93</td>
<td>463</td>
</tr>
<tr>
<td>2010</td>
<td>53</td>
<td>155</td>
<td>42</td>
<td>78</td>
<td>85</td>
<td>413</td>
</tr>
<tr>
<td>2011</td>
<td>34</td>
<td>149</td>
<td>45</td>
<td>84</td>
<td>81</td>
<td>393</td>
</tr>
<tr>
<td>2012</td>
<td>34</td>
<td>142</td>
<td>43</td>
<td>90</td>
<td>79</td>
<td>388</td>
</tr>
</tbody>
</table>
3.5.1 Washington Park

Early in the study years, Washington Park contained one of the highest populations of HCVP households in OTR. Since 2004, however, HCVP households have disappeared from the area. Figures 17 and 18 below show this change in density. The high concentration of HCVP households to the south and west of Liberty Street in 2004 contrasts with a greatly reduced number of voucher holders in this same area in 2012. In 2004, 114 HCVP households were located in Washington Park, whereas in 2012, only 34 remained in the area, the lowest number in OTR. This trend has continued more recently from 2010 to 2012, when the number of HCVP households in the area dropped by 36%, due to a decrease of 19 voucher holders in a single census block. The dramatic decrease in HCVP population in Washington Park mirrors the dramatic loss in total population, as well as the rise in vacant housing units in the sub-area. Many of these units, however, are being rehabbed at this time. Given that occupied housing units dropped by nearly 48% between 2000 and 2014, the 70% drop HCVP households is not as surprising.
FIGURE 17: HCVP HOUSEHOLD DENSITY PER CENSUS BLOCK, WASHINGTON PARK (2004)
FIGURE 18: HCVP HOUSEHOLD DENSITY PER CENSUS BLOCK, WASHINGTON PARK (2012)
3.5.2 Gateway Quarter

Unlike the trend in Washington Park, simple density analysis revealed an overall increase of voucher holders in Gateway Quarter. Concentration of HCVP households is especially high in several specific census blocks. From 2000 to 2005, the Gateway Quarter contained less HCVP households than many other areas of OTR. From 2004 to 2010, however, voucher holders increased substantially, from 93 in 2004 to 155 in 2010. This is the only tract to have experienced an overall increase from 2004 to 2010, and although HCVP households fell between 2010 and 2012, the area contained the highest count in the neighborhood as of 2012.

Despite recent development in this area, analysis of HCVP households revealed that Gateway Quarter also contained the neighborhood's highest density of voucher holders in 2012. Although luxury apartments have increased in the area, HCVP households have as well, sometimes in close proximity. Although this may be attributed to the Gateway Quarter being the most populous sub-area in the neighborhood, it nonetheless defies the typical narrative of low-income displacement due to gentrification. Instead the Gateway Quarter offers an example of HCVP achieving one of its primary goals: the deconcentration of poverty. At least temporarily, this is an example of HCVP helping to create a mixed-income neighborhood.

Much of this growth in HCVP households has clustered in specific blocks in the area, which have become more densely populated with voucher holders since 2004. Figures 19 and 20 below show the density of voucher holders in Gateway Quarter in 2004 and 2012. Two large clusters of HCVP households appear in the blocks highlighted in yellow on the corners of 13th and Vine and 13th and Walnut in both 2004 and 2012. These two blocks experienced an increase from 2004 to 2012, while many other blocks in the area decrease in number of voucher holders. These dense clusters
made up a large proportion of voucher holders. For example, in 2012 the 69 voucher holders in these two blocks made up nearly half of the 142 voucher holders in the entire tract. Dense clustering shows that although HCVP may be helping to increase a mix of incomes in the sub-area as a whole, relative homogeneity prevails at the block level.

**Figure 19: Density per Census Block of HCVP Households in Gateway Quarter OTR (2004)**
FIGURE 20: DENSITY PER CENSUS BLOCK OF HCVP HOUSEHOLDS IN GATEWAY QUARTER OTR (2012)
3.5.3 PENDLETON

Throughout a majority of the study years, Pendleton has contained the lowest quantity of HCVP households in OTR. The quantity of HCVP households in Pendleton reached its peak in 2002 at 79 voucher holders and has since declined to 43 in 2012. As shown in Figures 21 and 22 on the following page, much of this loss occurred in blocks with a very dense population of HCVP households. The number of voucher holders held relatively steady between 2010 and 2012, with a very small increase from 42 to 43 HCVP households. The relatively low number of voucher holders in the sub-area is not wholly surprising, since the neighborhood has historically had a lower population.
FIGURE 21: DENSITY PER CENSUS BLOCK OF HCVP HOUSEHOLDS IN PENDLETON (2002)

FIGURE 22: DENSITY PER CENSUS BLOCK OF HCVP HOUSEHOLDS IN PENDLETON (2012)
3.5.4 NORTHWEST

Along with Gateway Quarter, the Northwest contained the highest quantity of HCVP households throughout the study years. Nevertheless, the sub-area experienced one of the largest declines in voucher holders of any area. As seen in Figure 23 below, the area reached its peak quantity of HCVP households in 2003 at 181. Voucher holders declined over the following years to 78 in 2010. Despite this steep drop, the Northwest experienced an increase of voucher holders from 2010 to 2012, from 78 to 90, shown in Figure 24 below. With the exception of Pendleton, the Northwest is the only neighborhood to experience an increase during these years. Comparing 2003 data with 2012 shows that the areas south of Elder St. experienced the greatest loss in voucher holders, while the area north of Elder maintained much of its HCVP population.

The increasing number of HCVP households in the Northwest is not unexpected, since this sub-area has the lowest median household income in OTR and the lowest rents in the neighborhood. The Northwest is also the second least populous sub-area (behind only North Rhine), which runs counter to my previous assertion that in general, HCVP households are to be found in the more populated areas such as the Gateway Quarter. Instead, this shows a different trend of low-income households settling in a very low-income area. Unlike the Gateway Quarter, the Northwest is an example of one of the main criticisms of HCVP: It often fails to deconcentrate poverty and provide low-income renters the ability to choose more affluent areas. As the Gateway Quarter and Washington Park areas continue to develop, conventional wisdom suggests that the Northwest will attract more HCVP households. The increase in voucher holders from 2010 to 2012 may hint that this trend is already underway, especially north of Elder St.
3.5.5 **NORTH RHINE**

The North Rhine area closely follows the trends of HCVP households in the overall neighborhood. This area reached its highest quantity of voucher holders in 2003 at 125, and declined steadily to 79 in 2012. The decrease in voucher holder density is shown below in Figures 25 and 26. Unlike in the Northwest area, North Rhine has continued to lose voucher holders since 2010. It is unclear why the number of voucher holders has decreased in this sub-area, while the number in Northwest sub-area has increased. Both areas are similar in terms of population, race, income, and number of rental units.

**Figure 25: Density per Census Block of HCVP Households in North Rhine (2003)**

![North Rhine HCVP (2003)](image-url)
FIGURE 26: DENSITY PER CENSUS BLOCK OF HCVP HOUSEHOLDS IN NORTH RHINE (2012)
3.6 Kernel Density Analysis

Kernel density analysis confirmed the trends seen in the neighborhood as a whole and within each census tract. As seen in Figures 27 through 29 below, OTR develops an area of increased density of voucher holders, which is considered a hot spot. This area is shown in blue, and is located largely in the Washington Park area in 1997. Notably, there is no hot spot in North Rhine and Pendleton areas. By 2004, this hot spot became much denser, specifically in Northwest OTR and Gateway Quarter OTR, and began to cover all areas of OTR. After 2004, hot spots began to shift slightly eastward in the neighborhood as HCVP households decrease in the eastern census tracts specifically. Gateway Quarter OTR remains the densest hot spot, but a less dense hot spot is centered on Vine Street north of Liberty, on the border of North Rhine and Northwest OTR.

**Figure 27: HCVP Household Kernel Density Analysis (1997)**

![Kernel Density Analysis Map](image-url)

HCVP Kernel Density (1997)
The hot spot located to west of Over-the-Rhine consists of HCVP households in subsidized rental housing in City West Apartments (Cincinnati’s HOPE VI development).
3.7 MOVES AND MIGRATION

Migration analysis revealed that the highest proportion of OTR HCVP household migration is outmigration. From 1995 to 2012, voucher holders who remained in the program moved out of OTR 571 times. As shown in Figure 30 below, outmigration began to increase after 2000, when 22 HCVP households left the neighborhood. Outmigration rose in subsequent years before peaking between 2003 and 2004 at 84 moves out of the neighborhood. This peak also coincides with the peak population of HCVP households in OTR, 545 in 2004. After 2004, moves out of the neighborhood fell slightly before rising again after 2010.

A much lower proportion of moves occurred within the neighborhood. Throughout the study years, voucher holders moved 261 times within OTR. 150 of these moves occurred from one census tract to another in OTR, while 111 occurred within census tracts. Intra-neighborhood migration generally followed the trends of outmigration. Migration within the neighborhood began to increase after 2001 and peaked between 2004 and 2005 when 33 HCVP households moved within the neighborhood. Since 2005, intra-neighborhood moves have decreased from their mid-decade peak.
3.8 CONCLUSIONS

Overall, there is a marked decrease in HCVP households in OTR during the study years, but this decrease has not been uniform throughout the neighborhood. HCVP households in the overall neighborhood declined steadily since 2007, but several areas, Pendleton and Northwest OTR, made small increases. In spite of the overall decrease in voucher holders, OTR, and specifically the Gateway Quarter area remained a hot spot for voucher holders as late as 2012. Analysis of migration trends revealed a higher proportion of outmigration as opposed to intraneighborhood migration. Outmigration peaked in 2004, declined soon after, but began to rise again after 2010.
Although overall decrease in HCVP households is likely to continue especially as gentrification increases and rents rise, the data do not explain exactly why voucher holders have left the neighborhood. Given the nature of the data set being analyzed, it is impossible to know whether the high proportion of outmigration reflects (1) households being pushed to other areas as a result of gentrification or (2) households voluntarily choosing other areas that may be more attractive.

