

SUBPRIME CHARLOTTE: TRAJECTORIES OF NEIGHBORHOOD CHANGE IN A
GLOBALIZING NEW SOUTH CITY

by

Elizabeth Grace Morrell

A dissertation submitted to the faculty of
The University of North Carolina at Charlotte
in partial fulfillment of the requirements
for the degree of Doctor of Philosophy in
Geography and Urban/Regional Analysis

Charlotte

2018

Approved by:

Dr. Heather Smith

Dr. Janni Sorensen

Dr. Elizabeth Delmelle

Dr. Jose Gamez

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ABSTRACT

ELIZABETH GRACE MORRELL. Subprime Charlotte: Trajectories of Neighborhood Change in a Globalizing New South City. (Under the direction of DR. HEATHER SMITH)

This dissertation is a mixed-methods exploration of neighborhood change in Charlotte, North Carolina focused specifically on the impact of mortgage lending patterns leading up to the Great Recession of 2008 as well neoliberal policies and discourse. Using cluster analysis and a spatial data mining algorithm, I mapped trajectories of change in lending patterns across the Charlotte metropolitan area for the years 2000-2006. This analysis drove the selection of six case study neighborhoods for qualitative analysis, including interviews, content analysis, and discourse analysis to identify behaviors, policies, and transactions impacting processes of change. The study's major contributions include the proposal of a continuum model for the consideration of processes of change within cities and their surrounding areas, a rigorous method for the conduction of discourse analysis in human geography, an empirical justification for the inclusion of mortgage lending activity in studies of neighborhood change, and a call for activism surrounding the interaction of developers and neighborhood residents.

ACKNOWLEDGMENTS

This project would not have been possible without the participation of my neighborhood partners and interviewees. The input of those 31 individuals was invaluable, and I offer my sincerest thanks for their time and interest in this research. I wish also to extend my gratitude to my committee members. Specifically, I would like to thank Dr. Heather Smith for her guidance and support in developing the theoretical framework of this dissertation. Drs. Janni Smith and Jose Gamez were also instrumental in the development of this project for their facilitation of the university partnership with Windy Ridge that began back in 2009. My service in Windy Ridge planted the seeds in my first semester of the Master's program for what would ultimately become this, my capstone project of my graduate career – an investigation into the lending practices and policies that led to the outcomes we saw in that neighborhood. Dr. Elizabeth Delmelle has served as a “methods mentor,” and I thank her for her guidance through the empirical side of this research as well as for her friendship. Finally, a heartfelt thanks to my friends and family, particularly my husband Derek and son Alistair, who have supported me throughout my journey to a terminal degree in Geography. Their positive affirmations and unwavering affection were central to my achievement of this significant professional milestone.

DEDICATION

My work as a graduate student in Geography (2009-2018), including this capstone dissertation project, is dedicated to the memory of my grandparents, Richard and Margaret Mumford. Gramps (1925-2001) was a veteran, city councilman, entrepreneur, and property appraiser, and Granny (1928-2013) was a school secretary and homemaker. They inspired in me a love for landscapes, travel, and maps at a young age.

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CHAPTER 1: INTRODUCTION

The production and reproduction of urban landscapes is an economically-, politically-, culturally-, and socially-dependent process. Landscapes at multiple scales are the grounded, materialized, and spatialized outcomes of the interaction of these influences. The production and reproduction of these landscapes occurs over time and manifests as a variety of different trajectories of change for neighborhoods, which are home to urban residents from across the socioeconomic spectrum.

This process of landscape (re)production is often conceptualized as the outcome of the movement of capital through urban space. In particular, the real estate market for land and housing in cities functions as a spatial “fix” for the crises of capitalism (Harvey, 1975a), resulting in the uneven development of landscapes across the metropolis, ranging from “prime” to “subprime” in their character. Capital has become increasingly globalized in its patterns of movement, yet it is also influenced by a variety of place-specific factors—economic, policy-based, perceptual, and social. These place-based factors interact with global capital flows to ultimately determine the specific way in which broad processes of neighborhood change such as gentrification and neighborhood decline occur in some communities, while other communities do not change. In late capitalism, neoliberalism is the agreed-upon language for the political and behavioral expression of capitalism in cities (Brenner & Theodore, 2002); as such, my study is focused on the exploration of the impact of neoliberal policy and discourse in neighborhoods.

A useful theoretical lens for considering the drivers and effects of neighborhood change is Lefebvre’s notion of the spatial triad (1974) and its later elucidation into a “grid of spatial practices” by Harvey (1990). The spatial triad consists of three different types

of space—*representations of space, spatial practices, and spaces of representation*. This Lefebvrian approach is a useful way to understand the machinations of political economic factors within neighborhood spaces because it takes into account not only the spatialized outcomes of capital flows, but also the ways in which those flows are experienced and represented. For example, actions of gatekeepers, such as realtors, local government employees, developers, police officers, and residents of neighborhoods may either reinforce or challenge the prime-subprime status of a community (Ley & Mercer, 1980) and may serve to accelerate or decelerate polarization engendered by economic restructuring (Badcock, 1997; Sassen, 1990), even at the neighborhood level (H. Smith, 2003). The potential for the agency of the working class in particular to shape neighborhood trajectory is often contested or overlooked (Watt, 2008), and therefore, one goal of this project is to illuminate the extent to which individual and group behaviors reinforce and/or challenge structural conditions. The way in which subprime landscapes are conceptualized, both in scholarly literature and popularly, is based not just on economic reality, but is also the result of alienating discourses about these spaces. Wacquant (2007) defines this process of othering as “territorial stigmatization.” Discourses of media, neighborhood residents, gatekeepers, and other stakeholders in communities work to reify the economic and political reality of the production of both prime (Anderson, 2010; Wilson & Grammenos, 2005) and subprime landscapes (Fraser et al, 2012; D. Wilson, 1996).

From a methodological standpoint, empirical mapping and modeling of political, economic, and demographic changes over time in neighborhoods provides a picture of neighborhood change under neoliberalism according to Lefebvre’s *representations of*

space. By triangulating these quantitative methods with qualitative assessments of behaviors, policies, and discourses, in the consideration of multiple representations of “space” at the neighborhood level, I provide a comprehensive assessment of the process and experience of neoliberal neighborhood change and the effects of both globalized and place-based sociopolitical and economic factors on that change.

In addition to the consideration of multiple types of space when tracking and describing neighborhood change, a central contribution of this study is to challenge researchers to move beyond a problematic and dichotomous portrayal of urban space that is focused at the tail ends of a hypothetical continuum of neighborhoods (see Figure 1 for a graphic representation of this imagined continuum). At the one end are neighborhoods characterized by affluence – “prime” neighborhoods that have perhaps experienced neighborhood change in the form of gentrification, or that have perhaps been reproduced for usage by the elite through the continual funneling of prime sources of capital into them. At the other end of this continuum are “subprime” neighborhoods – disinvested, blighted, inhabited by the poor, and constantly shifting in geographic location in response to the whims of capital. What I suggest here is that, in addition to analyzing processes of landscape (re)production at the extremities of the continuum, we must also consider these same processes as they occur in neighborhoods that fall all along the continuum. These neighborhoods in the middle, just like their counterparts at the ends, experience changes in response to globalized and localized capital flows and analyzing these processes can yield useful insights for policymakers and researchers alike, as this study demonstrates. Therefore, with this dissertation, I offer a significant contribution to the field of geographic research by taking a Lefebvrian-inspired mixed methods approach to the

study of neighborhoods, and by applying those methods to the analysis of processes of change in neighborhoods across the prime-subprime continuum.

A large amount of research exists regarding the production of space for use by the elite. Gentrification, “the production of space for increasingly affluent users,” (Hackworth, 2002, p. 815) has been the focus of a variety of research projects that highlight issues such as the extent of harmful effects of displacement, both direct and exclusionary, on the urban poor (Atkinson, 2000; Freeman & Braconi, 2004; Slater, 2006); the causes of gentrification—both supply- and demand-side based (Ley, 1987; N. Smith, 1979, 1987); and, importantly, the complexity and context-dependence of gentrification (Beauregard, 1990; Rose, 1984). Gentrification, like other types of neighborhood change, does not occur uniformly. Rather, its manifestation on the ground is dependent on place-specific factors. Consequently, simplistic stage-based explanations of gentrification do little to capture the “contingency and complexity” (Beauregard, 1986, p. 35) of this type of neighborhood change (Kerstein, 1990). However, despite the fact that gentrification processes unfold in different ways and for different reasons, evidence demonstrates that the outcomes of gentrification—the remaking of urban space for the wealthy, and the exclusion and displacement of the poor and working classes—are uniform (Wyly & Hammel, 1998). A problematic outcome of the rise of neoliberal ideology according to some academics is that research which approaches the issues of gentrification and displacement critically has recently been “evicted” from mainstream academic debate (Slater, 2006), despite a persistent interest in the topic from local activists and media (see Clasen-Kelly, 2017 or Keever, 2017 for examples in my case study city of Charlotte, North Carolina).

Just as “prime” gentrified urban spaces are produced for use by the urban elite, “subprime” spaces of poverty are likewise produced for use by the poor. The analysis of historical redlining practices in mortgage lending and their contemporary, neoliberal counterpart, subprime mortgage lending—also referred to as “reverse redlining,” or “greenlining” (Kaplan in Crump et al., 2008; Hernandez, 2009) is one way in which researchers have documented the production of urban spaces of poverty under neoliberalism. Greenlining practices have become commonplace due to the deregulation of mortgage markets that occurred in the 1980s and the subsequent financialization of homeownership (Aalbers, 2012; Gotham, 2009; Immergluck, 2009). The result is a contemporary manifestation of a class-monopoly rent relationship (Harvey, 1974) between poor and working-class homeowners, and banks and other lenders. The class-monopoly rent paradigm for organizing urban space is a Marxist approach, and suggests that class relationships are reproduced through housing tenure, including mortgage loan arrangements, and is particularly salient in today’s cities due to the proliferation of subprime loans that were granted to homeowners in the decades leading up to the Great Recession (Wyly et al., 2006, 2009). This, along with traditionally exploitative landlord-tenant relationships in subprime neighborhoods, has catalyzed neighborhood decline and the (re)production of subprime landscapes, particularly for racial and ethnic minorities (Faber, 2013; Wyly et al, 2006, 2009). As a Master’s student, I worked as a Community Liaison for the City of Charlotte and the university in a neighborhood that was developed at the peak of the subprime lending boom and saw firsthand many of the negative effects of mortgage market financialization. As part of my Master’s project research, I interviewed residents of this neighborhood and was struck by the severity of their

situation. These findings compelled me to extend my research of neighborhood change and the production of urban space with a particular interest in the role of mortgage lending patterns and eventually resulted in the planning, execution, and dissemination of this dissertation project, a capstone to my graduate career.

In the interest of “going local” (Sturtevant, 2015) to allow for the consideration of regional, municipal, and neighborhood-level contingencies, this project uses the city of Charlotte, North Carolina as a case study. Charlotte is an ideal location in which to investigate the varying trajectories of neighborhood change that occur as the result of political and economic forces materialized on the ground and influenced by local culture and the behaviors of local actors. The city has experienced rapid growth in both size and population diversity since 1990. This growth can be explained to a large extent as an outcome of what Bacot (2008) describes as an “active market” civic culture, in which government officials have worked closely with local corporate elite to promote a business-friendly, growth-oriented economic climate dominated by the ethos of professionalism—an exemplar of Molotch’s “growth machine” urbanism (1976).

Furthermore, the sociodemographic character of Charlotte’s recent population growth is diverse. Many of the in-movers are domestic professionals drawn by the city’s burgeoning yet bifurcated economy. On the other hand, the large influx of foreign migrants to Charlotte in recent years has earned the city classifications such as Hispanic “hypergrowth” city (Suro & Singer, 2002) and “pre-emerging immigrant gateway” (Singer, 2004). The result of this multifaceted but unabashedly dramatic growth—a vibrant and increasingly globally engaged metropolis located in the American

Southeast—has earned Charlotte yet another discursive designation, that of a “Globalizing New South” city (Graves & H. Smith, 2010).

The growth and diversity of population that Charlotte has experienced over the past several decades, compounded by its “active market” culture, suggests that neighborhood change in New South cities such as Charlotte is influenced by a distinct set of “contingencies and complexities” (Beauregard, 1986, p. 35). Tom Flynn, former Economic Development Director for the City of Charlotte, has stated repeatedly that “the business of Charlotte is business” (in Bacot, 2008, p. 403), and this maxim has clearly influenced urban housing policy and neighborhood change in Charlotte, as evidenced by the city’s entrepreneurial approach to the implementation of the HOPE VI program during the last decade (Jones & Popke, 2010) and its partnership with Bank of America for the aggressive and corporate-driven gentrification of uptown’s Fourth Ward neighborhood (H. Smith & Graves, 2005). Likewise, subprime neighborhoods in Charlotte have experienced both disinvestment and development in accordance with the city’s “growth machine” orientation. For example, both public and private sector interests have implemented a variety of “revitalization” initiatives in such neighborhoods (see, for example Perlmutter, 1987; Price, 2013; Singe, 2013 among countless others), the descriptions of which are peppered with discursive justifications for “roll-out” neoliberalism (Peck & Tickell, 2002). Many of these projects are ostensibly designed to encourage resident empowerment and community building; however, research demonstrates that such initiatives are not often particularly beneficial in poverty alleviation because they focus on individual neighborhoods identified as “challenged,” yet they ignore the larger political, economic, and cultural forces that affect the

production of such neighborhoods (Fraser et al, 2003). Charlotte’s “active market” culture and the accompanying policy interventions and discursive justification strategies exemplify the localized effects of neoliberal logic in a growing, globalizing and “New South” American city. Therefore, the selection of Charlotte as a case study site for this study serves as a paradigmatic case study (Flyvberg, 2006).