The data do show several surprising trends that suggest a more nuanced interpretation, and point to HCVP's potential in promoting a mixed-income OTR. For example, the Gateway Quarter area, which is arguably the most gentrified part of OTR and has the neighborhood’s highest median rent, remained the neighborhood’s stronghold for HCVP households as late as 2012. Also, given that two out of five sub-areas within OTR experienced small increases in voucher holders from 2010 to 2012, it is clear that the HCVP can succeed in the neighborhood despite ongoing gentrification. Although it is impossible to know why voucher holders chose these areas, it is obvious that some landlords in these areas are willing to rent to voucher holders and also have rents that are low enough for CMHA to agree to subsidize. It is important to note that HCVP-friendly landlords are nearly as important as voucher holders themselves in the existence of HCVP.

Given these conclusions, it is important to note that trends in the spatial distribution of HCVP households are temporary and may quickly change their course. For example, within a decade from 2002 to 2012, voucher holders in the Northwest area increased, decreased, and then increased once again. Move analysis shows that voucher holders are often transient and the nature of the HCVP program allows and often encourages voucher holders to move. As a result, in a rapidly gentrifying neighborhood like OTR, the HCVP does not ensure a long-term mix of incomes. If OTR is to remain inclusive for voucher holders, neighborhood stakeholders must make a concerted effort to provide
the appropriate housing options for HCVP households. In the following chapter I discuss the interaction of HCVP and OTR with stakeholders to shed more light on HCVP trends and discuss suggestions for retaining a mixed-income OTR.
CHAPTER 4: HOUSING VOUCHERS IN A GENTRIFYING COMMUNITY: KEY Stakeholders Speak Out

4.1 Perceptions of Gentrification and HCVP in OTR

In order to provide context for the changes in spatial distribution of HCVP throughout the study years and also to assess HCVP’s role in OTR’s future, I conducted six interviews with eight individuals in January and February 2016. Each interview was conducted in person and lasted between 30 and 60 minutes. Questions were prepared in advance, but interviewees were free to discuss other topics and discussions often progressed beyond the prepared questions. For accuracy, I recorded each interview and later transcribed the conversations. Interviewees were chosen based on their involvement in OTR or the city of Cincinnati at large, working specifically in housing or a field relevant to this study. The interviewees represent different perspectives of OTR’s housing field, including representatives from Cincinnati Metropolitan Housing Authority (CMHA), low-income housing advocates, and affordable housing developers. Nevertheless, because of the small number of interviews and the fact that I made no attempt to choose a random sample, the results should be used cautiously. The complete list of interviewees is as follows:

1. Elizabeth Brown, retired Director of Housing Opportunities Made Equal (HOME), a fair housing agency
2. Mary Burke Rivers, Executive Director, Over-the-Rhine Community Housing, an affordable housing organization
3. Andy Hutzel, Director of Housing Services, Over-the-Rhine Community Housing
4. Angela Merritt, an Over-the-Rhine resident and Americorps VISTA Volunteer, Over-the-Rhine Community Housing
5. Myron Reynolds, HCV Manager, CMHA
Interview questions were organized into five general themes. These themes do not correlate with my original research questions, but rather were designed to help explain the changes observed in GIS analysis both from a neighborhood perspective and an HCVP perspective. The final theme looks to the future to help provide an answer for my fourth research question: How can HCVP assist OTR in achieving a stable, mixed-income community? The five themes are listed below:

1. **Gentrification in OTR.** When did revitalization begin to accelerate within the neighborhood and what was the precipitating event(s)?

2. **HCVP Trends in OTR.** Has revitalization affected the number and spatial distribution of HCVP households in OTR?

3. **Impact of HCVP on OTR.** How can HCVP benefit and hurt OTR? Is the goal of a mixed-income neighborhood realistic and what role might HCVP play in achieving it? What is the future of the neighborhood?

4. **Impact of OTR on HCVP households.** How does OTR benefit HCVP and other low-income households? That is, as OTR gentrifies, do HCVP residents who are able to stay benefit from living in a mixed income community?

5. **The Future of OTR.** What does the near future hold for the neighborhood? Will the community remain mixed-income and what role will government and non-profits (along with HCVP play) in achieving that outcome?
4.2 GENTRIFICATION IN OTR

Gentrification, as a term, is loaded with negative connotations and open to a variety of interpretations even among academics (Badger 2014). In an attempt to avoid knee-jerk, negative reactions and offer a more definable term, I referred to the changes in OTR as “revitalization.” This term has a more positive connotation and suggests an increase in economic activity and physical development. Interviewees were free to interpret “revitalization” as they chose.

4.2.1 EARLY TRENDS

Several interviewees linked the current revitalization to events occurring at the end of the 1990s. Myron Reynolds, Housing Choice Voucher Manager at CMHA, explained, “Back in 1996 or 1997 is when Main Street really started. It became a big club scene and from there you could see it transition over to Vine Street. So I would say probably back in 1996, 1997 is when you could start seeing the changes.”

Andy Hutzel, Director of Housing Services at Over-the-Rhine Community Housing (OTRCH), remembered a concern among low-income advocate groups about the speed of change in the neighborhood in the late 90s:

Back in the 90s, Main Street was just taking off, and we thought that was a big deal, that a lot of the revitalization was going too fast and there were a number of folks who lost their housing on Main Street as a result. For some of us who had been around for about 20 years, that was just too fast-paced in terms of being able to preserve people’s housing who had been living in the neighborhood for the past 25 years.
Hutzel recalled that the revitalization that was occurring in the late 90s was significantly altered by the civil unrest that occurred after the shooting of Timothy Thomas by a Cincinnati Police Officer in 2001:

For me it just went back to the Timothy Thomas shooting, which led to the riots, and I think that's when the tables turned. I think the city leaders really said, 'We've done what we can do with this neighborhood, we need to get our shit in order to revitalize the area.'

4.2.2 THE 2001 RIOTS AND 3CDC
Other interviewees highlighted the significance of the 2001 riots as a turning point in the city's attitude toward the neighborhood. Mary Burke Rivers, Executive Director of OTRCH explained that in light of the riots, the city and the Cincinnati Police Department sought to improve policing in the neighborhood and to hold the police department more responsible, with the adoption of the Collaborative Agreement in 2002. Burke Rivers also mentioned that the business community of Cincinnati had their own plans for improving the safety in the neighborhood:

The way that corporate Cincinnati decided they were going to deal with Over-the-Rhine [...] was to create market-rate housing here and market amenities and somehow that would just change the face of the neighborhood. But that doesn’t address the underlying issues of what people were protesting about.

As explained in Chapter 2, to create market-rate housing and commercial amenities, several of the large corporations of Cincinnati came together with the City of Cincinnati to form 3CDC in 2003, just two years after the riots. By uniting the interests and resources of corporations and the city government, 3CDC has been a powerful player in the development of OTR. Reema Ruberg, Chief

9 Full text of the Collaborative Agreement can be accessed at http://www.cincinnati-oh.gov/police/department-references/collaborative-agreement/
Operating Officer at CMHA, explained, “Revitalization of the gateway into OTR and Vine Street started several years ago, and one of the main components that has spurred on the OTR revitalization is 3CDC.” Burke Rivers summed up the influence of 3CDC on the neighborhood: “Those resources are tremendous. It’s money, it’s power, it’s access to everything.”

4.2.3 THE DENHART BANKRUPTCY

Still, Burke Rivers and other interviewees including Elizabeth Brown, retired Executive Director of Cincinnati Housing Opportunities Made Equal, pointed to another event of significance to the revitalization of OTR. Brown explained that the 2000 bankruptcy of Tom Denhart, allowed for a significant stock of buildings to be auctioned off. “All of a sudden you had a much larger stock of buildings and at the same time the city was doing things that would’ve encouraged the development,” says Brown. Andy Hutzel agreed, stating, “Once Denhart sold out, and some of the other mom and pops [landlords] sold out, I think it just kicked into high gear.”

Indeed, the Denhart bankruptcy functioned not just as a means for developers to acquire a sizeable portfolio of buildings in the neighborhood, but also may have indirectly caused an exodus of voucher holders from the neighborhood. My findings from the Chapter 3 support this theory, showing an increase in out-migration of voucher holders from 2001 to 2003, with a total of 156 voucher holders leaving the neighborhood during that time span.

4.2.4 PERFECT STORM

Zach Woolard, Project Manager at Model Group, an affordable housing developer in OTR, agreed with other stakeholders that the riots and the Denhart bankruptcy were important catalysts in the
revitalization of OTR. However, Woolard also attributed the revitalization to other, broader trends including changes in housing financing and public preferences. Woolard explained:

I think the market crash had a little bit to do with the way that [OTR’s] been revitalized too. I mean, traditional financing was not available, so people, developers, and city councilmen were forced to resort to more nontraditional financing through market tax credits, historic tax credits, LIHTC [Low-Income Housing Tax Credit], affordable housing, project-based vouchers, all of that. I think the other trend maybe is ten years ago, we might've been reaching that suburban sprawl climax, and now people are starting to move back into the city, and that’s a nationwide trend.

The convergence of these events created a perfect storm, allowing the neighborhood transformation to become very rapid in recent years. The changes are startling to long-time Cincinnati residents like Myron Reynolds who said:

I think within the past couple of years you can see the difference on Vine Street. When I was growing up downtown, Vine Street was the worst street in all of Cincinnati to be honest with you. And now, if you go down there on a Friday or a Saturday night, it’s just unbelievable all the crowds and everything else.

Several of the interviewees did not hesitate to refer to these neighborhood changes as “gentrification.” Elizabeth Brown said, “I don’t know if I’d call it revitalization, it’s sort of a pure example of gentrification right now. It’s a hot market, it’s the most expensive real estate in the metropolitan area per square foot.” An anonymous CMHA official expressed concern about low-income housing in light of these changes:

In my mind I’m thinking, ‘OK, gentrification.’ You’re getting all the affordable housing out of there and you’re putting in a whole different façade, so that it looks a lot different. In terms of the housing, I think it’s probably the big thing right now because you’re erecting a lot of condos and high-end properties. What are you going to do then with those that have grown up there and have lower incomes?
Reema Ruberg of CMHA has observed a pronounced presence of gentrification too, but is quick to point out the work of affordable housing organizations working in the neighborhood. Ruberg explained:

There’s been a definite change and an acceleration of investment placed in the OTR through the business community and various other agencies. Components such as the Metropole, which is a little bit further away from the OTR community, Washington Park revitalization, the School of Performing Arts, as well as other office and retail projects, all of those investments into the OTR district has spurred on additional attention and dollars going into the community. I do hear the term gentrification in regards to the OTR, but I believe that there’s a lot of agencies that are still there supporting a number of individuals with lower income. I’m familiar with a few of them that are still in OTR, and have invested tax credit and other funding sources into OTR to support individuals with lower income.

Indeed the affordable housing advocates who were interviewed asserted that new investments in low-income housing, not just the market-rate condos and newly converted owner-occupied houses, should be considered neighborhood revitalization. Mary Burke Rivers explained, “Investing in the housing—even if it’s affordable—it’s still revitalizing or keeping buildings alive, healthy, and functioning. And that’s been going on for a while.”

### 4.2.5 SUMMARY

Overall, stakeholders highlighted three specific events as precipitating causes of the increased revitalization in OTR: the 2001 riots, the formation of 3CDC in 2003, and the bankruptcy of Tom Denhart and subsequent auction of his properties beginning in 2001. That these three events occurred in near succession only makes their impact on the community more significant. As Zach Woolard contended, this was also a time when traditional financing was not available and there was renewed interest in more traditional, urban neighborhoods like OTR. All of these factors helped create a perfect storm leading to the increased gentrification seen today in the neighborhood.
4.3 HCVP TRENDS IN OTR

As reported in the GIS analysis of this study (Chapter 3), overall HCVP households in the neighborhood peaked in 2004 at 545 and have fallen steadily to 388 in 2012. Gentrification, especially the rise in rents and conversions to owner-occupancy, seems an obvious factor in this decline, but may not explain the entire situation. Given the complicated history of the neighborhood and the multiple factors that influenced gentrification itself, it is necessary to understand the decrease in HCVP households in more depth as well as the changes in the distribution of HCVP households in the community.

4.3.1 DENHART AND VOUCHER FLIGHT

Discussions of HCVP trends in the neighborhood often returned to two of the events that have influenced gentrification in OTR: the Denhart bankruptcy and the 2001 riots. To provide additional context and to explain the relevance to HCVP trends, I summarize the Denhart bankruptcy in the following paragraphs.

In 2001, after rent appraisals substantially lowered the amount of HUD’s subsidized rent payments, Tom Denhart chose to opt out of project-based Section 8 housing. This left the residents of 1,089 units of formerly project-based housing in OTR open to apply to the HCVP (Trapp 2001). Other landlords in the Cincinnati area, like Denhart, also chose to opt-out of project-based contracts at this time, which enabled their tenants to be eligible to receive vouchers as well. This shift away from project-based Section 8, led to the conversion of more than 1,500 units in Greater Cincinnati from project-based Section 8 to tenant-based HCVP between October 2000 and August 2001 alone.
The results of the GIS analysis in Chapter 3 support this explanation. Between 2001 and 2002, vouchers used in Hamilton County increased from 6,816 to 9,788, while vouchers in OTR more than doubled from 239 to 515. Since Denhart owned such a large portfolio of OTR properties, it is likely that some of these vouchers were used in his buildings.

With this dramatic increase in vouchers in OTR, many more residents now had a choice of where to live. Denhart was not opposed to accepting vouchers in his buildings, but according to Elizabeth Brown, many voucher holders chose to move out. Brown explained:

[Denhart] was more than happy to take [the vouchers]. He said he wanted to take them, but not all the tenants wanted to stay. I mean his housing wasn’t substandard necessarily, but it was very small and very dreary-type places. And for a lot of the families, the only reason they were there was because it was the only place they could find that had a subsidy [accepted voucher holders]. They had no money and so it wasn’t a choice so much. It was: ‘If you want a roof over your head, you have to go there.’ And for many of those folks, they couldn’t wait to move, and getting the voucher was like winning the lottery.

A 2001 *CityBeat* article supports Brown’s claim. Doug Trapp reported, “At first, [Denhart’s] occupancy rates dropped to about 50 percent as tenants left. But before April [2001], new people—some with good jobs—were replacing them, bringing occupancy rates up to 60 percent” (Trapp 2001). It is unknown how many, if any, of these new tenants held vouchers, but the renewed interest in Denhart’s properties was short-lived. After civil unrest broke out in the neighborhood in April 2001, many remaining OTR residents questioned their choice of neighborhood and moved out. With only the remaining long-term residents left to fill his buildings, Denhart declared bankruptcy in late 2001. After the bankruptcy, most of Denhart’s buildings were vacated and auctioned off throughout the following years (Higgins 2003).
The HCVP gave many low-income residents a choice of neighborhoods and according to Elizabeth, OTR was simply not a neighborhood of choice for many residents at this time due to the quality of housing and civil unrest in the area. Brown, who worked at HUD during Denhart’s opt-out, remembered attending meetings with his tenants, which allowed her an opportunity to understand their feelings about the neighborhood. Brown continued:

> Because when I went to all those tenant meetings—and I went to all those tenant meetings—it was such a clear dividing point. The folks that were younger, had kids, or were less than middle-aged—the question was, ‘How quick do I get the voucher, I want to move. I want it tomorrow, can I start looking now?’ If you were middle-aged and older the question was, ‘Do I have to move? Can I stay? I don’t want anyone taking me out of here ‘til they take me out in a box.’ So there was this clear division between folks who wanted out quickly and were going to take their vouchers and go someplace else and those who really wanted to stay with them, but then once the buildings declared bankruptcy or were closed down, they got pushed out with their vouchers, many of them.

Zach Woolard of Model Group agreed with Brown that many residents left because the voucher offered them a chance to do so. Woolard said:

> If you’re looking back to 2004, it may have been more of a ‘vote with your feet thing.’ I mean that was kind of the idea of the Housing Choice Voucher Program, to move to neighborhoods of opportunity. And in 2004, Over-the-Rhine was not what it is today. So I think that trend, it hit early and people moved out.

Indeed, as shown in my GIS analysis in Chapter 2, after the 2001 Riots and the Denhart bankruptcy, outmigration of HCVP households increased sharply in 2001 and reached its peak in 2003 when 83 voucher holders left OTR. Move-outs have continued at an average rate of 48 per year from 2004 to 2012. Whether these move-outs occurred out of personal choice or because of lack of housing is impossible to say based on the available information.
After declaring bankruptcy, many of Denhart's previously low-income properties were auctioned off with the intention of conversion to market-rate units (Higgins 2003). This further impacted the state of low-income housing, by decreasing the available housing options for voucher holders, a trend that Andy Hutzel of OTRCH argued has continued as gentrification has intensified:

I think that there was a lot of incentive for folks who really weren’t invested into the neighborhood to sell properties. I mean they were getting above market value for their properties. I would assume that a lot of those folks who did sell had tenant-based vouchers in their units.10

Elizabeth Brown agreed that the increase in market-rate units and the rise in rents have decreased options for HCVP households:

I know why people aren't moving in now. Basically, except for units that Over-the-Rhine Community Housing has, they can’t afford the rent. I mean Section 8 is not going to pay those rents, so there’s no use looking there even if you wanted to live in that neighborhood, unless you got into one of the tax credit units. There aren’t opportunities.

Census estimates support Brown’s assertion that opportunities are decreasing, but there are still areas with lower rents. As stated in Chapter 2, 2014 median rent estimates confirm that both Washington Park and Gateway Quarter sub-areas have risen above $579, Cincinnati’s 2015 FMR, although the other sub-areas still have median rents below the FMR. If the pattern of increasing rents continues, though, these opportunities may begin to disappear.

10 Hutzel refers to the sale of rental properties, but the sale of owner-occupied units may be relevant as well.
4.3.2 DECONCENTRATING POVERTY AND VOUCHER HOLDER CHOICE

With a decrease in the number of suitable options for voucher holders in OTR, many HCVP households may have looked to other neighborhoods. HUD policy is supportive of this, seeking to assist voucher holders move away from high-poverty neighborhoods like OTR. With the voucher, not only are tenants given the opportunity to choose more affluent neighborhoods, but the agency also seeks to establish and expand connections with voucher-friendly landlords in these affluent areas\(^{11}\). An anonymous CMHA official explained:

As an agency, first we’re going to look at what HUD is pushing forward, and that is deconcentration of poverty. So when we start looking at mobility and allowing people more opportunities, a lot of times we do seek out different landlords. We have landlord liaisons who go out and try to recruit other landlords. So as even the number of landlords increases in terms of those that accept the vouchers, [Voucher holders are] going to be moving away from certain areas, just because that increases.\(^{12}\)

Reema Ruberg, also of CMHA, added:

I know that as an organization we have made a significant effort in making sure our tenants and our residents have choice. We don’t direct anybody in any direction, but we provide individuals the opportunity to move where they want. We have spent a lot of time and effort on growing the landlord base and providing easier access to search for rental opportunities across the county. I believe that within the past few years these efforts might have had something to do with tenants moving to other areas within the county. I am sure that recent revitalization has also contributed to the decline in vouchers utilized in OTR, but as housing authority, we have made a lot of strides in trying to provide our residents, our clients with opportunity of choice.

\(^{11}\) HUD can allow “exception rents” if areas constitute “opportunity areas,” however, inner city areas undergoing gentrification like OTR are not normally considered opportunity areas.

\(^{12}\) CMHA’s landlord outreach efforts are the subject of a Master’s thesis by Jarosck (2013).
Ruberg acknowledged that revitalization may have played a role in the decrease in number of vouchers holders in OTR. However, voucher holder choice, which is often encouraged by CMHA staff, may also be a factor in this decline in the neighborhood as well.

4.3.3 SUMMARY
Stakeholders mentioned two primary forces behind HCVP trends in the neighborhood. The divestment of Tom Denhart in 2001, greatly increased the number of vouchers in OTR, which more than doubled from 239 to 515 between 2001 and 2002. The number of voucher holders continued to rise to 545 in 2004 as additional residents of formerly property-based subsidized units began to receive vouchers. The riots of 2001 along with the Denhart divestment also gave many residents the motivation and an increased ability to move out of the neighborhood. This too is shown in the data where outmigration of HCVP households increases in the years immediately after these two events. Between 2001 and 2002, 22 voucher holders left the neighborhood, while 50 left between 2002 and 2003, and 84 left between 2003 and 2004, the peak period of HCVP household outmigration from OTR.