To accomplish my goal of conducting a mixed-method investigation of the way in which globalized capital flows materialize through mortgage lending patterns and are mediated by the actions, policies, and discourses of local agents in shaping trajectories of neighborhood change in spaces across the prime-subprime continuum, I proceeded as follows: I first identified the various trajectories along which neighborhoods have moved over time in response to mortgage lending patterns using a spatial statistical analysis. The outcome of this analysis generated a subset of six case study neighborhoods in which I conducted qualitative analysis to explore both discursive representations of these neighborhoods as well as the behaviors, policies, and transactions impacting them. Importantly, overlaying my investigation was the enduring question of the correlation between the production of urban space and issues of race, class, and privilege in cities, which I describe in detail in my literature review (Chapter 2) and reflect upon in my discussion (Chapter 7). The following research questions provided a framework for my analysis and are mapped onto the spatial triad in Figure 2:

1. What is the geographic distribution of mortgage lending activity in Charlotte and how has this distribution changed over time?
2. What are the ways in which neoliberal ideology is operationalized and recontextualized through discourse about Charlotte’s neighborhoods, and how do these discourses work in tandem with market and political forces to (re)produce neighborhood space across the prime-subprime continuum?
3. What behaviors, policies, and transactions are occurring in neighborhoods to (re)produce landscapes across the prime-subprime continuum?

In the end, my findings drive a discussion of the prime-subprime continuum I have proposed – its validity, as well as its potential utility in provided a theoretical framework for future studies focused on neighborhood change in cities and their surrounding areas. Based on the evidence, I suggest that a continuum or even perhaps a spectral model provides a comprehensive framework for the analysis of neighborhood change. By considering neighborhoods transitions and quality of life along a continuum, we move beyond the binary conceptualization of neighborhood as affluent or impoverished, prime or subprime, disinvested or gentrified. Instead, we are able to explore the processes these spaces undergo and the experiences of residents and stakeholders as they interact within them. The continuum model accounts for fluctuation and transition, and represents neighborhood change in communities across the entirety of a metropolitan area, including those which are often ignored or overlooked due to the fact that they are average and at face value, unremarkable. In reality, as this study proves, the political and discursive interactions that take place within the neighborhoods at the middle of the continuum are just as reflective of neoliberalism as those at the tail ends and are therefore just as worthy of attention.

Subprime	Prime
Characteristics	
Produced for use by the poor.	Produced for use by the wealthy.
Predatory lending and alternative mortgage or rent relationships (reverse redlining, housing vouchers, subprime mortgages).	Prime credit and conventional mortgage or rent relationships.
Negative discourses about the neighborhood result in negative public or individual perceptions (territorial stigmatization).	Positive discourses about the neighborhood result in positive public or individual perceptions.
Neoliberal policies have resulted in negative quality of life outcomes (poverty <u>deconcentration</u> and isolation, displacement).	Neoliberal policies have resulted in positive quality of life outcomes (revitalization).
Geographic location is becoming more suburban.	Geographic location is becoming more urban.
Racially segregated—majority minority.	Racially segregated—majority white.

Figure 1: Prime-Subprime Continuum for Neighborhoods

Figure 1: Prime-Subprime Continuum for Neighborhoods

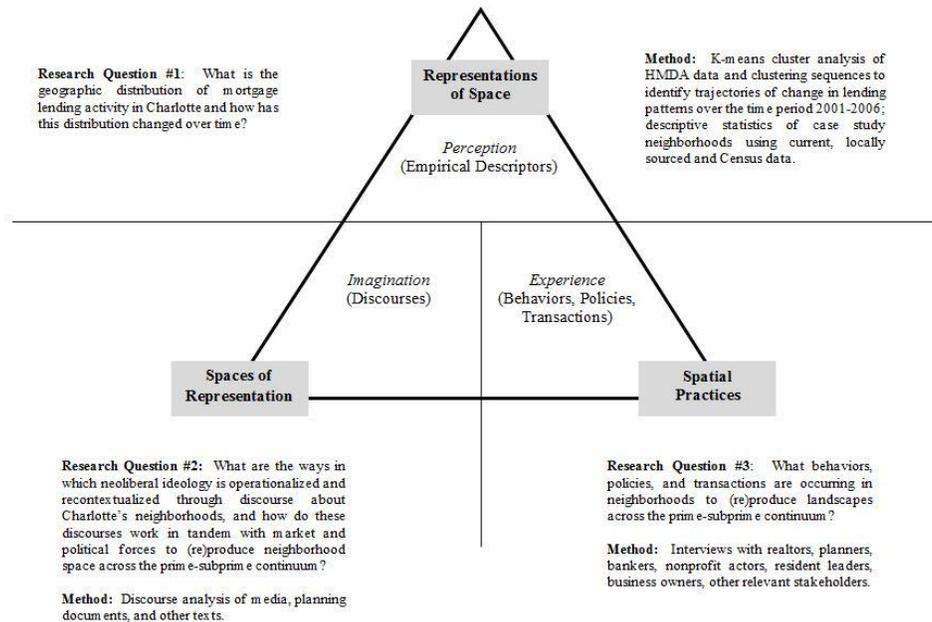


Figure 2: Lefebvre's Spatial Triad, Research Questions, and Methods

CHAPTER 2: LITERATURE REVIEW

2.1 Space and Urban Landscapes: Theoretical Considerations

2.1.1 The Production of Space

French philosopher Henri Lefebvre is credited with reasserting the notion of space into critical social analysis, and his work influenced many later urban theorists. One of his primary contributions to the field of geography is the notion of a *spatial triad*. The spatial triad conceptualizes three types of space—*representations of space* (perceptions); *spatial practices* (experiences); and *spaces of representation* (imagination) (Harvey, 1990; Soja, 1996; Watkins, 2005). Each type of space has its own characteristics. *Representations of space*, Lefebvre contended, is the most common type of space considered in mainstream social science, as the “representations” in question are empirical, Euclidean, imagined, and abstract. These are the spaces drawn on maps or computer screens, and Lefebvre warned against the usage of this “conceived space” in and of itself without consideration of spatial practices and spaces of representation. *Spatial practices* constitute the routines and behaviors of individuals who inhabit spaces. Their daily practices contribute to the production and reproduction of space, and this type of space is the “experienced space” of daily life. Spatial practices may also consist of political transactions and institutionalized practices (Harvey, 1990). A third type of space is *spaces of representation*. This type of space constitutes imagined space and, according to Soja (1996), is a “thirdspace” that allows us to consider elements of both real-perceived space (spatial practices) and abstract-imagined space (representations of space) at the same time. It is the space in which “everything comes together... subjectivity and

objectivity, the abstract and the concrete, the real and the imagined, the knowable and the unimaginable, the repetitive and the differential, structure and agency, mind and body, consciousness and the unconscious, the disciplined and the transdisciplinary, everyday life and unending history” (Soja, 1996, p. 57). In other words, this thirdspace allows for a conceptual bridge between traditional representations of space and materialized spatial practices into an imaginary space.

One problem with scientists’ and, often, policymakers’, tendency to focus exclusively on abstract space is that such speculative representations of space are divorced from the reality of spatial practices. Hence, policies crafted based on the notion of abstract space—empirical policy responses to human spatial problems—are often insufficient. Jones and Popke (2010) applied the Lefebvrian concept of abstract space to understanding the implementation of the HOPE VI program in Charlotte, pointing out that neoliberal logic is the current iteration of modern thought and that this logic has informed the HOPE VI program by portraying urban dwellers as disempowered subjects who are eligible for displacement if necessary. This “violence of abstraction” (Sayer, 1987) is an example of a troubling outcome of prioritizing the “conceived” view of space over the other two described by Lefebvre.

Policies such as HOPE VI as implemented in Charlotte are also designed without appropriate attention to the dialectical relationship between people and the spaces they inhabit. The nondialectical approach to scientific analysis about cities and those who live in them is deeply problematic for not just empiricists but for Marxist thinkers as well, according to Soja (1980). To Soja and other disciples of Lefebvre, spatial relationships

are as important as social and historic relationships, and all three of these should be deconstructed, critically evaluated, and never taken for granted.

Hillier (2003) provides an interesting example of the limitation of using conceived spaces alone to explain historical neighborhood change by pointing out that the historical practice of redlining certain neighborhoods for conventional mortgage loans was actually more social than material. She found that the maps used to describe neighborhoods deemed ineligible for loans were not as widely distributed as originally thought, and that, in reality, agents such as appraisers, realtors, and lenders avoided stigmatized areas of cities long before the appearance of the actual, material maps with red lines drawn on them. This demonstrates the power of perceived space in perpetuating uneven urban development through the actions and discourses of agents about the sociospatial character and quality of neighborhoods, despite the lack of empirical evidence.

In this research, I approach the issue of neighborhood change from a dialectical perspective and the character of neighborhood space from a multidimensional Lefebvrian perspective. As such, I suggest that neighborhood spatial character is not fixed or straightforward, nor is it always easily quantified. Therefore, in addition to addressing the issue of neighborhood change from an empirical perspective, my conversations with neighborhood residents and stakeholders, as well as my analysis of discourses about—“representations of”—these communities, will inform my conceptualization of what constitutes “change” in various spatial settings across the Charlotte metropolis. I will be “representing” neighborhood change with numbers; however, I will also research the

spatial practices that (re)produce space, as well as the spaces of representation that are perpetuated through discourses about neighborhoods.

2.1.2 Issues of Scale

In any study of neighborhood change, the issue of how a neighborhood is defined and represented is a critical component of the study's methodology and should be linked back to some type of theoretical construct. Because this study is grounded in Lefebvrian theory, which suggests that spaces can be defined empirically as well as experientially, a discussion of what constitutes and defines a "neighborhood" is necessary. Furthermore, because I am concerned here with the way in which global economic restructuring has affected trajectories of neighborhood change on the ground, a discussion of the ontology of scale is in order.

A materialist ontology of scale suggests that "scale" is a political construct and that scalar boundaries, as popularly conceptualized, are always the outcome of political and economic struggle (Herod, 2003). As such, it is important to question our "scalar assumptions," as spatial units such as neighborhoods, states, regions, and nation-states are, in the end, social constructs and always contested (Brenner, 2000). Madden (2013) applies a materialist ontology of scale to the study of neighborhoods by suggesting that neighborhoods are "spatial projects," often produced to serve the needs of capitalist accumulation by "spatial entrepreneurs," illustrating his point with the case of the DUMBO neighborhood in Brooklyn, New York. Availability of data requires that I use census tracts as proxies for neighborhood boundaries for the quantitative portion of my study; however, in acknowledgement of the fact that neighborhood boundaries are often

contested, I incorporated questions into my interviews regarding perceptions of the boundaries of the neighborhood(s) in question and conducted windshield surveys to verify these boundaries. Furthermore, I attempted to minimize the issue of the ecological fallacy by selecting neighborhoods whose boundaries are well-represented by census tract delineations to the best of my knowledge.

A critical focus of this study is the way in which global economic restructuring, particularly the financialization of mortgage markets, has engendered neighborhood change and produced various types of landscapes along the prime-subprime continuum. Therefore, a cautionary word about the tendency to impose a problematic global-local binary construct on studies of this type is in order. Latour (1996) suggests that scales ought to be conceptualized as networked rather than hierarchical, recognizing that global forces affect the local and vice versa in a dialectical fashion and explaining the proliferation of the term “glocalization.” This perspective recognizes that phenomena at some scales are more interconnected than others, but does not assign a universalizing and prominent status to any one scale over another:

Instead of having to choose between the local and the global view, the notion of network allows us to think of a global entity -a highly connected one- which remains nevertheless continuously local... Instead of opposing the individual level to the mass, or the agency to the structure, we simply follow how a given element becomes strategic through the number of connections it commands and how does it lose its importance when losing its connections. (Latour, 1996, p. 375)

To visualize Latour’s notion of networked scales, it may be helpful to envision a set of tree roots to represent multiple interconnected scales, rather than a more traditional conceptualization of a ladder or other type of hierarchical ranking mechanism (Herod, 2003).