Taken as a whole, the interviews also stressed three contrasting explanations for the decline in HCVP households in OTR: (1) HCVP households seeking to move to better apartments and neighborhoods, (2) gentrification and a resulting loss of affordable housing units, and (3) HUD and in turn CMHA’s efforts to deconcentrate poverty. Arguably it is a combination of these factors that has influenced where OTR’s HCVP households have chosen to live. It is inarguable, though, that many of OTR’s HCVP households have chosen to leave the neighborhood. For those HCVP households that do hope to stay in or move to the neighborhood, gentrification and rising rents remain threatening.
4.4 IMPACT OF HCVP ON OTR

With the decline of HCVP households in OTR, it is important to evaluate what a decrease in voucher holders means for the neighborhood. Most interviewees claimed that the program has a positive impact the neighborhood, providing more housing options for low-income families, increasing diversity, as well as benefitting neighborhood non-profit organizations such as OTR Community Housing, landlords, and businesses through increased cash flow.

4.4.1 A CRITICAL COMPONENT

Perhaps the most obvious impact of the HCVP in OTR is that it can help provide affordable housing for low-income families in a neighborhood with increasingly high rents. In this respect, HCVP may help reduce displacement of low-income residents, a chief goal of gentrification critics and low-income housing advocates. Myron Reynolds explained:

I think [the HCVP is] absolutely great if the apartments are there, because it gives that person the actual choice to choose where they want to stay. [...] It’s all about choice now. Maybe there’s someone that’s been raised down in that area and now since things are actually changing they want to take it to some other area. But I think that for the clients that actually do get that voucher and actually use it in that area, I think it’s absolutely great. It’s great that they have that choice to move where they want to move to.

Mary Burke Rivers agreed that HCVP “provides the opportunity for people with lower incomes to stay here [in OTR].” She was concerned, however, that most rents in the neighborhood are simply too high for CMHA to be able to pay and that HCVP is ineffective as a result. Burke Rivers continued:

The people who [voucher holders] are renting from are people who own Low Income Housing Tax Credit projects. It doesn’t really allow people to rent market rate units for the most part, because the market rate rents are too high and CMHA
won’t pay above a certain monthly rent. So it’s not like [...] if I have a Housing Choice Voucher I’m able to rent from Urban Sites [an OTR developer of primarily market-rate units] unit that’s two-bedroom that rents for $1,000.

Although the concept of choice is central to HCVP, if rents exceed the maximum amount that CMHA will pay, choice alone can’t ensure that voucher holders to remain in or move to their preferred neighborhood. Some public housing agencies, including CMHA, increase the maximum rent eligible for housing vouchers for specific high-opportunity areas. These opportunity areas are typically in suburban neighborhoods, but this concept could be applied to gentrifying urban areas like OTR.

Despite increasing rents, most interviewees nonetheless claimed that HCVP could be a critical component in maintaining a mixed-income neighborhood in OTR. For an anonymous CMHA official, increasing rents have made the neighborhood unaffordable for most low-income households, unless they have a voucher to “bridge the gap.” Reema Ruberg, also of CMHA, argued HCVP could be an important policy tool in maintaining a “balanced approach” to the neighborhood, namely ensuring a mix of incomes. Ruberg explained:

As community and government leaders, we need to be mindful of the way the funding is being utilized, I think through our planning and development process we have to make sure there’s room for all income levels. I believe the voucher program does assist, and as leaders, we have to make sure as we are funding revitalization efforts into an area that we are doing it in a balanced manner.

Andy Hutzel agreed that the voucher helps to maintain a more balanced and mixed neighborhood, and added that the HCVP helps sustain OTRCH, which in turn, helps ensure that the neighborhood has a stock of low-income housing. Hutzel explained:

I think that if all of our voucher holders were to leave OTRCH and go to another neighborhood, there’s not enough low-income families who can afford our rents, even our low rents, which are well, well, well below the market rents. [...] I don’t know if our organization would be sustainable, which in turn would decrease the amount of affordable housing in the neighborhood by a lot.
For Zach Woolard, the Housing Choice Voucher Program is just one of the many tools that can help retain affordable housing in the neighborhood. Woolard argued that to keep the neighborhood mixed-income, an “all hands on deck” approach is necessary. Woolard explained:

I think that as development continues, housing choice voucher program, LIHTC, project-based vouchers are all going to be critical. Housing Choice Vouchers are a little more tricky, just because the market rent is going up. Can the housing authority pay the difference? But I think that they’re a tool to preserve affordability in the neighborhood.

4.4.2 “NOT A MATCH”

The increasing unaffordability of the neighborhood, however, is one of the reasons Elizabeth Brown feels that the voucher program is simply “not a match” for the neighborhood. Brown explained:

Well, the biggest barrier is the fact the price is too high, so [...] you can’t use your voucher there. And the second biggest barrier is the fact that most people who are low-income don’t necessarily have [OTR] as their choice, unless it’s their neighborhood and they’ve grown up there. There are a lot of people that are low-income, that it’s their neighborhood, their community, and they’re fighting for it. But if you see a low-income person from the outside who gets a voucher, their desire to move there from East Price Hill or Avondale is... I don’t see it. I don’t see that it has the draw or the folks’ desire to do that.

In terms of bringing low-income families into the neighborhood, Brown argued HCVP is not likely to succeed, claiming that for landlords the program is an unnecessary hassle in an increasingly popular neighborhood like OTR. Brown said:

Once the market heats up, the landlords aren’t going to rent to the voucher holders. [...] Even if a housing authority would pay those rents for a voucher, why would somebody want to hassle with it if they can get top rent and not have to go through the red tape? A lot of the landlords in the mobility program, they had no problem with the low-income tenants. They said they were great tenants, but they wouldn’t work with the housing authority. And if you get administrative problems, they’re like, ‘Why am I going through all this hassle just to rent, when I can rent so
somebody that can pay me a deposit and move in tomorrow and I don’t have to wait a month or continue to deal with the bureaucracy of it.’

For Brown, the rising rents combined with the added hassle of working with CMHA mean that the HCVP will not be entirely effective in the neighborhood. Brown claimed HCVP is not necessary for the neighborhood to retain a mix of incomes and suggests, instead, that non-profit organizations like OTRCH and Model Group, who are dedicated to providing low-income housing are the only way to ensure a mixed-income OTR. Brown overlooked, however, that HCVP helps to pay rents for these organizations. Brown explained:

The only reason it will remain [a mixed-income neighborhood] is because of Over-the-Rhine Community Housing, frankly. You have to have housing that is owned by a non-profit that's committed to affordable housing or a government like the housing authority, in order for the market not to just freeze people out.

4.4.3 ECONOMIC BENEFIT

For affordable housing organizations like OTRCH, however, the HCVP is a critical to their survival by providing a substantial portion of their income. Andy Hutzel of OTRCH, said revenue from voucher holders is vital because it “helps pay for the basic operation of the property.” Mary Burke Rivers, also of OTRCH, added:

It’s a difficult process to rent a unit to someone who has a housing choice voucher, but if you can stick with it, you can get a good rent, if you want to rent to folks with lower incomes, you don't have to lower your rent for a unit so that you can serve people who have lower incomes. You can still charge whatever CMHA is saying the market rent is, although it's not gonna be the high-end market rent. So it can help the owners of property have income so that their property is sustainable.

Representatives of CMHA also point to the positive economic benefits of vouchers in the neighborhood for landlords. An anonymous CMHA official explained:
CMHA, we put a lot of money out in to the city with voucher holders. We have millions of dollars that we pay to landlords of the voucher holders because we’re administering it with HUD. So that in and of itself helps the economy, it helps the landlords of the property owners to be able to maintain the units, it just really keeps the economy going at a really great rate.

Beyond the program’s economic impact on neighborhood landlords, Reema Ruberg claimed the program may positively impact retailers and other small businesses in the neighborhood:

In the economic aspect, the voucher program provides individuals of lower income the same opportunities and access to neighborhoods as individuals of higher income levels. All individuals regardless of income level shop in their neighborhoods and support small businesses like the businesses in OTR.13

For Zach Woolard, HCVP can also be a powerful tool in eliminating the public stigma of low-income housing. Since the program requires thorough housing inspections and background checks on prospective tenants, both the quality of the housing and the tenants can be ensured. Woolard said:

We want to have good landlords who understand that affordable housing isn’t this stigma that everyone seems to associate it with, that these tenants are model tenants, and that they have families, and they’re working, and that they’re trying to do the best with their life. And you want landlords that understand that. And the housing choice voucher program, once you have one success, that spreads to other landlords and I think that’s essential.

4.4.4 SUMMARY

Overall, almost every interviewee claimed that HCVP is beneficial to the community. The program is inarguably an important tool in providing increased housing options for low-income families, creating a more mixed community than would otherwise be the case (given the gentrification that is

13 It is beyond the scope of my thesis to measure the actual economic impact of HCVP and it is likely that HCVP households in OTR do not shop entirely within the neighborhood. Furthermore, as Hutzel pointed out, many newer stores often charge more than most HCVP households can afford. 
taking place), and supporting local businesses and landlords. OTRCH and other affordable housing landlords especially benefit from the program because they offer low enough rents that they can be paid by the voucher. Several stakeholders, however, expressed doubts about the effectiveness of HCVP as gentrification continues. Unfortunately, as voucher holders leave the community (either out of choice or because they are pushed out), the benefits they bring with them leave as well.
4.5 IMPACT OF OTR ON HCVP HOUSEHOLDS

Though most interviewees argued that HCVP was beneficial for OTR, its level of success in providing lower-income families housing opportunities in the neighborhood is certainly debatable.

Part of this may be due to choice. Since HCVP households have some opportunity to choose their neighborhood, why should they pick OTR? Is a gentrifying neighborhood like OTR attractive and beneficial to voucher holders and other low-income families? Are rising rents accompanied by a rise in quality of life for low income renters? Most interviewees argued that gentrification has brought on a mix of advantages and disadvantages.

4.5.1 INCREASED AMENITIES?

One thing most interviewees could agree on is an improvement in safety in OTR. Elizabeth Brown suggested that safety is a top priority for voucher holders, especially parents, when choosing a neighborhood. Brown explained:

> Now [OTR] is safer and [voucher holders] are going to appreciate that. I mean if you ask people—the studies I've seen—that when people are asked, ‘Why'd you choose a neighborhood?’ Safety is at the top, if not one of the top things, and that’s when you ask voucher holders. You know, we did an informal survey when the folks at HOME moved and that was the number one reason. 'I want a neighborhood that's safe for my kids.' So the fact that Over-the-Rhine is safer now probably is a big plus.

Mary Burke Rivers agreed, saying, “improvements like safer streets, cleaner streets, better city services, [the renovated] Washington Park” all help improve quality of life for residents. Andy Hutzel also acknowledged that development has led to a “nicer” neighborhood, but he claimed that many long-term and low-income residents remain skeptical of these changes:

> There’s this belief that this kind of investment would improve the neighborhood for everybody. So Washington Park is certainly nicer than the park that did exist there, [but the question is:] how do you really cater to the folks who have been here for the last 20, 30, or 40 years? So I think that we’ve given them lip service to the fact that,
hey, they'll do better because everyone else is doing better. But [...] low-income residents certainly don't feel like it's intended to benefit them, that it's been built for them, and they don't feel like they have as many options as they're used to [storewise] as far as for food, for clothing, for the basic amenities.

Indeed, new development in OTR has resulted in numerous restaurants and boutiques that appeal to a higher-income clientele, but little in the way of basic amenities. Mary Burke Rivers argued that the loss of some of these amenities can be attributed to gentrification. She explained:

Just not having the amenities that it always had, some of the amenities that have always been here whether it was the hardware store, when you could just walk to the hardware store or, I mean there used to be wig shops, different small stores where you could get things. Those kinds of amenities are gone.

Although lamentable, the closing of these small businesses may be representative of broader, nationwide trends, but it is beyond the scope of this thesis to investigate. Even with the loss of these stores, OTR does contain a Kroger grocery store (albeit a small one) and the popular Findlay Market. Many other Cincinnati neighborhoods lack similar amenities. Because of these amenities, Mary Burke Rivers maintained that OTR is indeed a neighborhood of choice for many low-income households and blames the displacement effects of gentrification as the main cause of HCVP household decline. Burke Rivers explained:

I just feel like it’s still a convenient neighborhood, a lot of access to transportation, access to other amenities. So, I still think it’s a neighborhood of choice for a lot of people. But for those who’ve always felt like this was a neighborhood of choice, I don’t know what the other contributing factors [to the decline in HCVP households] would be beyond the gentrification or revitalization. [...]. There are some incentives to help people move to other neighborhoods of opportunity, but I don’t know if [they’re] significant.

14 Findlay Market is welcoming to low-income residents. The market not only accepts food stamps, but offers the SNAP Plus program which allows food stamp users to receive a dollar-to-dollar match (up to $10) on produce purchases.
Other stakeholders, like Myron Reynolds of CMHA, argued that revitalization has increased amenities and that quality of life has improved for the long-term residents that have stayed in the neighborhood. Reynolds stated,

> Well, I think that there is a lot more for [voucher holders] down there as far as restaurants and everything else. So I think that the people that do have their voucher and they stuck it out downtown, I think their life is ten times better than what it used to be, because there is a lot more for them to do. There’s a lot more for them like resources as far as grocery stores, restaurants, and I think it’s absolutely great for the people that stayed down there. It’s a total change.

In my observation, the upscale restaurants, bars, and boutiques in the area simply do not attract members of the low-income, largely black population that has lived in the neighborhood. Many of the existing amenities however, like Findlay Market, Kroger, and even the newly renovated Washington Park do seem to attract a particularly mixed crowd.

Regardless of whether residents are actually patronizing the newer, upscale establishments, these establishments certainly have an impact the lives of residents. Burke Rivers pointed out that OTR is generally more expensive and not just due to rising housing costs, but because other expenses like parking have increased. She said, "[the city has] increased the number of meters, and the number of hours, and more expensive rates." City council has also attempted to implement a parking permit system, which would offer both a regularly priced permit and a reduced-price permit for low-income residents. Although costly for some residents, these permits may be necessary to preserve parking on nights and weekends when outside visitors flock to bars and restaurants. Cincinnati Mayor John Cranley has vetoed earlier permit proposals on the grounds that limiting parking spaces is unfair for those that are visiting OTR's restaurants and attractions (Hanselman 2016). Due to the density and transportation options available in OTR, having a car is unnecessary.
Nonetheless, increased parking costs and difficulty finding parking can be an inconvenience for those that do own cars or for visiting family members with cars.

4.5.2 Social Mixing

The influx of restaurants and shops can also negatively impact the quality of life for many residents because of increased noise and traffic. Mary Burke Rivers explained:

Some of the bars and restaurants have spaces that open out on to the sidewalk and whoever you are—wealthy or poor—when you’re drinking you tend to be loud. [...] I know it impacts the quality of life for some of our residents who are on Republic [Street] and 14th Street in a negative way. I don’t know how to define it, but just having mobs of people coming in to the neighborhood starting Wednesday nights or Thursday nights, Fridays, Saturdays, and all the traffic, and just the... I don’t think there’s much recognition of each other. It’s like two different worlds living next door, on top of each other, but not mixing.

This lack of social mixing in OTR was noted by John Faherty of the Cincinnati Enquirer (2015), who interviewed Antoinette Jones, a resident of Republic Street who could “stand on the catwalk and see through the window into the fancy kitchen of the woman who lives on the third floor across the street in her condominium. Faherty wrote:

[Jones] does not know the woman, she doesn’t know her name or anything about her. But she knows they can see each other when the woman in the apartment is washing her dishes. Jones can sometimes even hear music from the woman’s apartment. They are that close. But the woman never smiles. The woman never waves. 'It doesn’t feel like she even sees me. Like I’m invisible,’ Jones said. ‘It’s like she thinks she’s better than me. She doesn’t know me.’

Elizabeth Brown shared this concern about that lack of social mixing in what is an increasingly mixed-income neighborhood:

Well, the sense now is that somebody else is taking over the neighborhood and I’m not sure [low-income residents] feel that sense of ownership that many of them felt
before. So I mean there’s that issue: wealthy, white folks taking over the streets and the entertainment district and all that. It does not add to their quality of life.

Brown claimed that the neighborhood just doesn’t offer what many voucher holders and other low-income families are looking for. Brown said:

Sure, there are amenities there, but what are people looking for in a neighborhood? It differs by class. The young, urban professionals moving in love the fact Over-the-Rhine is very urban and very tight and very walkable. My experience with most—and this is stereotyping, it’s averages—but most of the voucher holders that we worked with at HOME, they wanted more traditional suburban—not ultra-suburban—but, I mean their goal was a single-family home with a very small yard. It could be a very small house in a relatively poor neighborhood, but that’s what they were looking for. I mean they did not want the urban. The urban to them was an indication of ‘you were poor.’

After years of working at HOME helping voucher holders find housing, Brown claimed, “I can’t ever remember anyone saying they want to live in Over-the-Rhine, absolutely never. I mean that was not on the list of considerations.” Indeed OTR’s high density, although appealing to young, urban professionals, may not be desirable to many families, regardless of their income. For families seeking quieter streets and a yard of any size, there are many Cincinnati neighborhoods that offer these amenities, but OTR is not one of them.

Nonetheless, several other stakeholders argued that OTR offers plenty of amenities to all kinds of residents. Zach Woolard claimed that the neighborhood has many amenities for low-income families:

When looking for a place to live, desirable amenities could include a place where my kids can play; I’m near a grocer or some sort of food establishment, I have local service agencies around, which there are a lot of service agencies located in this area; I’ve got access to jobs nearby, I mean you’ve got the Central Business District and you’ve got OTR jobs and retail, restaurants, and new jobs opening up all over the place. So, I think it is a desirable neighborhood. I think there wouldn’t be such a
push to preserve affordable housing in the neighborhood if they thought it was not a desirable place for everyone to live.

Angela Merritt, a resident of OTR, finds much to love about the neighborhood. For several years, Merritt was homeless, living in OTR. After overcoming a drug addiction, Merritt eventually found housing for her and her daughter in OTR through OTRCH. Merritt disagreed with many interviewees and said she finds a sense of community while living in the neighborhood. Merritt explained:

I’m glad I came and moved down in Over-the-Rhine because it’s diverse and you get to meet a lot of people, good people. Not everyone is bad, of course everywhere you go there’s gonna be some stiff-nose, but that’s life. Overall I believe [...] that when you find the right people in the community that can shake and move some things, you know, it’s wonderful. It’s a good opportunity to help your child and help yourself when you got the right people in your corner.

As the mother of a six-year-old, Merritt is focused on providing opportunities for her daughter, something she argued that OTR delivers. When asked if there are many amenities for her family in OTR, Merritt replied:

Yeah, I really do. I really do. Especially for my daughter because I want her to be able to learn different things and so she could feel a part of the world, and not an outcast. I try to introduce her to different things, activities that are affordable. And I’m grateful for that, like Peaslee Center, they have things that low-income families can afford to help pay and of course Over-the-Rhine Community Housing. I just love them, because they help me help her. And Uptown Arts, she just started acting, this week, acting and music.

For Merritt, the neighborhood has opened up a variety of opportunities for her and her daughter, and her story reveals that there are amenities that OTR can offer to low-income residents. Merritt works in OTR as an Americorps VISTA volunteer at OTRCH and regularly participates in Over-the-Rhine Community Council. As a resident of OTR, Merritt received a voucher that enabled her daughter to attend St. Francis Seraph School, OTR’s Catholic school, at a discount. OTR’s public
elementary school, Rothenberg Preparatory Academy, is also beloved by the community and seen as a “model of strength” in a poverty-stricken area. Rothenberg is also well connected to community institutions like the Peaslee Neighborhood Center and Over-the-Rhine Community Council (Heyne 2015).