A conceptualization of scale as fluid and disordered is necessary in a study of individual and group-level response to neighborhood change, as demonstrated by Schafran et al. (2013), who introduced the notion of “scalar promiscuity” for individuals and agencies in exurban California working to promote social justice. Their study identified multiple examples in which actors working as part of equity and justice-oriented projects interacted with each other simultaneously at multiple scales, rather than “jumping scales,” (N. Smith, 1995) as would be suggested by a more traditional hierarchical conceptualization of scale. The Great Communities Collaborative (GCC) in the eastern San Francisco Bay area exemplifies the promiscuity of scalar relations, as nonlocal actors work with localized partners on a project-by-project basis depending on the needs of the project (Schafran et al, 2013). This notion of fragmented scalar relationships and the resulting “scalar promiscuity” informs my study, even though neighborhoods were measured at the census tract level, as I took into account structural forces, actions of agents, and discourses at multiple scales simultaneously and relied on each equally to inform my analysis of the drivers of neighborhood change across my case study neighborhoods.

2.1.3 Marxist Approaches to Neighborhood Change

Although Marx himself was not a geographer, his ideas have been enormously influential in the development of critical urban theory about neighborhood change. David Harvey is the best-known and most widely recognized Marxist geographer, and his writings about the ways in which Marx’s ideas can be applied to cities provide an

important theoretical basis for this project, in addition to Lefebvre's work on the spatial triad.

Marxist theory assumes that the needs of the current mode of production—in our case, capitalism—drive political and social relationships. Unequal relationships between economic classes—in capitalist systems, the “bourgeois,” or owners of the means of production, and “proletariat,” or laborers and wage earners—are the foundation of social relationships. The Marxist paradigm, therefore, prioritizes economic drivers of neighborhood change over social or cultural factors, viewing these economic forces as the catalyst for other factors that may lead to neighborhood change.

Capitalism as a system of economic relations has endured since the end of the feudal system; however, its specific form and accompanying socio-geographic manifestations have changed over time. Organized, or industrial capitalism and the Fordist system generally dominated until approximately the middle of the 20th century, at which point “late capitalism”—also often described using terms such as “neoliberalism” or “post-Fordism” replaced the former. Major differences between organized and late capitalism include a more flexible economic production system, much of which results from improvements in technology and communications (Harvey, 1978) and the decline of support for state-sponsored welfare programs. Late capitalism has also been accompanied by the rise of globalization.

One particular interest of Marxist thinkers is the inherently unstable nature of the capitalist system and the strategies used to avoid its collapse at the expense of the various contradictions and crises it encounters (Cadwallader, 1996). To self-sustain, the capitalist system must ensure that capitalist accumulation in the form of profit production occurs.

Should the system encounter a lack of available outlets for profit production, a “fix” is required. These “fixes” for capitalism are often policy-based in that they serve to alter the “financial superstructure” (Harvey, 1975b, p. 161) of the economy – a timely example is the slew of policy changes that served to alter mortgage markets over the past several decades in order to facilitate the flow of global capital. This reorganization is referred to in academic literature as “financialization.” The outcomes of such economic and policy shifts are often urban and geographic in character – for example, the financialization of the mortgage market has had direct effects on urban neighborhoods in the form of predatory lending activity that led to more than 30 million foreclosures of single family homes between 2006-2008 during the Great Recession. Thus, these policy-based and economic reorganizations that allow the perpetuation of capitalism are referred to as “spatial fixes.” Harvey describes this process as follows:

Since the financial superstructure has largely been fashioned as a response to problems in the sustained accumulation of capital and in particular to crises in that process, the financial superstructure mediates the relationship between the main dynamic of sustained capital accumulation, on the one hand, and the urbanization process, on the other. (D. Harvey, 1975b, pg. 161)

The use of real estate markets or other aspects of the built environment to promote capitalist accumulation is an example of switching investment from the primary to the secondary circuit of capital. The primary circuit of capital includes activity that occurs in the manufacturing or similar sectors that involve the direct production of tangible goods. The secondary circuit, investment in which is a hallmark of late capitalism (Harvey, 1975a), is less tangible and includes real estate and infrastructure transactions – any type of exchange that is reflected in the built environment. Transactions in the secondary circuit are often reliant on the use of credit (such as mortgage lending) or technology to

“annihilate space with time,” and, in so doing, promote the continuous flow of capital and avoid overaccumulation (Harvey, 1975a). Increasingly, state and government actors and agencies at multiple scales have become involved in the promotion of this capital switching through the logic of neoliberalism. This “diversification” of outlets for capital is, increasingly, found in processes of urbanization, both in the United States (Harvey, 1975b) and abroad (Buckley & Hanieh, 2014).

A further important point regarding the Marxist perspective on neighborhood change is that the capitalist accumulation that results from urbanization is closely tied to issues of class struggle. Because Marxist theory prioritizes economic factors, Harvey suggests that class struggle originates in the workplace. However, “displaced” forms of struggle also occur outside of the workplace, including the struggle over housing—my focus here. Therefore, a Marxist perspective on neighborhood change assumes that household locational decisions are the result of class struggle, rather than the outcome of simplistic neoclassical economics (Harvey, 1978).

In late capitalism, the government’s role in promoting capitalist accumulation and the survival of this particular mode of production has become incredibly pronounced. The state role in capitalism’s reproduction has been most notable in neoliberal policies, many of which Harvey (2009) describes as promoting accumulation by dispossession. To “dispossess” something is to take it away from its rightful owner and, in the case of neoliberal urban policy, Harvey is referring to the dispossession of assets, including housing and land, from the working class (proletariat) by the elite (bourgeois). Examples of “accumulation by dispossession” include state-sponsored revitalization projects that decrease the supply of affordable housing in cities—also termed “exclusionary

displacement,” (Lopez-Morales, 2010) and the recent subprime crisis, in which working class homeowners were targeted for subprime loan arrangements (Strauss, 2009). According to Harvey, accumulation by dispossession is necessary to ensure the stability of the capitalist system:

...there is an aggregate degree of accumulation by dispossession that must be maintained if the capitalist system is to achieve any semblance of stability. Uneven geographical development through dispossession, it follows, is a corollary of capitalist stability. (Harvey, 2006, p. 93)

The primary way in which accumulation by dispossession is realized is through the invocation of mortgage indebtedness, which subjects one class to the financial control of another (Harvey, 2006). This is related to an additional theoretical element of Marxist theory developed by Harvey (1974) and Harvey and Chatterjee (1974) and later expanded upon by Wyly et al (2006; 2009)—the notion of class-monopoly rent. Class-monopoly rent theory is useful in clarifying the role of the housing market in perpetuating capitalism’s class struggle as manifest in neighborhoods and housing locational decision-making. At the crux of class-monopoly rent theory is the fact that, under capitalism, the home is considered for its exchange value rather than its use value (Wyly et al., 2006) and that class inequality is sustained and exacerbated through profit-yielding landlord-tenant relationships of a variety of forms (Harvey, 1974).

In late capitalism, the “landlord” in the class-monopoly rent arrangement may take on a variety of forms. Landlords who rent their property to tenants for profit traditionally earn between a five and fifteen percent rate of return on their investments, depending on local market conditions (Harvey, 1974). This “rentier class” fulfills the needs of capitalism by setting differentiated rents depending on neighborhood context with the goal of charging tenants the maximum obtainable rent for a particular property in

a particular area. Toward this end, the landlord-rentiers work with other local agents to “prepare the ground for capital” and maximum profitability (Molotch, 1979, p. 294). Because “absolute rent,” or the maximum obtainable payment for the use of a particular piece of land, varies across the city, its realization varies depending on context and results in the production of various housing “submarkets” (Harvey & Chatterjee, 1974) through both the behaviors of agents including residents, realtors, developers, and government officials, and the discourse they use to describe various neighborhoods.

Class-monopoly rent is realized in other types of relationships in addition to traditional landlord-tenant, including speculator-developers who build homes to attract targeted higher-income buyers and are likewise able to make a generous profit (Harvey, 1974) and, more recently, in the predatory subprime loan arrangements that precipitated the subprime/foreclosure crisis of 2007-2009 (Wyly et al., 2006; 2009). Importantly, relationships between owner and renter—whether the “renter” is a traditional tenant or a homeowner encumbered by mortgage debt—provide an important linkage between local and global forces as mediated by the “financial superstructure.” As Harvey and Chatterjee (1974) observed, “[T]ypical micro-economic models of residential differentiation...assume that income is the relevant determinant of housing choice. In fact, it is the ability to obtain credit and a mortgage that is, for most people, the immediate determinant” (23). Because of this, individual decisions about which neighborhood to live in based on local context are greatly influenced by globalized, financialized mortgage markets.

A final crucial point regarding class-monopoly rent relationships is their heavily racialized character. Redlining practices of the past are well-documented, as the

realization of class-monopoly rent was manifest in the overt and materialized blockage of investment in minority-dominated and, hence, less “desirable” areas of the city (Hernandez, 2009). Such de jure discrimination is now prohibited, but has been replaced by predatory lending, or “reverse redlining” (Kaplan in Crump et al., 2008, p. 762) and the resulting overinvestment of subprime capital in these same neighborhoods. Predatory lending, defined for our purposes as a real estate transaction that, by design, results in a net loss for the borrower and involves deceptive practices and “information asymmetries” (Wyly et al., 2009, p. 338) between lender and borrower (Wyly et al., 2006), has been empirically proven to target minority borrowers independent of other factors such as income and education, whether in the form of new home purchase loans or home improvement/refinance loans (Wyly et al., 2009)—therefore, it safe to say that predatory lending—at least until the foreclosure crisis—has been a critical tool invoked by banks and other lenders in the pursuit of the realization of maximum absolute ground rent across cities and to perpetuate spatial and social racial inequality as an enduring component of advanced capitalism.

To investigate the role of subprime lending in trajectories of neighborhood change, and, in so doing, incorporate the Marxist-inspired theories of capitalist accumulation, accumulation by dispossession, and class-monopoly rent described above, I clustered neighborhoods in Charlotte using two variables related to mortgage lending activity – the number and the type of loans originated.

2.1.4 Reflections on Structure and Agency

Marxist theories are not without their critics. A primary concern with Marxist structuralism is the fact that it may undermine the role of human agency in influencing outcomes. Critics contend that the Marxist perspective “reifies” capital and is overly teleological in its approach (Duncan & Ley, 1982). Empirical tests have questioned the validity of strictly Marxist approaches. A notable example is Beauregard’s (1994) analysis of construction activity during the 1980s to test Harvey’s contention that capital switching from the primary to the secondary circuit has occurred en masse. Beauregard found little evidence to support the direct switch of capital from manufacturing to the built environment and instead noted that, “[n]ot capital switching but the disengagement of capital investment from materially based rhythms of construction activity appears to me a more apt description of the recent housing boom” (729). This finding is consistent with much current research about neighborhood change from a Marxist perspective that points to financialization as a major catalyst for neighborhood change particularly in the case of foreclosures and subprime lending, as it suggests that capital as a whole has become increasingly footloose. However, Beauregard’s criticism is useful because it underlines the importance of maintaining a holistic and open perspective about the movement of capital and its effect on urban landscapes, rather than a limited one that may overlook the alternate forms of capital switching and/or movement that he identified in his study.

In this study, I approached the issue of neighborhood change from a cautiously Marxist perspective. While acknowledging the critical role that the search for capitalist accumulation plays in neighborhood change, I also documented multiple cases in which

human agency and perception influenced urban landscapes as well. Lefebvre's spatial triad is a promising theoretical route that takes into account both Marxist and humanist perspectives, because it accounts for both structural conditions that form our abstract representations of space, as well as behavioral-perceptual considerations that comprise spatial practices and spaces of representation.

2.1.5 Neoliberalism

Harvey (2005) defines neoliberalism as "...a theory of political economic practices that proposes human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade" (2). Neoliberalism is therefore the political-economic logic of late capitalism and its existence allows for the continuation of accumulation by dispossession and class-monopoly rent relations in cities. The emergence of neoliberal ideology came about as the result of a regime shift from the Keynesian Welfare State Regime to a Schumpeterian-influenced "Workfare Postnational Regime" during the 1970s in response to globalization pressures (Jessop, 2002). Neoliberalism or "new" liberalism, is essentially classic liberal ideology repackaged and "rebranded" for the current era. For example, the liberal ideological belief in the sovereignty of the free market economy has taken on a distinct neoliberal manifestation through the privatization of formerly public goods and services such as trash collection, education, and recreation space.

Neoliberalism is, however, more than just a set of political and economic practices. Its hegemony in most urban systems is reinforced through discourse that leads

to the construction of consent (Harvey, 2006). Therefore, while neoliberalism is dominant, its dominance is sustained not by force but by popular support. This again highlights the critical role of discourse analysis as a methodology for this project about neighborhood change.

2.2 Urban Restructuring: Grounding Theory

One of the defining characteristics of late capitalism and a catalyst for the rise of neoliberal ideology is the drastic economic and sociospatial restructuring that has occurred in cities around the globe over the past several decades. As production systems have become increasingly flexible in the shift from Fordism to post-Fordism that has occurred due to technological advances, economies of most first-world nations have shifted from primarily goods-based to primarily information-based (Castells, 1997). Concurrently in the United States, levels of competition from overseas producers have increased, often catalyzing the aggressive outsourcing of labor in the interest of cost savings.

The economic restructuring that has accompanied the rise of late capitalism has had visible impacts on the geographic makeup of cities, and these physical changes have resulted in altered social relationships between groups and individuals who live in cities. Neighborhood-level outcomes of urban restructuring include segregation (2.2.4), polarization (2.2.3), gentrification (2.2.5), and the suburbanization of poverty (2.2.6).

2.2.1 Neoliberalism in Cities

The role of cities in the maintenance of neoliberalism, just as in the accumulation of capital, is critical. As Molotch (1976) pointed out, cities often function as “growth machines,” in which groups of government officials and corporate elites work together in the pursuit of urban growth at all costs in the interest of capitalist accumulation. These growth-inducing policies and behaviors are implemented using neoliberal logic about market freedom and personal responsibility, and their manifestation in cities exemplifies localized and grounded neoliberal logic. However, the role of the city in the sustenance of neoliberalism is more than that of a nexus where disembodied global economic and political phenomena are actualized. Rather, cities are part of the process of the unfolding of neoliberalism, as they take on the role of active agents in its reproduction, as outlined by Brenner and Theodore (2002):

“[C]ities are not merely localized arenas in which broader global or national projects of neoliberal restructuring unfold. On the contrary..., cities have become increasingly central to the reproduction of, mutation, and continual reconstitution of neoliberalism itself during the last two decades.” (375)

As outlined in the introduction, Charlotte displays a number of neoliberal, “growth machine” tendencies and as such provides an excellent case study setting for this study.

Although neoliberal logic is present globally, it is “path dependent” and “contextually specific” (Brenner & Theodore, 2002), meaning that its specific form differs across space, depending on place-specific political, economic, and cultural factors. For example, Forrest and Hirayama (2009) note differences in the effects of policy and the accompanying financialization of mortgage markets in the UK and Japan. In both cases, neoliberal policies served to decrease the ability of young adults to purchase

homes. However, the reasons for this decrease differed, demonstrating the importance of national context in shaping the outcomes of neoliberalism.

Peck and Tickell (2002) identify two types of policies that may be enacted in cities which reflect neoliberal logic. “Roll-back,” or “destructive” neoliberalism is perhaps the brand of neoliberal policy that comes to mind first, as it involves cutting back on government expenses such as welfare and reducing corporate taxes in the spirit of personal responsibility and business-friendliness. “Roll-out,” or “creative” neoliberalism, on the other hand, involves the implementation of new policies that are influenced by neoliberal logic and may include public-private partnerships or new forms of private-corporate governance. Examples of roll-out neoliberalism are abundant in the neighborhood change literature. Hackworth (2002), for example, describes recent gentrification movements in New York City as increasingly corporate-led and government-sponsored. Anti-gentrification movements, once prominent, have been largely squelched due to the nearly hegemonic acceptance of gentrification as a natural part of urban “revitalization” and change under neoliberalism (Slater, 2006; Wacquant, 2008). In lower-income neighborhoods, Fraser et al. (2003) describe some “community-building” initiatives as roll-out neoliberalism in that such projects are, more often than not, “initiated by nonresident stakeholders” and “produce complex sets of effects other than poverty alleviation” (418). Community building initiatives are also likely, in the spirit of the personal responsibility that is emblematic of neoliberalism, to place the onus of neighborhood improvement on the residents of neighborhoods themselves, rather than on policy and other structural forces that contribute to a lessened quality of life in such areas.

Studies about housing and neighborhood change that demonstrate the effects of neoliberal rhetoric on individuals include Ross and Squires' (2011) interviews with families who suffered as a result of subprime lending. They found that many individuals who lost their homes to foreclosure in the wake of the 2007-2009 crisis internalized the blame for their situation and counted it as a personal failure, rather than the outcome of a confluence of structural factors such as mortgage market financialization and the targeting of certain families for subprime credit who might have otherwise qualified for a conventional loan. The tendency of these victims to blame themselves demonstrates the power of neoliberal logic about personal responsibility. Likewise, Saegert et al. (2009) conducted focus groups with homeowners who went into foreclosure in various cities in the United States and asked them about their strategies for combatting it. While the results did not indicate a clear-cut answer regarding the extent to which these individuals continued to buy into neoliberal logic about the value of homeownership considering their experiences, the authors suggest that neoliberal rhetoric is salient to the study participants and that some have begun to question it. As such, they contend, we are facing a "political moment" in which contesting mainstream neoliberalism may be possible.

The theory of neoliberalism and the way in which the policy and rhetoric it influences affect neighborhood change in cities is important for its contribution to our understanding of the Marxist perspective on the way in which it reproduces class inequality by sustaining accumulation by dispossession and assisting in the realization of class-monopoly rent, thereby producing uneven urban growth. Additionally, as several of the studies above demonstrate, neoliberal discourse affects the spatial practices of

individuals and, subsequently, the lived spaces they inhabit. As such, the theory is relevant to Lefebvre's spatial triad as well.

Neoliberal policies at multiple scales take a variety of forms and may either intentionally or unintentionally induce neighborhood change. It is worth considering these programs and their effects for the way in which they support Beauregard's (1986, 1990) argument about the complexity and place-based nature of neighborhood change.

Perhaps the most prominent type of policy that has emerged in the past several decades under neoliberalism are policies that encourage entrepreneurial investment in inner-city, minority-dominated communities. Such policies are tied with arguments about "reverse redlining" into poor communities—in reverse redlining, rather than withhold mortgage capital from these spaces, subprime mortgage capital is streamlined into these communities, and this often results in negative outcomes such as foreclosure. A slew of state-led policies encouraging public-private partnerships also encourage investment in underserved communities; however, they differ from traditional subprime lending in that the type of investment is not necessarily in the form of subprime mortgage loans. Rather, programs such as HOPE VI, Enterprise Zones, Empowerment Communities, and federal block grants take a variety of forms. They all include some type of investment in these neighborhoods, but that investment is not necessarily in the form of mortgage capital. The existence of these types of policies supports Harvey's theory of circuits of capital in cities as the primary determinant of neighborhood change over time, as the policies have exploited and, in many cases, profited from neighborhoods that have experienced disinvestment. Wyly and Hammel (2000) demonstrate this theoretical link in Chicago's housing policy over the past several decades, documenting

the ways in which policies such as HOPE VI have worked to realize profit in declining neighborhoods:

Lenders now perceive significant profit potential in parts of the inner city, especially in those neighborhoods where maverick developers, artists, or so-called nontraditional households have refused to behave in accordance with conventional theories of neighborhood decline. (200)

They use the term “centripetal devolution” to describe such policies, as their result is often new and increasingly complex relationships between the public and private sectors, and between federal and local levels of government. This structure is reflective of the neoliberalization and accompanying growing complexity of policy over the past several decades.

The first of these types of policies was the Community Reinvestment Act (CRA) of 1977, which unintentionally incentivized high-risk lending activity due to “blind spots” in its regulation of lending activity in underserved, inner-city markets. According to Ashton (2010), “the uneven application of community reinvestment regulations to different segments of the mortgage market provided opportunities for financial firms to engage in new types of high-cost lending” (580)—in other words, the Act itself actually worked as a “perverse incentive” for firms to make risky loans in inner-city neighborhoods that they would have otherwise avoided. Because of the nature of the financialized mortgage market, in which risk is shifted to borrowers rather than lenders, the borrowers, many of whom were poor or working class and minority, bear the brunt of the costs of this legislative oversight, rather than the lending institutions. Interestingly, the CRA was supposed to reduce barriers to homeownership for working class borrowers and borrowers of color; however, its “blind spots” have resulted in an unintentional, negative outcome.

Newman and Ashton (2004)'s findings about neighborhood redevelopment in Newark, New Jersey support the idea that public-private partnerships have encouraged a “surge of liquidity for investments in inner city neighborhoods” (1154). Much of this extra investment is the result of entrepreneurial actions by local governments who apply competitively for redevelopment grants, many of which are ostensibly designed to promote homeownership in these communities. While evidence demonstrates that they have been fairly successful in promoting homeownership amongst middle-income minorities, there is no evidence that such programs benefit the poor (Newman & Ashton, 2004; see Oakley & Burchfield, 2009 for a discussion of HOPE VI specifically). Although these neighborhoods may see improvement in the built environment as a result of the grant in question, the grants do little to address the underlying causes of poverty in cities, as they are essentially spatial solutions for the aspatial problem of poverty, and they often result in strained relationships between the poor and the less-poor in inner city communities—an example of the “lateral denigration and mutual distancing,” or intra-neighborhood othering, that Wacquant (2007, pg. 68) describes as symptomatic of impoverished, stigmatized inner-city neighborhoods: “Development focused on the upper end of low income residents,” Newman and Ashton (2004) state, “has begun to show itself... in neighborhood politics.”

The market-based, entrepreneurial approach to community “revitalization” that underpins many neoliberal public-private partnerships is only possible through the use of complex financial instruments combined with support from the public sector (Carr, 1999). Madden (2013) describes the pursuit of this type of neighborhood-based economic revitalization as “spatial projects” undertaken by “spatial entrepreneurs” who

use strategies such as branding to (re)produce spaces for profit. My research here demonstrates that neighborhoods along the subprime-prime continuum are all subject to this type of spatial entrepreneurship, because a profitable outcome is possible in both scenarios.

Several additional, localized policies and programs have impacted trajectories of change in subprime neighborhoods. The Charlotte chapter of Habitat for Humanity has a strong presence in the local community and has engaged with many Charlotte neighborhoods by buying land and building homes or refurbishing existing properties. During my work in several of these neighborhoods, residents questioned the long-term sustainability of Habitat's presence in their communities. Research supports this concern, documenting power inequities between volunteers and neighborhood residents and also a disconnect between Habitat and the communities with which they interact (Hays, 2002):

Habitat empowers individuals... [but] it does little to empower low income communities to deal collectively with their housing problems. (267)

Empirical research, furthermore, demonstrates that targeted Habitat for Humanity intervention in Charlotte neighborhoods is not effective in neighborhood stabilization, as it does not lead to a decline in poverty rates nor work to stabilize housing values at the census tract level (Delmelle et al., 2017).

Another localized policy intervention is lease-purchase programs in communities deemed "fragile," many of which were heavily impacted by foreclosure in the late 2000's. Self Help is a North Carolina-based credit union that has worked extensively in Charlotte's Peachtree Hills neighborhood, one of the many starter home communities on the near north side impacted by the foreclosure crisis. Self Help operates by creating a

secondary, localized mortgage market in which local nonprofits are able to overcome liquidity restraints faced by banks in low-income neighborhoods (Schaeffing & Immergluck, 2010, p. 13). There is no research currently available on the program's impacts.

I will now turn to a discussion of existing theoretical conceptualizations of neighborhoods and urban structure, focusing specifically on the Chicago School of Sociology.

2.2.2 Neighborhood Change and Urban Structure

The Chicago School of Sociology, founded in the early part of the 20th century and—as its name implies—geographically based in Chicago, was the first major attempt by a group of scholars to theorize the shape of the city and the way in which its constituent parts, or neighborhoods, fit together to form a coherent whole. Park and Burgess (1925) published a seminal book which outlined the basics of the Chicago School Theory of urban structure and neighborhood change; the theory has, since that time, been critiqued, modified, and applied in a number of studies. The model remains arguably the most influential theory of modern urban structure.

Chicago School theory suggests that cities are arranged spatially in a concentric zone pattern. Residents of each zone differ in their sociodemographic character, and land use varies by zone as well. The central zone—Zone I—is the Central Business District (CBD). The CBD is comprised of mostly office buildings and is home to few residences. The next outermost zone, Zone II—the Zone of Transition—is marked by the transitory, impoverished nature of the people who live there. According to the theory, the Zone of

Transition is populated with the poor and recent immigrants who live in Zone II to access work near the center of the city and because they are financially constrained to live there—they cannot afford land any further out from the CBD. Each subsequent zone—Zone III (Zone of Workingmen’s Homes), Zone IV (Residential Zone), and Zone V (Commuter Zone)—is marked by an increase in quality of life. Moving outward from the CBD, plots of land are bigger, homes are more expensive, and residents are wealthier. Neighborhoods marked by their sociodemographic character, including the “Black Belt,” “Little Sicily,” and “Single Family Dwellings,” are scattered across the metropolis in their corresponding zones.

In addition to this basic spatial framework, an important feature of the Chicago School theory of neighborhood change is the fact that the city’s structure is not fixed. Rather, it changes over time and in response to intergroup conflict within the various zones. The Chicago School borrows much of its terminology from the life sciences, specifically biology, using languages such as “invasion,” “succession,” and “competition” to describe the processes of spatial sorting and residential locational decision-making that occur throughout the city. Burgess and Park contend that the city’s natural “metabolism” promotes regular episodes of spatial reorganization in response to stimuli such as in the in-migration of immigrant groups and that the urban metabolism is easily disturbed by excess mobility.