4.5.3 SUMMARY
Although Merritt might be a truly exceptional case, her story shows that opportunities and amenities are available in OTR for low-income residents, and that for some the neighborhood is an attractive place to live. However, it is unlikely that social mixing at the neighborhood level has led to a significant degree of social interaction. Nevertheless, GIS data shows that a number of HCVP families are still choosing to live in the neighborhood. The question remains: For the households that are interested in living in OTR will affordable housing be available in the future?
4.6 THE FUTURE OF OTR

Overall the interviewees presented conflicting opinions on the value of HCVP in OTR and the value of OTR for voucher holders, but how do they see their interaction unfolding in the future? Do low-income renters feel a strong attachment to the area and should public and non-profit agencies help them to remain? Even if the low-income households want to remain there is yet another question: Will voucher holders be able to stay in the neighborhood and will OTR remain mixed-income? If not, what strategies should be implemented to help retain a mixed-income neighborhood? Once again, interviewees provided a variety of different opinions on exactly how the neighborhood will change and the best policies to put into place.

4.6.1 “BIGGER AND BETTER”

Most interviewees agreed that the rate of revitalization will continue to increase and spread throughout the neighborhood. Myron Reynolds said:

I think [OTR is] going to be bigger and better to be honest with you. I don't think that they're going to stop with just one area. [...] I think that it's going to be a great area. I mean like I said, growing up down there I can see the difference, I think that it's going to be great, but I also hope that everybody can take part in what's happening.

Like Reynolds, most interviewees expressed concern about whether lower-income residents will be around for the “bigger and better” OTR. Andy Hutzel, who has worked in OTR for over twenty years, was surprised that the neighborhood is at its current state of development, but he did not expect full gentrification. He explained:

I certainly couldn’t have predicted where we were at today in 2016. I don’t know how long the housing cost can appreciate at the rate it has in the last five, six years. There’s gotta be a bubble there somewhere. So for [OTRCH], it’s just continuing to do what we do, do it well, house folks with little to no means, and at some point
hopefully this redevelopment effort will maybe subside in some parts of this neighborhood and go north or east or west, but there will be some leveling off of prices of homes now and prices in the rental market.

4.6.2 Maintaining a Mixed-Income Neighborhood

Even if the neighborhood is not fully gentrified, the future of affordable housing in OTR is still uncertain. Stakeholders were asked to share their ideas on policy recommendations that could help retain a mixed-income neighborhood in OTR. Elizabeth Brown claimed that dedicated non-profits like OTRCH and government agencies are vital to maintaining low-income housing in the neighborhood. Brown argued that the forces of the market are simply too powerful if left unchecked. Brown remembered a quote she once heard, “It’s a market that you cannot stop and once you unleash it, all the good intentions in the world can’t stop it.” Brown considered the market to be unreliable in supporting affordable housing, and looks to ownership by governments and non-profits as the means preserve low-income housing in OTR.

Organizations like OTRCH remain committed to their mission to provide low-income housing in the neighborhood. Hutzel acknowledged, however, that the level of revitalization will continue to challenge OTRCH and the neighborhood’s stock of low-income housing. Hutzel said:

I think we’re one of the last big [low-income housing] organizations standing in the neighborhood and we’re obviously still committed to being here for decades to come. But it is a challenge. Just having properties like we have right now that essentially in twelve months will be surrounded by $800,000 homes. That does change people’s interest—meaning low-income households’ interest in staying in the neighborhood.

Although an influx of high-priced properties represents a challenge for Hutzel and OTRCH, it could also become as a unique opportunity for the organization and the neighborhood. Next to OTRCH’s
Jimmy Heath House, a permanent supportive housing project for chronically homeless men, seven new townhomes will soon be built with a likely starting price of $650,000 (Demeropolis 2015). The coexistence of these very different social classes on one single block could be beneficial to residents and the neighborhood as a whole. The mix could also help expose the work of neighborhood nonprofits like OTRCH to an increasingly wider audience.

For Hutzel and other low-income advocates, the looming question is how to help low-income residents feel welcome in OTR. He argued that stakeholders must make a concerted effort to provide amenities for low-income households in the neighborhood, because it ultimately comes down to their choice. He continued:

So I think it would take us really getting with some leadership around the city to be intentional about how we can make people feel welcome and it’s not just saying, ‘Hey, you’re life’s gonna be better because you’re gonna have a bunch of wealthy folks living around you.’ We have to be much, much more intentional about making sure that folks want to stay here and have reason to stay here. [...] Our intention is to stay here and have safe, affordable places for people to live, but ultimately, it’s gonna be the households who are living here. Are they welcome here? Do they feel like there’s amenities that are here that will keep them here? Time will tell.

Hutzel highlighted the role of city government in retaining a mix of incomes, specifically with voucher holders in OTR. He explained:

It takes leadership, that’s the big thing for this city. We’ve been challenged in that area for a long time. [...] We need some real leadership to step up and maintain a certain level of vouchers within this new Over-the-Rhine, this revitalized Over-the-Rhine. So I think we need to be intentional and also just actually have goals for the number of voucher holders we’d like to have moving forward and it should increase from where it is now. But again, it’s just gotta start with—certainly advocates need to do their part—but city leadership really needs to be there.
4.6.3 STAKEHOLDER COOPERATION

An increasing level of cooperation between neighborhood organizations, developers, city government, and CMHA could indeed help create a balanced approach to the OTR’s housing. One way that city government and CMHA can help maintain and possibly increase the number of voucher holders in the neighborhood is by establishing OTR as an opportunity area. By establishing OTR as an opportunity area, CMHA could increase rents that they are willing to subsidize and incentivize the neighborhood to voucher holders looking to relocate. By reassessing the amenities of the neighborhood and targeting it as an opportunity area for voucher holders, CMHA could help bring more low-income renters into the neighborhood.

Several stakeholders pointed out the Low-Income Housing Tax Credit program, which is administered by the Ohio Housing Finance Agency (OHFA) as an effective government program that could support a mixed-income OTR. LIHTC units must remain affordable for at least 15 years and the landlords of LIHTC are required to review the applications of HCVP households. An anonymous CMHA official explained:

One good example of policy that’s written so that we can ensure that there’s mixed income or that units are affordable to the lower incomes, is the Low Income Housing Tax Credit Program. It’s been around a while, it gives out a whole lot of money for redevelopment and one of the components of it is that you have to make it affordable to certain income levels. And there’s a lot of owners that reject the Housing Choice Voucher, but if you get that type of funding you can’t just reject it just because you don’t want them here. So even in different funding sources maybe adding certain components or policies within it as a contingency to receive the funds, this is what you need to do or you’re required to do. That the developers when they get in the deal, they want to make their money, and then want to get out, but it’s what happens afterwards that’s important.
Other stakeholders agreed that there must be an intentional effort, starting with the city government, but extending to the business community, to prioritize low-income housing in the neighborhood. Indeed, Cincinnati’s business community plays an important role in the development of OTR. Representatives from many of Cincinnati’s most prominent businesses (including Kroger, Macy’s, PNC Bank, Procter and Gamble, and more) serve on the board of 3CDC, the largest property developer in the neighborhood. By prioritizing worker housing for all incomes in OTR, the business community's effort to site worker housing for all incomes could help retain a mixed-income neighborhood.

Reema Ruberg also pointed to CMHA's role in educating governments and communities about low-income housing to change perception and reduce stigma. Ruberg explained:

> Well, I would say it's a perception change. It's an education process, definitely. If public funds or properties are being utilized for any development activities there has to be consideration given towards the affordability factor. Again as community leaders we have an obligation to educate and provide a path for others to be inclusive to a broad sector of our population. Sometimes it is better to educate than legislate.

Zach Woolard of Model Group agreed that education is important, and noted that affordable housing developers like Model Group do their part in changing perceptions as well. Woolard said, “Model's mission is making affordable housing indistinguishable from any market rate housing. It can be just a great asset and that there's [...] not this terrible stigma that people associate with it.”

Several stakeholders also argued that governments must work closely with the organizations including local nonprofits and the housing authority in order to achieve well-balanced communities. The planning process is one way to achieve this. Cincinnati’s most recent
comprehensive plan, released in 2012, shows the city intends to take an active role in the provision of housing for all incomes. The plan is not specific to housing policy in OTR, although it makes several references to the neighborhood regarding economic development, but it does address the topic from a citywide perspective. One of the plan’s goals, however, is to “evenly distribute” affordable housing throughout the city with an objective to “create a stock of housing in each neighborhood that is affordable at all levels” (City of Cincinnati 2012, 171). The plan indicates CMHA and Affordable Housing Advocates (a low-income advocacy group which includes members Elizabeth Brown and Mary Burke Rivers) as partners in achieving this goal.

Zach Woolard recommended that governments, whether county, state, or city, create a housing plan. He argued that housing plans that “set benchmarks that are achievable and realistic” could be helpful in maintaining a mixed income neighborhood. For OTR though, the planning process has historically been rife with political turmoil. Collaborations between neighborhood stakeholders have often turned into political struggles, as in the case of the 2002 Over-the-Rhine Comprehensive Plan, which saw affordable housing advocates pitted against the business community throughout the planning process. This process was eventually fruitful, but Elizabeth Brown suggested that it was in vain. Brown explained:

From a planning perspective, you talk about a failure. It was an incredible process [...] they came up with an incredibly wonderful plan for the neighborhood, and then it sat on the shelf and the big developer, 3CDC, that came in and did all this work didn’t bother to look at it, and didn’t care what it said. So, there’s a story there about the whole planning process and what works and what doesn’t.

Brown has seen no indication that the city’s vision is for OTR to be a mixed-income neighborhood, but she feels the neighborhood has “the potential of stabilizing.” She pointed to 3CDC as a powerful deciding force in the neighborhood and highlights their history in the neighborhood:
Some of the early meeting we had with 3CDC, the very early meetings, they clearly wanted to move poor people out. Their way of doing this was, ‘in order to develop this neighborhood, I have to get rid of the poor people.’ And when we would talk about housing, affordable housing, or subsidized, or tax credits, or whatever; it was like, ‘Well, if you all want to do that, go do that, that’s not me, I’m doing this.’ And then they’d block whatever Mary [Burke Rivers of OTRCH] was trying to do. And because of whether it’s pressure or image or whatever, they’ve changed their tune. They’re certainly not what I would call supportive, but at least they understand that they have to allow some. They have to at least work with the groups doing affordable housing and not block and veto them like they did early on.