Chicago School theory has been criticized for its lack of sensitivity to issues such as class and race. However, the basic theoretical framework has been applied in many subsequent studies and has been adapted to reflect current conditions in cities, many of which differ dramatically from early-20th-century-Chicago. Rex and Moore (1967), for

example, describe Zones of Transition as sociologically functional aspects of urban structure, in that they reflect the reality of housing shortages and competition between groups for city space. It is within these “special spaces” of the city, they contend, that the “class struggle over the use of houses... [as a] central part of the city as a social unit” (273) is most apparent. Downey and Smith (2011) reconceptualize the Chicago School’s Zone of Transition as “border communities,” demonstrating the way in which the concept still applies today despite the social and spatial restructuring of cities that has occurred over the past century. The border community in the middle portion of Costa Mesa, Orange County, California is similar sociologically to Park and Burgess’ Zone of Transition, they argue, as it is a contested space marked by intergroup conflict; however, it is geographically distinct from the Zone of Transition, as it is not a concentric zone but rather a strip of land between the northern and southern portions of the county.

Some of the neighborhoods I focus on in this study may be characterized as “border communities” or “Zones of Transition” according to Chicago School theory, as I am particularly interested in neighborhood change. Therefore, the qualitative-interview portion of my study included questions designed to illuminate the nature of intergroup conflict that is occurring within these transitioning spaces. Such questions serve to move our understanding beyond Lefebvre’s conceived space, deepening our understanding of lived and perceived space.

Current evidence about neighborhood change highlights the shortcomings of Chicago School theory. Yet, at the same time, it illuminates the enduring relevance of several of its core components. Geographically, the invasion-succession model is of limited usefulness, as empirical studies demonstrate simultaneous inner-city

gentrification and increased diversity in the suburbs. Therefore, the entire concept of “filtering” as the outward movement of the wealthy into newer housing stock and their replacement by the poor (Little, 1976) should be reconsidered, as Kim et al (2012) demonstrated in their study that revealed little geographic patterning to Orlando neighborhoods where filtering has occurred.

Methodologically, my statistical analysis addressed the shortcomings of Chicago School theory by considering census tracts first independent of their location within in the city, and then subsequently mapping them. However, the study also reflects the applicability of the Chicago School’s contention that intergroup conflict occurs in Zones of Transition by performing qualitative analyses of interpersonal interactions in neighborhoods that display rapid change and residential turnover. Finally, I have presented my findings about the shape and drivers of neighborhood change within their historical, social, and political context, recognizing that neighborhood change does not occur in a vacuum but, rather, is the result of a complex interplay of factors. Brown and Chung (2008) describe this complexity as “market-led pluralism” to reflect the fact that a plurality of market-makers impact neighborhood change, including developers, lenders, brokers, consumers, and communities.

2.2.3 Polarization

One of the defining characteristics of late capitalism and a catalyst for the rise of neoliberal ideology is the drastic economic and sociospatial polarization that has occurred in cities around the globe over the past several decades. As production systems have become increasingly flexible in the shift from Fordism to post-Fordism, economies of

most first-world nations have shifted from primarily goods-based to primarily information-based (Castells, 1997). Concurrently in the United States, levels of competition from overseas producers have increased, often catalyzing the aggressive outsourcing of labor in the interest of cost savings. In response to these shifts, cities of all sizes have displayed increasing social and spatial polarization. Sassen (1990) described this polarization as having occurred due to the emergence of a two-tiered, service-based labor market. The top tier consists of high-paid jobs in finance, real estate, and technology— “producer services.” The other tier, consisting of low-paid workers with lower levels of education includes “personal service” workers who are employed in sectors such as food service and personal care. Social polarization occurs because of the drastic difference in wages paid to employees in the two tiers, and neighborhood-level spatial polarization is the geographic manifestation of this inequality.

The restructuring and subsequent polarization described above is tied to the emergence of a “new urban poverty” in cities, particularly those that are considered “global” or “globalizing.” This new form of poverty is marked by high levels of unemployment and severe spatial isolation into areas that Wilson (1996) and Hughes (1989) described as the “impacted ghetto.” Wilson’s case study of Chicago’s impacted ghettos illuminated the extent to which the “new urban poor” are disconnected from the rest of society economically, socially, and spatially. Badcock (1997) noted that economic restructuring in the labor market has occurred contemporaneously with the contraction of the welfare state, as expressed through policies influenced by the neoliberal rhetoric described in the previous section. Importantly, localized geographic expressions of sociospatial polarization are not uniform across cities. Polarization is influenced not only

by global economic restructuring, but by local policy, and may occur at multiple scales. Some neighborhoods may even experience simultaneous upgrading and downgrading due to factors such as the location of public housing or heritage designation policies (H. Smith, 2003). Data limitations mandate that this analysis occur at the census tract scale; however, qualitative research following the selection of case study neighborhoods illuminates similar processes in Charlotte.

The link between processes of mortgage market financialization and sociospatial polarization is underexplored, likely due to the very recent emergence of geographic scholarship about the impact of financialization on neighborhood change in American cities. However, Walks (2014) described and empirically tested a conceptual linkage between financialization, sociospatial polarization, and neoliberalism in Canadian metropolises, and found that the distribution of household and mortgage debt is by and large regressive, thereby exacerbating spatial polarization by essentially trapping low-income households in space. This is a line of inquiry that is ripe for expansion, by testing similar hypotheses in the national context of the United States. By considering the nature of loans granted to individuals across Charlotte's census tracts as a component of neighborhood change, my study addresses this issue as well. Also important to note is that fact that polarization is a process, not a fixed state. As capital flows dictate neighborhood change across the continuum, the effects of polarization are manifest periodically and differentially in and through urban space.

2.2.4 Segregation and Mortgage Lending

Empirical research demonstrates that neighborhood-level spatial polarization in the United States cannot be separated from race-based segregation (Badcock, 1997; Darden & Kamel, 2000). This means that studies that studies of neighborhood change should include analysis of both racial or income-based segregation as well as underlying political economic factors that have both catalyzed and sustained the legacy of racial segregation between neighborhoods in the United States. Abrams (1955) and Bradford (1979) provide early histories of housing in the United States, emphasizing the way in which various private and public sector actions have worked together to produce racially segregated, minority dominated, and economically disadvantaged neighborhoods. The federal government has a long history of exacerbating uneven urban development by influencing the flow of various types of finance capital (prime and subprime) into neighborhoods at various rates over time. Thus, “the major federal policies and programs for financing single-family homeownership have supported a dual financing market which... leaves older, minority, and moderate- and lower-income, or economically or racially diverse neighborhoods in the hands of the ‘underworld of real estate finance.’” (Vandell et al., 1974 in Bradford, 1979)

Many such programs began with the New Deal and the creation of the Federal Home Loan Bank Board to charter savings and loan associations and provide credit to potential homeowners who could not access it during the Great Depression. The Federal Housing Act of 1934 created the Federal Housing Administration (FHA), which could issue home improvement loans and insure mortgages, protecting the lender against risk (Bradford, 1979). This protection for the lender foreshadowed the massive mortgage banking

industry that exists today and thrives due to the securitization of risk and the transfer of risk from lender to borrower (Ashton, 2008). Ostensibly, the creation of the FHA was beneficial for low-income and minority potential homebuyers, because it allowed them access to credit that otherwise might not have been available to them. However, this arrangement had a two-pronged flipside that promoted, rather than decreased, racial segregation among neighborhoods. First, the real estate lobby promoted the segregation of neighborhoods, as demonstrated by the following quote from the National Real Estate Board's Code of Ethics: "A realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy of any race or nationality which will clearly be detrimental to property values in that neighborhood" (Abrams, 1955, p. 157). This type of explicit discrimination has become less acceptable over time; however, homebuilders, developers, and mortgage lenders continued to play instrumental roles in housing segregation through practices such as redlining into the 1960s (Hernandez, 2009).

In addition to the blockage of access to conventional credit for some (low-income, minority) individuals in certain (low-income, minority-dominated) neighborhoods, FHA programs and later accompanying policies such as the Community Reinvestment Act of 1977—which was designed in theory to prevent redlining—often had the unintended consequence of exacerbating rather than eliminating segregation. As early as the 1970s, it was apparent that FHA-backed loans were inferior to the conventional loans provided by local or regional banks and that the sustained lack of conventional credit in low-income neighborhoods was a problem:

Ironically, the infusion of FHA insured lending... was one factor contributing to this widespread distress in inner city housing markets. While older and racially

changing neighborhoods suffered from a lack of normal credit flows, changes in FHA policies, without changes in the practices of conventional lenders, simply subsidized the existing dual housing market and aggravated the levels of exploitation.... The overall impact of the government attempt to cure the mortgage deficiencies in older and racially changing neighborhoods was to hook these patients on an overdose of FHA. (Bradford, 1979, p. 327)

As it became apparent that the FHA alone could not cure the problem of neighborhood-level segregation and that it may in fact have contributed to this type of spatial inequality, the Home Mortgage Data Act of 1975 was passed to provide public access to data about mortgage lending activity in cities. Many informative and productive studies about social and spatial inequities in borrowing patterns have resulted, and my study also employs this database to track current and historical lending patterns in Charlotte, North Carolina.

In the 1980s, an important shift in mortgage markets occurred that greatly impacted the practice of mortgage lending for homebuyers and likely engendered the foreclosure crisis of 2007-2009. Misinformed discourse in the media often places the onus of foreclosure on individual homebuyers; however, a cursory review of changing structures in mortgage finance suggests that individuals have actually played a small role in the foreclosure crisis when compared with the effects of institutional restructuring and the concurrent globalization of mortgage finance of the 1980s (Aalbers, 2009).

A considerable number of policies were passed throughout the 1980s and into the 1990s that were intended to strengthen the retail banking industry in light of the challenges it had suffered due to competition from credit card lenders and other nonbank entities in the preceding years. These included the Financial Institutions Reform, Recovery and Reinforcement Act of 1989, which assisted larger banks in purchasing

smaller, less solvent banks—essentially, it assisted banks in the merger process, which led to the eventual relaxation of traditional geographic restrictions on bank lending activity, and the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994, which allowed banks to cross state lines and engage in horizontal mergers, further eroding the power of local or regional banks. The merging of small regional banks into large, geographically disembedded entities eventually led to the process of “securitization,” or the shifting of the majority of mortgage lending activity to the secondary mortgage market, where mortgages are sold in bulk to investors in the form of Residential Mortgage Backed Securities (RMBS). The ability to purchase RMBS in bulk allows lenders to pool activity in traditionally underserved markets such as minority-dominated urban neighborhoods and, in the process, profit from the lending of credit to households that might otherwise be considered too risky (Aalbers, 2008). Aalbers (2008) finds empirical evidence of an enduring “spatial selectivity” at play, under which neighborhoods with a history of decline are only permitted into the mortgage market under subprime arrangements. This, it appears, is a modern reincarnation of the FHA-induced patterns of reproduced decline at midcentury. Thus, while the specific mechanisms for the federal-banking nexus’ role in the (re)production of urban space have changed, the outcomes are the same.

The rise of RMBS has changed the nature of “risk” when investors consider where to allocate their financial resources. Packaged RMBS are essentially a financial tool that, along with new mortgage loan arrangements (Ashton, 2009), comprise a “post-industrial widget” linking local real estate markets to global capital flows and reinforcing the production of uneven urban spaces (K. Newman, 2009). New mortgage loans have

emerged in concert with the securitization of mortgage lending that further shift risk to borrowers rather than lenders, many of which are considered “subprime” for their higher interest rates, frequently adjustable rate mortgages, and more lax credit and down payment requirements. Evidence suggests that subprime borrowers are often targeted and are likely to be first-time homebuyers and/or minorities with limited education about the home buying process (Strauss, 2009). Many of these borrowers have credit scores that are eligible for conventional loan arrangements; yet, they were unaware of this and consequently they are stuck in subprime arrangements that often lead them into foreclosure (Immergluck, 2008). The subprime crisis in housing is indicative of the emergence of a larger “two-tiered” banking system in cities that encompasses not only the real estate market, but also daily banking practices. The rise of check-cashing services in “subprime” areas of cities is a notable example of the subprime infiltration of traditional banking arrangements (Squires & O'Connor, 1998).