4.6.4 SOCIAL MIXING AND NEIGHBORHOOD VITALITY

Brown suggested that 3CDC has accepted the function of low-income advocates in the neighborhood. She also claimed that retaining a mixed-income community is essential to maintaining the vitality and appeal of the neighborhood to many higher-income residents. Brown said:

There are numerous reasons why mixed-income neighborhoods are better and particularly for a neighborhood like Over-the-Rhine, if it becomes simply one more example of pure gentrification, it becomes Disneyland. [...] Many of the people paying those high rents or buying those condos now are choosing that because it is urban and to them urban means mixed-income. And when it becomes simply, totally gentrified and that’s all you have are high-end folks, it’s going to lose its appeal, it’s no longer going to be different, you’ve lost that opportunity to have a vibrant neighborhood. Whenever you have mixed-income there’s going to be small tensions, but it really adds to the interaction, the sense that you’re urban, you’re in the city, you’re interacting with different people. I don’t know how to describe it, I can’t say exactly what that gives you, I know for the low-income folks it’s important, not to be just in a concentrated poverty area. But I really think for folks who can choose otherwise I see a lot people choosing it. I mean, they want their kids to be interactive with other types of folks. They don’t like the sliced white bread they get in the all-white suburban schools. So yeah, I really think that there is a value. It raises the quality of life for the neighborhood, and I think of words like ‘vitality’ in a situation like that.
Brown’s quote relates to the Talen et al. article mentioned in Chapter 1. For Talen, the APA’s “Great Neighborhoods” are emblematic of the paradox that neighborhoods with increased amenities lack social diversity (Talen et al. 2015). Brown argued that the popularity of OTR among higher-income residents depends not just on the amenities, but the diversity currently available in the neighborhood. Brown’s assertion, while debatable, implies that the maintenance of diversity is just as important as the physical amenities offered in the neighborhood. In order to ensure overall high quality of life, planners and stakeholders must commit themselves to promoting stable diversity.

For Angela Merritt, OTR resident, social diversity in the neighborhood is extremely important as well. Merritt acknowledged that there are tensions in the neighborhood as a result of the diversity, but claimed that the positives outweigh the negatives. Merritt said, “I think that it’s a mixture that needs to stay, and hopefully it stays a mixture of diverse people, because that’s what the world is about, diversity.” Merritt, herself has no plans of leaving OTR, hoping that she can raise her daughter in the neighborhood, which she believes will remain diverse. Merritt said, “I’m not going anywhere and I’m black! And I hope everyone feels the same way of my race that lives here.”

4.6.5 SUMMARY

There are undoubtedly some low-income households that value OTR as a neighborhood for the amenities it provides. For many stakeholders, the question remains whether these amenities will remain in the neighborhood and whether low-income housing options will also be available. For the stakeholders, there is certainly no easy or simple solution to retaining low-income housing in the neighborhood. Overall though, stakeholders pointed to a concerted, collaborative effort between governments, housing developers, CMHA, and the business community. The role of HCVP in this effort is debatable, but in a gentrifying neighborhood like OTR, any public policy tool could be
helpful in retaining a mix of incomes and certain strategies may make the program more effective. In the following section, I offer conclusions from my study, highlight policies recommendations, and suggest new questions for continued research.
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

For my analysis of the spatial trends of HCVP households in OTR I observed the neighborhood quantitatively (through GIS analysis and current conditions analysis) and qualitatively (through historical review, stakeholder interviews, and photos). This methodology yielded complimentary sets of results that provide well-rounded answers to my original research questions. My research questions are: (1) How has the number of HCVP households in OTR changed from 1995 to 2012? (2) How has the spatial distribution of HCVP households in OTR changed from 1995 to 2012? (3) How has the migration pattern of HCVP households in OTR changed from 1995 to 2012? (4) How can the HCVP program assist OTR in achieving a stable, mixed-income community? With GIS analysis many of these questions can be answered rather simply, but important historical and contemporary context is lacking without qualitative analysis. In this final chapter I discuss the answers to my research questions with a summary of my GIS analysis of OTR and its five sub-areas, while incorporating conclusions derived from stakeholder interviews and historical analysis. This section is followed by a summary of conclusions from stakeholder interviews and recommendations.

5.2 SPATIAL ANALYSIS OF HCVP HOUSEHOLD DISTRIBUTION

In order to analyze the spatial distribution of HCVP households in OTR, I used several different methods: dot distribution, simple density, kernel density, and move tracking. With dot distribution I analyzed the overall number of voucher holders in OTR per year, and used this information to create more detailed density analyses of the neighborhood and its sub-areas.
5.2.1 OTR

Overall, the number of HCVP households in OTR has changed greatly from 1995 to 2012. The number of voucher holders in the neighborhood rose from 14 in 1995 to 194 in 1999, and then dropped to 5 in 2000. After this drop, the number of voucher holders in the neighborhood increased to 545, the neighborhood’s peak, before slowly decreasing to 388 in 2012. Given the increasing gentrification in this neighborhood, this recent decline was unsurprising.

Migration trends out of the neighborhood have also changed throughout the study years, often mirroring the changes in the neighborhood’s HCVP population. Outmigration increased throughout the late 1990s before dropping to 0 between 2000 and 2001. After this drop, outmigration rates climbed dramatically to their peak of 84 moves out of OTR between 2003 and 2004. Interestingly, outmigration peaked at roughly the same time as the HCVP household population peaked. After 2004, outmigration began to decline, holding steady throughout the mid-2000s, before increasing in 2011 and 2012.

Although HCVP households in OTR as a whole are decreasing, they are not decreasing uniformly throughout the neighborhood. The spatial distribution of HCVP households has largely concentrated near the center of the neighborhood, with some smaller areas containing a much higher number of voucher holders than others. To better analyze these distinct trends within OTR, I divided the neighborhood into five sub-areas based on the existing US Census tract geography. These findings display a variety of different conclusions, suggesting that the interaction between HCVP households and gentrification is much more complex than simple displacement. For each sub-area I summarize the findings from my GIS analysis below.
5.2.1 WASHINGTON PARK

Throughout the study years, Washington Park experienced the most drastic changes of any sub-area within OTR. Washington Park was once the neighborhood’s leader in HCVP households, with 114 in 2004. By 2012 however, only 34 HCVP households remained in the area, the smallest population of any sub-area in OTR. At first glance, this conforms to the expected narrative of a gentrifying area, where new, wealthier residents move in, displacing the incumbent low-income residents. Although the area has indeed gentrified in recent years, it has also suffered dramatic population loss, dropping by 48% between 2000 and 2014. With increased development in this area, including the renovated Washington Park, the soon-to-be renovated Music Hall, and the Cincinnati Streetcar, this area will experience renewed interest in upcoming years. As the population begins to return to this area, the future of HCVP households in Washington Park is unclear.

5.2.2 THE GATEWAY QUARTER

The Gateway Quarter has behaved contrary to the typical expectations of a gentrifying area. GIS analysis reveals that the Gateway Quarter has seen a net increase of voucher holders from 106 in 2005 to 142 in 2012. This is atypical for the neighborhood, and since the Gateway Quarter is the most gentrified (in terms of population, income, commercial amenities, and higher housing costs) sub-area of OTR, it is especially interesting that it has attracted a higher population of HCVP households. Although this may be attributed to the generally higher population of the sub-area, it nonetheless provides a hopeful scenario of HCVP helping to deconcentrate poverty and maintain low-income housing in an increasingly wealthy area. Less hopeful is the considerable clustering of HCVP households inside single census blocks in the Gateway Quarter, showing that voucher holders
are not evenly distributed in the area. Newspaper articles and stakeholder interviews have indicated a lack of social mixing in this increasingly mixed-income neighborhood.

5.2.3 Pendleton

The Pendleton sub-area, although technically a separate neighborhood from OTR, has remained consistent with the overall trajectory of OTR. Pendleton peaked in 2004 at 72 HCVP households and has since declined to 43 in 2012. The neighborhood has experienced small increases in voucher holders since 2010, which is unusual for the greater OTR area. HCVP trends in Pendleton can be associated with a population that has remained much more stable throughout the study years, dropping only 8.7% between 2000 and 2014, and retaining much of its black population.

5.2.4 Northwest OTR

Northwest OTR contains one of the largest quantities of HCVP households, second only to the Gateway Quarter. Unlike the Gateway Quarter though, Northwest OTR has not experienced similar levels of gentrification or increases in population and income, and instead has become an area of poverty in an increasingly wealthy neighborhood. The sub-area has the lowest median household income in OTR, has experienced low overall population growth, and over half of all housing units are unoccupied. With the recent increase in HCVP households in this area, this should be concerning to housing officials. The concentration of HCVP households in the Northwest represents one of the commonly cited weaknesses of the program: its failure to deconcentrate poverty. However, there is the potential for opportunity in this area. The sub-area contains Findlay Market, and the Cincinnati streetcar will soon run through the area, which will likely draw many higher-income individuals to move in. As a result, as the Northwest begins to develop, the importance of retaining HCVP households in the area is crucial.
5.2.5 NORTH RHINE

North Rhine has closely followed the trajectory of OTR as a whole, peaking in 2004 at 119 households. Unlike the adjacent Northwest sub-area, North Rhine has not experienced HCVP household increases since 2004, and has declined to 79 in 2012. This can partially be attributed to the smaller population of the sub-area, which is the lowest in OTR.

5.2.6 SUMMARY

Overall the five distinct sub-areas have experienced diverse changes in HCVP households, which can be associated with a different levels of development. The results show that HCVP households can be attracted to areas with lots of redevelopment (like the Gateway Quarter). This finding makes me relatively optimistic about maintaining OTR as a stable mixed-income community, at least at the level of the neighborhood as a whole. However, other results also show the opposite to be true, that HCVP households were increasing in one of the least redeveloped areas of the neighborhood, Northwest OTR, leading to a concentrated area of poverty. Without knowing the thoughts of voucher holders, it impossible to say why HCVP households have chosen a particular area. It is clear, however, that landlords in these areas will rent to voucher holders and rents are low enough that CMHA will subsidize them.