Importantly, the practice of “reverse redlining” (Kaplan in Crump et al., 2008)—granting subprime credit to minority borrowers—has resulted in the reconcentration and resegregation of these groups in less desirable, “subprime” communities. The study of neighborhood change over the past several decades, then, must be approached with proper attention to this “urban problematic” (Dymski, 2008) of racialized sociospatial inequality and its relationship to the recent subprime crisis. A number of studies corroborate this assertion—that subprime lending was and is targeted to disadvantaged minority groups and, consequently, has been instrumental in the reproduction of subprime neighborhoods in cities across the United States in the years leading up to the foreclosure crisis (Faber, 2013; Holloway, 1998; Rugh & Massey, 2010)

In addition to and in concert with mortgage market financialization, neoliberal discourse about the benefits of homeownership has contributed to the concentration of subprime credit in some urban neighborhoods (Crump et al., 2008, Immergluck, 2008; Immergluck, 2009). Hackworth and Wyly (2003) contend that such discourse promoting the benefits of the personal responsibility that comes along with homeownership has served to bifurcate the poor and working classes into “homeowners” and “others,” and that this “deserving/undeserving poor dualism” is problematic because “LMI lending has not led to a massive redirection of asset wealth (as its proponents argue), but rather has led to massive indebtedness, the offloading of previously unsellable housing units, and a more precarious economic existence for much of the working poor” (150). The rise and polarizing effects of roll-out neoliberal entities such as Homeowner’s Associations have contributed to such bifurcation as well (Meltzer, 2013).

Today, we are nearly a decade past the peak of the foreclosure crisis. However, problems of racial and socioeconomic segregation at the neighborhood level persist as a cursory examination of any easily accessible public data source will verify. Furthermore, home prices in minority dominated neighborhoods have rebounded much more slowly than in primarily white neighborhoods (Raymond et al, 2015), and federal programs have been found to be lacking in their response to the crisis (Immergluck, 2013; 2015). Lending patterns in the wake the of the Great Recession are only now beginning to be explored; however, evidence suggests that FHA-backed loans have made a resurgence, perhaps even serving as a substitute for subprime credit for low-income borrowers with poor credit. Some contend that FHA-backed loans for first-time buyers have contributed substantially to the paltry housing market rebound (Courchane et al, 2014). However,

evidence from the HMDA suggests that FHA borrowing peaked in 2009 at 54% and has decreased steadily since then. At the same time, rental markets continue to tighten in cities across the United States, engendering rising rents and making housing less affordable for low- and moderate-income tenants (Bravve et al., 2012). The issue of affordable housing has become so concerning that local politicians in Charlotte have incorporated it into their campaign platforms (Glenn, 2017). Yet despite the fact that lenders have increased the rate at which they extend credit to black and Hispanic borrowers (Board of Governors of the Federal Reserve System, 2015), neighborhood level segregation among black, Hispanic, and Asian buyers has persisted and, in some places, intensified in the years since the foreclosure crisis (Logan & Stults, 2011). Therefore, it is imperative to continue to engage in critical analysis of mortgage lending patterns and their effect on overall patterns of racial, social and spatial segregation—this “grounding” of financialization is necessary, as research proves that the intricacies of financial markets have a significant and tangible impact on the daily lives of individuals in neighborhoods across the United States and elsewhere (Hall, 2012).

The study of racial segregation cannot be empirically separated from the study of the distribution of residents in poverty across an urban landscape due to the historic political economy of racial segregation and housing in the United States. Some additional notes about the changing geography of poverty, both intra- and inter-metropolitan, are in order, as many of the empirical changes in the spatial distribution of poverty that have occurred are reflective of underlying socioeconomic changes and globalization.

Massey and Denton (1989) have mapped and described segregation in cities across the United States using a variety of empirical indices. They synthesized the work of earlier researchers including Cortes et al, 1976, Duncan & Duncan, 1955 and Taeuber & Taeuber, 1976. The most commonly used metric to measure levels of segregation is the index of dissimilarity (d), which constructs a five-pronged measure for segregation (exposure, evenness, clustering, centralization, and concentration). “Hypersegregated” cities are those which display high levels of all five measures of segregation. Recent work on hypersegregation suggests that there has been some decline in black residential segregation in the United States, particularly in Sun Belt cities (Iceland et al, 2012) and that overall trends of poverty deconcentration and suburbanization are apparent in cities across the United States, but particularly in the Sun Belt (Kneebone, 2010). Such findings are certainly important; however, they should not disguise the fact that class- and race-based sociospatial polarization in cities persists. While the geographic distribution of poverty may be changing, it still exists, as Slater (2013) points out. Thus, the elimination of poverty in one part of a city—deconcentration, desegregation, or whatever policy makers want to call it—often results in its relocation to another area. This is the “locational seesaw” of urban structure, and it reflects the spatialized outcomes of capitalism in space. Therefore, programs such as HOPE VI, which result in poverty deconcentration but ignore underlying causes of uneven development and inequality, do not always result in improved outcomes for the poor (Goetz, 2010).

2.2.5 Gentrification

As I have established, neighborhood change and uneven urban development are highly complex matters influenced by a variety of factors. Broadly, however, we can begin to understand these processes by considering macro-level factors such as global economic restructuring, financialization, and neoliberal policies at the same time as micro-level intra-neighborhood interactions and spatial practices and, finally, discourse in the media and elsewhere at multiple scales. Scholars studying gentrification have made promising strides in this direction.

The process of gentrification has been one of the most widely studied phenomena in urban geography since its identification by Ruth Glass in her introductory remarks to a 1964 anthology about urban restructuring in London. She described gentrification as an “invasion” of “working class quarters” by the middle class and cited outcomes such as increases in property values in the neighborhoods in question, as well as shifts in neighborhood “social character” (Glass, 1964, p. xviii). Since Glass’ initial identification of the process, the subject has been documented and debated in cities around the world; however, the bulk of this research has been focused in North America and Western Europe.

A precise and uniformly accepted definition of “gentrification” does not exist, as there is some disagreement among scholars regarding whether gentrification must induce displacement, or out-migration, of current residents to be considered “gentrification.” However, it is generally agreed that gentrification occurs in neighborhoods close to a city’s Central Business District that were formerly occupied by the poor or working class. The process of gentrification results in the upgrading of housing stock and the in-

migration of a wealthier, whiter, and better-educated demographic. While there is a partial consensus on the definition of gentrification, there has been and remains a deep theoretical and ideological divide between scholars regarding the causes of gentrification.

Urban geographers studying gentrification tend to fall into one of two theoretical camps regarding its cause, and these camps reflect the points I discussed earlier regarding the underlying premises of Marxist theory and its critics. Marxist scholars such as the late Neil Smith have pointed to the circulation of capital in the built environment as the key explanatory factor behind gentrification. According to this perspective, gentrification is the exploitation of “rent gaps” that exist in certain locations within the city—neighborhoods in which there is a gap between actual and potential ground rent (N. Smith, 1987). To close this gap, developers engage in the rehabilitation of existing properties or construction of new homes and other amenities that appeal to a higher-status group than the current occupants of the community. The Marxist, supply-side explanation prioritizes the supply of homes in neighborhoods over the decision-making processes of the people who move into gentrified areas, and, as such, blames the capitalist system and its grounded manifestations in the urban environment for gentrification and any negative outcomes it may induce (N. Smith, 1979). Current research following the “rent gap” thesis has incorporated the role of mortgage capital in inducing gentrification. Wyly and Hammel’s (1999) empirical study supports Smith’s theory of gentrification by demonstrating that there is a relationship between increased flows of mortgage capital into neighborhoods and gentrification activity there, even after controlling for factors such as applicant and loan characteristics, thus proving that capital is a key force driving neighborhood change.

A second theoretical camp, critical of the purely Marxist perspective and spearheaded by David Ley, emerged shortly after Smith proposed his initial supply-side explanation of gentrification (1979). Ley's perspective was that the Marxist theory of gentrification was too economically deterministic and that it overlooked the agency of the gentrifiers. He pointed to social and behavioral factors in addition to the circulation of capital to account for gentrification. According to Ley, many of these social and behavioral factors were catalyzed by a new class of workers that formed part of the postindustrial economy—folks with new types of tastes and preferences that were compatible with urban living. The “liberal ideology” of this professional class associated with white collar, service sector employment was leftist in its political orientation—thus, these upper middle-class urbanites enjoyed the cultural amenities of the inner city, working to make cities more “livable” for themselves and their families. However, because much of the political activity of this postindustrial class of gentrifiers resulted in the displacement of the poor and working classes, Ley argued that this group was not at its core interested in social justice (Ley, 1980; Ley & Mercer, 1980). Smith and Ley never came to full agreement on the root causes of gentrification, as Smith retained his commitment to the rent gap theory until his death in 2012 and Ley continued to question Smith's purely economic approach to the topic. Despite their conflicting opinions, Ley and Smith, as well as other scholars, agree(d) on the fact that gentrification is an important topic for study due to its impact on urban structure and its negative outcomes for the urban poor. Thus, I turn now to a discussion of some additional and potentially productive theoretical considerations regarding the causes and outcomes of this form of neighborhood change.

Although the outcomes of gentrification are relatively predictable (Wyly and Hammel, 1998), gentrification is place-specific, because the way in which it unfolds differs across space and time. It is important to consider the effect of place-specific “contingencies and complexities,” as these factors work in tandem with the movement of capital to influence neighborhood change in the form of gentrification (Beauregard, 1990). Place-based resistance in the form of land use zoning, political mobilization, and public policy has been particularly notable for its ability to stall gentrification in cities such as Vancouver (Ley & Dobson, 2008), New York (Lees & Bondi, 1995), Houston (Podagrosi et al, 2011), and Paris (Pattaroni et al, 2013), but for different reasons in different neighborhoods. These discrepancies underline the importance of performing qualitative, neighborhood-level research about the “chaos and complexity” of gentrification, in addition to empirical studies that isolate the effects of capital investment and disinvestment on neighborhood change. Furthermore, they illustrate the inadequacy of simplistic stage-based models of gentrification that suggest that gentrification unfolds in a predictable fashion across neighborhoods (Kerstein, 1990). A counterexample to this model can be found in Charlotte, where gentrification uptown was spurred largely by Bank of America upon its establishment of its corporate headquarters here, in the interest of attracting and retaining employees, rather than in the traditional “pioneer” fashion suggested by stage models (H. Smith & Graves, 2005).

Clearly, gentrification is a form of neighborhood change worth investigating. Regardless of the extent of direct displacement caused by gentrification—which has been the topic of some debate (Atkinson, 2000; Freeman & Braconi, 2004)—nearly universal consensus exists that gentrification has resulted in an overall loss of affordable housing in

cities and a reduction in opportunities for the poor and working classes to secure viable housing. Such “exclusionary displacement” (Slater, 2006) is problematic, particularly in the age of neoliberalism, because it is easy to overlook in the absence of empirical evidence demonstrating a direct linkage between neighborhood upgrading and the displacement of the poor. Perhaps because of this lack of direct evidence, political mobilization opposing gentrification is significantly weaker today than it was when gentrification was first identified decades ago. Furthermore, gentrification in cities is increasingly corporate-led or state-fueled, and often condoned by public-private partnerships intent on improving a city’s “image” (Hackworth, 2002). Therefore, research about gentrification itself has become gentrified (Wacquant, 2008), often focusing on the new spaces of privilege that have emerged, rather than on the adverse effects it has had on the poor.

To move past this impasse in scholarship, a few steps are necessary. First, researchers must maintain a critical approach to gentrification, refusing to accept the “latte-soaked image” of gentrified spaces that has become commonplace in pop urbanist literature (Slater et al, 2004). Secondly, as Watt (2008) astutely pointed out, gentrifiers are not the “only class in town.” Rather, experiences of members of the working class have been overlooked, resulting in the monolithic othering of this group in favor of focusing on the gentrifiers and refusing to ask “awkward questions” about the agency and lived experiences of the working classes who inhabit the city as well. Such questions are critical, however, and comprise a key component of this study as I attempt to elucidate the spatial practices and spaces of representation in Charlotte’s neighborhoods to move beyond a singular conception of space as per Lefebvre. Finally, as Rose (1984) and

Hamnett (1991) have highlighted, economic and social factors do not just produce space, but they produce individual behaviors as well. Gentrifiers themselves, with their “liberal” and “elite” tastes, are produced by the needs of capital, just as are gentrified neighborhoods, and so are landscapes of poverty and the poor. This holistic view of neighborhood change is, I believe, a promising route for moving forward, because it considers both the production of landscapes as well as individual behaviors, and it uses neighborhoods of all types as case studies, rather than exclusively those which are or have gentrified.

This study, then, pushes the boundaries of gentrification research in two ways— theoretically and conceptually. Theoretically, I apply a Marxist framework to the empirical identification of neighborhoods in which prime and subprime forms of capital have been both withdrawn and funneled. However, the investigation of the processes by which neighborhood change has unfolded in these neighborhoods goes beyond the Marxist perspective, as I utilize Lefebvre’s spatial triad to uncover the way in which discourse and spatial practices have also influenced change in the case study neighborhoods. Conceptually, the study rejects the “gentrification of gentrification research” by considering discourses about and experiences of individuals living in all manner of prime and subprime neighborhoods in Charlotte, North Carolina. As such, some of the case study neighborhoods are experiencing gentrification, and others are not—this allows for a comprehensive representation of neighborhood change in Charlotte.

2.2.6 Suburbanization

One critical way in which the geography of neighborhood demographic character in America has changed over the past three decades is via an increased number of the poor living in suburbs as opposed to central cities (Berube & Frey, 2002; Jargowsky, 2003; Kneebone & Berube, 2014a). American suburbs have become increasingly diverse and are, in fact, beginning to converge with central cities in their demographic character (Orfield, 2002; Mikelbank, 2004; Murphy, 2007). This is reflected in an overall trend of poverty deconcentration across entire metropolitan regions (Jargowsky, 1997).

Although many studies have focused on the suburbanization of poverty, it is critical to emphasize that, while the demography of some suburbs has proceeded along a downward trajectory, others are quite affluent. Certain suburbs have undergone disinvestment (Smith et al, 2001) and experienced large numbers of foreclosures (Crump et al, 2008); however, others are prosperous (Orfield, 2002). This dichotomy in the character of suburban landscapes is often conceptualized as decline in older, inner-ring suburbs and wealth in new and increasingly far-flung suburban neighborhoods (Short et al, 2007); however, the most important characteristic of modern suburbs is their diversity both at intra- and intermetropolitan scales (Pfeiffer, 2011; Kneebone & Berube, 2014b). Indeed, evidence gathered in the wake of the foreclosure crisis demonstrates that low-wealth minority groups have congregated exurban areas as well, and it has been suggested that this phenomenon is the result of neoliberal real estate practices (Schafran & Wegmann, 2012).

One productive line of research into the suburbanization of poverty may be to investigate these new peripheral spaces of poverty just as researchers have investigated

impoverished and gentrifying landscapes of the inner city. Mikelbank (2004) documented extensive diversity in the suburbs; as such, ethnographic and qualitative accounts of conditions in poor suburban neighborhoods would be useful in understanding the lived experiences of residents there (Murphy, 2007). Schafran (2013) underscores this point by arguing for the need to engage with rather than demonize suburban and exurban spaces, and to recognize that conditions there are the result of historical political economy and urban restructuring:

...we on the left must research and write about suburbia and exurbia in a way that recognizes those massive and far-flung communities as the primary home for most Americans, including most poor Americans.... We must get to know them in the way we know gentrifying neighborhoods and redeveloped waterfronts and corporatized centers. (683)

The increasingly diverse character and far-flung geographic locations of American suburban landscapes has generated debate regarding the extent to which these exurban locales are a break from Chicago School theory—a wholly new kind of urban form, a “postsuburbia” (Phelps et al, 2010). Studies suggest that the new suburban landscapes located on the periphery of urban areas diverge in important ways from traditional, inner-ring suburbs. Holliday and Dwyer (2009), for example, found that the suburban poor are often Hispanic, as compared with black minority poverty in central cities in inner ring suburbs. This is consistent with recent theories about the suburbanization of immigrant gateways (Massey, 2010; Singer, 2004).

The distinctive character of these new sub- and exurban landscapes—diverse, spatially deconcentrated—has important ramifications for governance, political power, and the allocation of resources. Examples of pressing issues for further research in the suburbs include the extent to which the maintenance of suburban political autonomy

continues to be a viable model in urban governance (Vicino, 2008); the difficulties of political or neighborhood-based organizing in diverse, ideologically conservative, and resource-poor suburbs (Schafran et al, 2013); and the relatively low levels of access the suburban poor have to services such as public transportation and health care (Allard, 2004). The latter issue has only been exacerbated by the financial difficulties associated with the recession of 2007-2009 (Allard and Roth, 2010).

The way in which landscapes of poverty have been produced in suburban locations has been undertheorized and understudied in the literature. Much attention has been given to such processes as they occur in central city locations—often through gentrification; however, our understanding of how the same political and economic forces associated with late capitalism and neoliberalism have worked to produce landscapes of deprivation in peripheral locations is limited. My project considers the entirety of the Charlotte metropolitan area, allowing for the exploration of these processes in both central city neighborhoods, as well as neighborhoods located in inner-ring suburbs and exurban locations.

CHAPTER 3: RESEARCH DESIGN AND METHODS

3.1 Mixed Method Design

Using multiple approaches to find answers to questions in the social sciences has recently been recognized as its own type of approach to research. Johnson et al. (2007) recognized mixed methods as a third major research paradigm, in addition to solely quantitative and solely qualitative approaches. Mixed methods research is focused on finding pragmatic solutions to problems, while also incorporating and synthesizing multiple perspectives. The use of multiple methods was first mentioned in Campbell & Fiske (1959), who referred to the practice as “multiple operationalism” and argued that this approach to research would ensure that results were independently valid and not based on the selected method. Several years later, Webb et al. (1966) coined the term “triangulation.” If several different methods yield similar findings, they suggested, we can be more confident of our findings, as the imperfections of one method are likely to be mitigated by another. Triangulation can occur in several ways, as outlined by Denzin (1978): through the usage of multiple data sources, multiple investigators, multiple theories, or multiple methods. Methodological triangulation may also be “within-method” – using several different quantitative methods or several different qualitative methods – or “between-method” – using both quantitative and qualitative methods to conduct research.

Within geography as in other social sciences, mixed methods research has grown in popularity in recent years as evidenced particularly in the emergence of qualitative GIS methods as described in Kwan & Ding (2008). However, most studies of neighborhood

change thus far have been limited to purely quantitative approaches – often large-scale assessments of data trends as in Wei & Knox (2013) – or purely qualitative, in the form of case studies such as Madden (2013). Unlike other studies, the nature of my research questions required a mixed methods design. I am interested in issues of location and change over time (representations of space), which can be identified using quantitative methods, as well as in the nature and meaning of discourses (spaces of representation) and interactions (spatial practices), which require the inclusion of qualitative methods as well. It could be argued, in fact, that the Lefebvrian approach to the study of space requires a mixed methodology. My study, then, makes a significant methodological contribution to the study of neighborhood change by incorporating both within- and between-method triangulation through the inclusion of a host of methodological approaches outlined in this chapter and in Table 1. The general arc of research is characterized particularly by sequential triangulation, in which the “results of one method are essential for planning the next” (Morse, 1991). My study works deductively, beginning with a quantitative clustering procedure to group neighborhoods by typology, then followed with qualitative methods to explore each distinct typology.

Table 1: Research Methods, Data Sources, and Methods of Analysis

Method	Research Question Addressed/ Focus of Analysis	Data Source	Method(s) of Analysis
Cluster Analysis	<ul style="list-style-type: none"> - Research Question #1 - Spatial distribution of subprime lending patterns - Change in spatial distribution of subprime lending patterns over time 	Home Mortgage Disclosure Act	<ul style="list-style-type: none"> - K-means cluster analysis - sequential data mining Optimal Matching algorithm - Ward hierarchical clustering
Descriptive Statistics	<ul style="list-style-type: none"> - Research Question #1 and Discussion - assess changes in mortgage lending post-2006 - data-driven analysis of prime-subprime continuum -amplify windshield survey findings 	HMDA City of Charlotte Quality of Life Dashboard Census	<ul style="list-style-type: none"> - empirical visual analysis of summary statistics
Windshield Surveys	<ul style="list-style-type: none"> - Neighborhood Profiles and Discussion - Case study neighborhood description - Visual representation of prime-subprime continuum 	Observation	<ul style="list-style-type: none"> - thematic visual analysis
Discourse Analysis	<ul style="list-style-type: none"> - Research Question #2 - identify ways in which neoliberal ideology is operationalized and recontextualized through discourse about Charlotte's neighborhoods 	<ul style="list-style-type: none"> - local planning documents - local and national news articles - transcriptions of interviews with participants 	Thematic coding by hand and supplemented by NVivo
Content Analysis	<ul style="list-style-type: none"> - Research Question #3 - identify behaviors, policies, and transactions, that (re)produce space along continuum 	<ul style="list-style-type: none"> - local planning documents - local and national news articles - transcriptions of interviews with participants 	Thematic coding by hand and supplemented by NVivo

One strength of using mixed-methods for this particular project is that it allows for the consideration of activity both within and between units of analysis (census tracts). Quantitative methods used to answer the first research question address external relationships between neighborhoods – how do these neighborhoods compare to each other? Qualitative methods, on the other hand, allow for us to understand what is going on inside the neighborhoods. For example, a qualitative exploration of conditions in East Forest demonstrated the differences in discourse between the apartment complexes and the older, more established subdivisions.

3.2 Cluster Analysis

Research Question Addressed/Focus of Analysis: The first research question is concerned with the geographic distribution of subprime lending patterns across Charlotte and their change over time. To identify neighborhood typologies based on mortgage lending activity, I turned to K-means cluster analysis. K-means is a well-established method for tracking neighborhood change regarding a variety of quality-of-life related variables including socioeconomic factors such as employment, education, and household income; housing-related factors such as age of housing stock and occupancy rate; and more general demographic indicators such as age (Wei and Knox, 2013; Delmelle, 2015; Delmelle 2016). K-means is especially useful in neighborhood change analysis because it allows for iterative grouping and retroactive correction of inappropriate clustering decisions (Vickers and Rees, 2007). I decided to use the method to assess subprime lending patterns to expand upon existing research that does not account for lending patterns. In making a software choice, I opted for the FASTCLUS procedure in SAS to

perform the calculation because it employs a superior method for the identification of initial cluster seeds relative to other k-means software (Milligan, 1980).

Once I had grouped neighborhoods into various typologies based on their lending patterns, I created a sequence for each neighborhood based on its typology over the study time period and then assessed the similarity of those sequences using the Optimal Matching Algorithm data mining technique and then clustered the sequences using the Ward hierarchical clustering method, following Delmelle (2016). I describe my methods in greater detail below.

Data Source: I obtained data for my cluster analysis from the Home Mortgage Disclosure Act (HMDA), which is available on the National Archives website in .zip format or, after 2007, as a software package downloadable from the Federal Financial Institutions Examination Council (FFIEC) website. Loans reported to the HMDA represent about 80% of national lending activity (Board of Governors of the Federal Reserve System, 2008)—some smaller lenders are exempt from the reporting requirement; however, HMDA is the best available data source for tracking mortgage market activity (Newman, 2015). HMDA data are reported annually by the FFIEC. Lenders are required to report the following information about their loan activity for each year: type, purpose, and characteristics of loans; census tract for the property in question; loan pricing information (after 2004); and demographic characteristics of borrowers (Board of Governors of the Federal Reserve System, 2015).

Method of Analysis: Although HMDA data are reported by Census Tract, units varied over the study time period due to tract boundary reassignments between Census 2000 and Census 2010. Furthermore, the data was not aggregated into spatial units when downloaded. These two complications required the introduction of two additional software tools into my analysis: I first aggregated my data by Census Tract using Alteryx software, and then standardized the tracts to 2010 units. This conversion was accomplished using the Longitudinal Tract Database (LTDB), a free, publicly available software that can be accessed at <http://www.s4.brown.edu/us2010/Researcher/Bridging.htm>. The LTDB accounts for many common sources of error involved in areal interpolation, much of which is related to the fact that census tracts are not always homogenous across their surface; therefore, it is difficult to accurately split and reallocate their boundaries between years. The LTDB considers both area and population weights when making its interpolation calculations and can accommodate any data that is aggregated at the census tract level (Logan et al, 2014).

With organized and cleaned data, I was ready to run the analysis – but first, I needed to identify variables. To account for both the amount and type of lending that occurred during the study time period, I considered both the *percentage* of loans originated that were from a lender on HUD’s subprime lender list (Percent Subprime) for the years 2001-2006, as well as the overall percentage of loans originated (Percent Originated). The first variable, Percent Subprime, represents the amount of subprime lending occurring in a tract while the second variable, Percent Originated, represents the overall level of residential mortgage investment in a tract (see Table 2).

Because most subprime lenders were no longer operational by 2007 (Immergluck, personal communication, 2015), HUD discontinued its subprime lender list in 2006. Therefore, due to data constraints, my cluster analysis was confined to the years 2001-2006. I used additional descriptive statistics to track lending patterns after 2006, described in 3.3.

Table 2: Data for k-means Cluster Analysis

Variable	Represents	Calculated	Source
Percent Subprime	Amount of subprime lending	Total applications originated/total subprime	HMDA
Percent Originated	Total investment	Total applications/total applications originated	HMDA

I started with the K-means analysis in order to identify general neighborhood typologies, based on lending patterns. Following Wei and Knox (2013) and Mikelbank (2011), each variable was standardized as a z-score before running the analysis, to facilitate cross-year comparisons. I included as data points both the percent of subprime loans as well as the percent of loans originated in each census tract for each year during the study time period, all analyzed in one group. The SAS code used to run and view the results of the K-means procedure is included in Appendix I.

The K-means yielded a clustering solution of five groups of census tracts or neighborhoods. I selected the five-group solution because it yielded an R-squared statistic of .87, a reasonable distribution of neighborhoods across the five typologies, and relatively consistent distance between cluster centroids (see Appendix D). Following

Gabardinho et al. (2010), I assigned each group of neighborhoods a number 1-5. Then, for each tract, I identified its grouping across the study time period and entered it as a sequence into a spreadsheet to show change over time. For example, if Census Tract 1 was part of neighborhood group 3 from 2001-2004 and then transitioned to neighborhood group 5 for 2005 and 2006, its cluster sequence would be 333355. At the conclusion of the K-means, then, each tract was assigned a six-digit sequence, representing its grouping over the years 2001-2006.