5.3 STAKEHOLDER INTERVIEWS

Interviews were conducted with eight community stakeholders who have interests and experience in housing in OTR or with the neighborhood in general. These interviews, along with my historical review, provided context for my GIS analysis. Although my GIS analysis confirmed that HCVP households have declined as gentrification has increased, stakeholder interviews suggested that there are multiple causes for HCVP household decline and multiple factors leading to gentrification
itself. If neighborhood stakeholders intend to retain HCVP households and low-income housing in general, in the neighborhood, it is important to address the issues at the heart of the matter, not the wider umbrella of gentrification. Interview questions fell under five general themes. In the following section, I summarize my findings for these themes and incorporate findings from my GIS analysis when applicable.

5.3.1 GENTRIFICATION IN OTR

In their discussion of gentrification in OTR, stakeholders highlighted three important factors that had serious impact on gentrification: the 2001 riots, Tom Denhart’s divestment and bankruptcy, and the formation of 3CDC. In early 2001, Tom Denhart, OTR’s largest owner of low-income housing, divested from project-based Section 8. Many of his tenants, were given Housing Choice vouchers, and as a result an increased choice in where to live. Soon after, in April 2001, riots broke out in OTR after the shooting of an unarmed black man by a police officer. Many of Denhart’s residents left, causing him to declare bankruptcy. After Denhart’s bankruptcy, many of the newly vacated buildings were sold off to developers with no intention to redevelop lower-income housing. The combination of a large decline in project-based subsidized housing as well as a falling population set the stage for gentrification. Redevelopment soon kicked in to high gear with the formation of 3CDC in 2003. 3CDC has focused their efforts on developing market-rate housing and renovating many amenities in the neighborhood, including Washington Park.

5.3.2 HCVP TRENDS IN OTR

As in their discussion of gentrification, stakeholders also mentioned the importance of both the Denhart divestment and the 2001 Riots as factors that shaped HCVP trends in OTR. In 2001, when Denhart divested from the project-based Section 8 program, many of his tenants later received
Housing Choice Vouchers, allowing them increased choice of where to live, while still receiving their housing subsidy. The result was a steep increase in voucher holders in OTR, which is shown in the data as HCVP households rose from 5 in 2000 to 239 in 2001 and continued to increase until 2004. Months after Denhart’s divestment, the ensuing civil unrest provided many residents, including new HCVP households, impetus to leave the neighborhood. This too is shown in GIS data, whereas HCVP households increase from 2000 to 2004 in the years after the riots, the outmigration rate increases as well.

Stakeholders also offered three distinct explanations for the declining HCVP trends in the neighborhood. First off, several stakeholders claimed HCVP households sought out better or perhaps safer neighborhoods. Second, other stakeholders, including low-income advocates, argued that gentrification to be causing a loss of affordable units. Thirdly, some stakeholders, including those that work for CMHA, believed that HUD and CMHA’s efforts to deconcentrate poverty and find voucher holders housing options outside of inner city areas like OTR, caused many voucher holders to leave the neighborhood. It is likely that all three of these factors have at least at one time influenced voucher holder choice to some degree. For example many voucher holders left the neighborhood in the years after the 2001 Riots, as shown in outmigration data, which peaks between 2003 and 2004. Since stakeholders agree that the neighborhood has become much safer in recent years, gentrification may be playing more of a role in HCVP decline. Indeed as redevelopment has increased between 2010 and 2012, outmigration has also begun to increase, although not to the same levels as this early 2000s.
5.3.3 IMPACT OF HCVP ON OTR

Overall, stakeholders claimed that HCVP is an important tool in creating low-income opportunities in OTR, encouraging a more mixed community, and providing additional economic support for local businesses and landlords through rent subsidies. However, some stakeholders, specifically Elizabeth Brown (retired from HOME) doubted the program’s effectiveness in the increasingly gentrifying neighborhood. Many of HCVP’s weaknesses in OTR are central elements of the program: the deconcentration of poverty, the emphasis on choice, and rent limits. HUD and CMHA also emphasize the deconcentration of poverty by encouraging options in higher-income suburban neighborhoods, which are quite different from the currently low-income (but gentrifying), urban neighborhood of OTR. Since voucher holders are also encouraged to choose their neighborhood, OTR must remain appealing in terms of amenities for lower-income residents. Landlords also have choice in this matter as well, and when choosing to rent to HCVP households they must take on the added step of working with CMHA. In an increasingly popular neighborhood, landlords have little incentive to bother with this extra step. Rent limits also restrict voucher holders from renting units that are priced too far above the area Fair Market Rent. As many rents in OTR begin to surpass this limit, HCVP will become less feasible.

5.3.4 IMPACT OF OTR ON HCVP HOUSEHOLDS

The benefits that OTR offers to HCVP households is also arguable for stakeholders. Although the neighborhood offers a prime location (next to downtown) and excellent transportation options, other amenities are arguably less attractive to HCVP households. Many stakeholders, including some low-income advocates, claimed that new amenities are not inclusive to low-income incumbent residents and social mixing is not occurring. Other stakeholders, including resident Angela Merritt, maintained that the neighborhood offers a variety of amenities for low-income
individuals including schools, employment, and an attractive environment with a mix of people. This lack of consensus between stakeholders proves that the neighborhood is not for everyone, but it certainly is attractive to some individuals, including those voucher holders that choose to live in OTR.

5.3.5 Future of OTR

Given the doubts that some stakeholders have about the effectiveness of HCVP in OTR, stakeholders were asked for recommendations for HCVP and for retaining low-income housing in OTR in general. Many stakeholders did not have specific recommendations for HCVP, but provided more general recommendations for cooperation between all OTR stakeholders. Stakeholders believed that in order to retain low-income residents, there must be a concerted effort on behalf of governments, housing developers, CMHA, the business community, and other community stakeholders to make the neighborhood attractive to low-income residents. An emphasis was also placed on city government to create plans for low-income housing in the neighborhood. Stakeholders mentioned that LIHTC program can be successful in retaining affordable housing, and is also very compatible with HCVP. LIHTC units must remain affordable for at least 15 years and landlords must review all applications from voucher holders. Overall, stakeholders indicated that HCVP can be important tool in retaining a mix of incomes in OTR, but must be used as part of a combination of strategies and programs like LIHTC in order to achieve this goal.

5.4 Recommendations

Although HCVP may not play the largest role in retaining low-income housing in the neighborhood, as HUD’s largest assisted housing program, it is an important tool that can be used to help stakeholders achieve this goal. With some modifications, HCVP could be more successful at
retaining low-income households in a gentrifying neighborhood like OTR. In the following section, I conclude with recommendations for HCVP and for community stakeholders on how the neighborhood may retain a mix of incomes. This answers the fourth and final research question: How can HCVP assist OTR in achieving a stable, mixed-income community?

5.4.1 An Area of Opportunity
With a wealth of vacancies and the potential for more low-income housing, the neighborhood must retain the amenities that will continue to draw people of all incomes to the neighborhood. If voucher holders (and other low-income households) are not seriously interested in OTR’s amenities, they may continue to choose other neighborhoods. OTR is not attractive for everyone, but for some people, including low-income earners, the neighborhood currently offers many amenities. Neighborhood stakeholders must be mindful to make sure amenities, especially schools, remain in the neighborhood or are easily accessible. OTR also has good access to transit and is extremely close to the central business district, offering a potentially wide variety of employment opportunities for residents. As rents rise in the neighborhood, CMHA, HOME, HUD, and the Ohio Housing Finance Agency should consider treating the area as an opportunity area by raising maximum rent payments, increasing landlord outreach in OTR, and targeting the area when awarding LIHTCs.

5.4.2 The Importance of Low-Income Housing Organizations in OTR
An important part of retaining low-income housing in OTR, is retaining landlords that are willing to rent to low-income individuals in the increasingly high-income neighborhood. As rents rise and the neighborhood continues to become more populated, there will be little incentive for landlords to undergo the added bureaucracy of HCVP. The work of nonprofit low-income housing organizations
and affordable housing developers like Over-the-Rhine Community Housing and Model Group respectively, are essential in this case. As long as Model Group and OTRCH are in the neighborhood, there will continue to be landlords that will rent to voucher holders. As Elizabeth Brown said, the work of these nonprofits will be the only reason this neighborhood remains mixed-income. HCVP households make up a considerable portion of groups like OTRCH’s tenant base, and the rents paid by CMHA vouchers help fund operating costs. Community Development Corporations like OTRCH rarely have excess funds for new property acquisition and development or for expansion of services unless they are provided additional grants from city or state governments. If these organizations continue to work in the neighborhood there is little reason to believe that OTR will lose low-income households. To ensure a mix of income in OTR, city and state governments should be supportive of retaining these neighborhood nonprofits and CDCs in the neighborhood by maximizing CDBG and HOME funding.

5.4.3 VACANCIES AND OTR’S FUTURE
As stated in the review of current conditions, over 48% of housing units in OTR are unoccupied. The Community Building Institute’s recent 2015 Housing Survey for OTR considers 1,189 units in the neighborhood to be vacant, or unoccupied and shut off from all utilities. This shows an extremely large potential for redevelopment. Stakeholders including the city of Cincinnati should be mindful of how to manage vacant properties to ensure a mix of housing options in the future. The opening of the new streetcar line along which will run through both Washington Park and Northwest OTR, could be the turning point for these areas, as median housing unit values in have already begun to increase. Stakeholders including the city of Cincinnati should be mindful of how to manage vacant properties to ensure a mix of housing options in the future. As development in the neighborhood increases, future spatial studies of HCVP households may prove to be useful for CMHA, the City of
Cincinnati, and low-income housing organizations in the future. Collaborations between these entities and University of Cincinnati School of Planning students can ensure that spatial studies are conducted on a regular basis and could be expanded to analyze other neighborhoods.
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