Once I had established my neighborhood typologies using the K-means and then documented each tract's sequence over the years 2001-2006, I was ready to run Optimal Matching (OM) algorithm in R following by Ward hierarchical clustering. The R code I used for this is available in Appendix I.

A six-cluster solution was identified, and I selected one case study neighborhood from each cluster. I selected the six-cluster solution based on the fact that it provided a relatively consistent frequency distribution across clusters (see Table 3). Despite the large number of neighborhoods assigned to cluster 1 and the relatively small number assigned to cluster 6, this solution provided a much more consistent distribution than any other solution did. Furthermore, once mapped, the six-cluster solution reinforced the K-means results as well as my local knowledge.

Table 3: Sequence Frequency for OM Algorithm and Hierarchical Clustering

Cluster	Frequency
1	68
2	33
3	46
4	47
5	28
6	8

3.3 Descriptive Statistics

Research Questions Addressed/Focus of Analysis: Descriptive statistics served several purposes for my study. First, to track investment activity in case study neighborhoods after 2006, when the HUD subprime lender list was discontinued, I collected rate spread data for each case study neighborhood. The rate spread represents the difference between the Annual Percentage Rate (APR) of the loan in question, and the “rate on Treasury securities of comparable maturity” (Avery et al, 2007, 5). If the rate spread is above a particular threshold that varies by year, it is indicative of a higher-priced, or subprime, loan (Avery et al, 2007). In other words, rate spread data can identify loans with abnormally high interest rates, signifying that they may be subprime in nature. Rate spread data has only been collected by HMDA since the end of the study time period, but it provides a fair substitute for the actual subprime lender list.

I also used empirical data to assess quality of life across the prime-subprime continuum in order to facilitate reflection on the efficacy of this model in my discussion in Chapter 7. Demographic, socioeconomic, and housing data about each of the case study neighborhoods provided additional insight regarding the usefulness of the proposed continuum, along with discourse, geographic location and policy interventions. Finally, I

used empirical descriptors to amplify my windshield survey findings when constructing my neighborhood profiles.

Data Sources:

- Rate spread data was collected from the HMDA.
- I used decennial Census data to compute the racial composition for each neighborhood over the study time period.
- I used data from the City of Charlotte’s Quality of Life Explorer tool, available online at <https://mcmap.org/qol> to amplify my windshield surveys in order to construct neighborhood profiles. The Quality of Life Explorer is a free, publicly available dataset that provides data from a variety of local sources about quality of life-related issues in neighborhoods. Information is available in the following broad categories: Character, Economy, Education, Engagement, Environment, Health, Housing, Safety, and Transportation. The tool is provided through a partnership between the UNC Charlotte Urban Institute, the City of Charlotte, and Mecklenburg County. See the City of Charlotte Neighborhood and Business Services website for more information about the project at <https://charlottenc.gov/NBS>. One important consideration about the Quality of Life Explorer data for my study is that data is not provided at the Census Tract level; rather is it provided at a smaller scale – the Neighborhood Profile Area (NPA). Several NPAs comprise a Census Tract; however, the Explorer tool allows the user to select several NPAs simultaneously for analysis, thereby enabling the user to approximate Census Tracts.

Method of Analysis: I calculated summary statistics for each of the aforementioned purposes and used empirical visual analysis to make inferences as appropriate for each research question.

3.4 Windshield Surveys

Research Question Addressed/Focus of Analysis: Both in order to effectively construct neighborhood profiles and to add to my understanding of the validity of the prime-subprime continuum, I conducted a windshield survey of each case study

neighborhood. According to the Community Toolbox website, a free public resource from the University of Kansas Center for Community Health and Development (<http://ctb.ku.edu/en>), windshield surveys are a useful way to assess a neighborhood's general characteristics. They define windshield surveys as "systematic observations made from a moving vehicle," and provide a list of best practices. For my purposes, the surveys were intended to provide a visual overview of each neighborhood and to illustrate the information I learned during other portions of the qualitative research, such as interviews and content analysis. Each survey took about one hour, and I conducted one survey/visit per neighborhood.

Data Source: The tool I used to organize my windshield surveys is based on an assignment I created for my Urban Social Geography class in the Spring of 2016, which was based on a sample survey from the online resource from University of Kansas mentioned above (see Appendix E). I included elements related to housing, retail, public spaces and parks, street and sidewalk usage, infrastructure, vehicular traffic, public transit, and other services. Before visiting each neighborhood, I printed a map to use as a guide to ensure coverage of the entire area. The survey for each neighborhood was conducted at a consistent time of day (early afternoon) during the summer of 2017.

Method of Analysis: I used thematic visual analysis of windshield survey findings to construct neighborhood profiles of each case study community.

3.5 Interviews and Textual Documents

Research Questions Addressed/Focus of Analysis:

- Interviews are a useful method to fill in gaps left by other methods (Dunn, 2012). In my case, while I had information about the distribution of lending patterns across space, the numbers could not tell me *why* inequities persisted even after the collapse of the subprime lending industry – what behaviors, policies, and transactions have since taken the place of subprime mortgage lending that cause the (re)production of these uneven spaces, prime to subprime? Interviews were also a key component of my triangulation process in attempting to understand spaces along the prime-subprime continuum because they allowed participants to express their experiences, including “complexities and contradictions” (Valentine, 1997) and to provide new categories or meanings that I may not have considered prior to embarking on this research project (Silverman, 1993). My goal with this portion of data collection and analysis was to learn about prime and subprime spaces as they are experienced and perceived by a variety of stakeholders, from residents to developers to planning commissioners (Research Question #2), as well as gain insight into behaviors, policies, and transactions that factor into the reproduction of space (Research Question #3).
- In addition to my interviews, textual documents, including planning reports and newspaper articles provided data to help answer Research Questions #2 and #3. My goal in including these sources was to provide municipal and media-based perspectives on the case study neighborhoods and the larger Charlotte context to inform my understanding of both the way in which neoliberal ideology is

operationalized and recontextualized in these spaces (Research Question #2) and the behaviors, policies, and transactions that reproduce space (Research Question #3). News articles, I felt, would be a particularly useful source, noting Molotch's (1976) suggestion that local papers are often economically interested in the fortunes of their cities, thus contributing to the growth machine.

Data Sources:

- Interviews: Thirty-one participants were recruited for the interview. See Appendix A for a detailed description of the recruitment process. This group represented a diverse sampling of residents, activists, developers, planning staff, planning commissioners, and school or municipal employees as outline in Table 4. Interviews occurred between January 15 - March 16, 2016 and were scheduled at a time and location convenient to both me and the interviewee. Meeting locations included coffee shops, restaurants, and participants' homes and offices. Before beginning the interview process, I carefully reviewed the purpose of the project with each participant and asked them to review and sign the IRB Informed Consent document (Appendix B). I digitally recorded our conversations and later deidentified and transcribed them using Express Scribe software.

Interviews were semi-structured in their format. I used a standard interview schedule with each participant (see Table 5), but welcomed participant input on other relevant topics not directly addressed by the standard set of questions. The interview schedule began by asking stakeholders to describe their relationship with the neighborhood, then moved into questions meant to uncover

information about mechanisms behind recent neighborhood change as well as the way in which the neighborhood is represented to the general public. I also included a question about the Charlotte context in order to investigate stakeholder perceptions about the transferability of this research.

- Textual Documents: Fairclough and Ferreira de Melo (2012) pointed out that, when performing critical analysis, textual and/or performative documents are to be viewed as having a strategy; thus, the selection of documents in and of itself is a part of the discourse analysis. This iterative aspect of discursive analysis is applicable not just to individual documents, but to the entire research process; thus, new objects for analysis are constantly emerging. Because my case study neighborhoods include rather specific geographies (census tracts), I aimed to conduct an exhaustive sampling of readily available and workable pieces of written discourse about each community that fell within the study location and time period. These include the pieces outlined in Appendix C, and are comprised primarily of news articles published in the Charlotte Observer from 2000 to the present (as is consistent with the study period for the quantitative analysis) about each of the case study neighborhoods, as well as planning and policy documents published by City of Charlotte staff about the case study neighborhoods, or about a larger geography of which case study neighborhoods are a part. I also expanded my search to national and alternative media sources as well, including audiovisual and online material. I did not include articles about home sales, resident deaths, petty crimes, or other routine matters.

Collecting textual data for each neighborhood proved to be a task that required a constantly shifting strategy. Some of the case study neighborhoods are well-known to Charlotteans, and have been covered extensively in local news since the outset of the study time period (2000). Others, it seems, were virtually invisible to the larger community during parts of the study period. This, in and of itself, is an important finding. One case study neighborhood, East Forest, for example, is not considered a complete neighborhood in and of itself. Rather, prior to 2014, it was written about in the *Charlotte Observer* only as it pertained to activity occurring on nearby Monroe Road. After the formation of the local advocacy group, Monroe Road Advocates (MoRA), in 2014 and the announcement of the Meridian Place Development at the intersection of Monroe and Idlewild Roads, however, the references to the community in local media increased markedly. Another case study neighborhood, Enderly Park, on the other hand, is a well-established neighborhood and therefore it was easier to locate documents specifically referencing that community over the study time period.

Methods of Analysis: I analyzed both textual and interview data using both content and discourse analysis. The coding guide for the discourse analysis is in Appendix H, and the coding guide for the content analysis is in Appendix D. Before beginning the coding process, I reconfigured the interview transcriptions into seven documents, each pertaining to one of the case study neighborhoods or to the general Charlotte context, both in order to preserve anonymity amongst participants and to account for the fact that a number of

participants spoke to conditions in several of the case study neighborhoods. I imported these documents into NVivo qualitative software and conducted my coding electronically, using the coding structures found Appendices D and H. I coded textual data manually using identical coding structures. For both the content and discourse analyses, I allowed for the emergence of organic themes, which are included in my results (Chapters 5 and 6).

Table 4: Interview Participant Characteristics

Participant Number	Role	Neighborhood(s)
1	Planning Coordinator, Charlotte-Mecklenburg Planning Department	All
2	Resident	Prosperity Church
3	Resident	Sedgefield
4	Planning Commissioner, Charlotte-Mecklenburg Planning Commission	All
5	Resident	Enderly Park
6	Resident	Beverly Woods
7	Senior Planning Coordinator and Principal Planner, Long Range Planning, Charlotte-Mecklenburg Planning Department	All
8	Resident	East Forest
9	Resident	Prosperity Church
10	Student Employee/Outreach	Enderly Park
11	Resident, Non-profit Owner	Enderly Park
12	Resident	Hidden Valley
13	Resident	Sedgefield
14	Developer	Prosperity Church
15	Resident	Sedgefield
16	Resident	Prosperity Church
17	Resident/Activist	East Forest
18	Planning Coordinator, Charlotte-Mecklenburg Planning Department	All
19	Resident	Beverly Woods
20	Resident	East Forest
21	Planning Commissioner, Charlotte-Mecklenburg Planning Commission	All
22	Planning Commissioner, Charlotte-Mecklenburg Planning Commission	All
23	County Employee/Outreach	Enderly Park
24	Resident/Investor	Sedgefield
26	Resident/Activist	Prosperity Church
27	Former School Principal	Hidden Valley
28	Planning Commissioner, Charlotte-Mecklenburg Planning Commission	All
29	Resident	Hidden Valley
30	Former Planning Commissioner, Charlotte-Mecklenburg Planning Commission/Developer	All
31	Resident	Prosperity Village

Table 5: Semi-Structured Interview Schedule

1. Please describe your relationship with (X) neighborhood.
2. I am specifically interested in the changes you have seen occur in this neighborhood over the past decade. Could you describe those changes for me?
 - a. Prompts:
 - i. Number of type of real estate transactions
 - ii. Number of rental properties vs. owner occupied
 - iii. Demographic characteristics of residents
 - iv. Presence of various housing policy or nonprofit interventions such as Habitat For Humanity, Section 8 vouchers.
 - v. New construction or revitalization of existing infrastructure.
3. How do you feel this neighborhood is represented via media, in popular culture, and to the general public? What is the general opinion about this neighborhood and why? Do you agree or disagree?
4. Do you think there is anything in particular about the Charlotte region that has affected change in this neighborhood?

Discourse Analysis: Discourse analysis is an emerging method used by geographers interested in neighborhood change because discursive strategies in policy documents, the media, advertisements, formal and informal speech, and other textual communication are often deployed to legitimize and even catalyze neighborhood change under neoliberalism. Wacquant (2007) coined the term “territorial stigmatization” to describe those “isolated and bounded territories” that are perceived by the general public as “social purgatories,”—in other words, “subprime” neighborhoods in cities which are often perceived as more dangerous than they actually are by both outsiders and insiders. Wacquant contends that territorial stigmatization is a powerful force contributing to poverty and “advanced marginality” in the modern city, and a body of recent, yet relatively limited, research about the role of discourses in shaping and condoning neighborhood change supports his contention, while also suggesting that discourse and neighborhood change go hand-in-hand.

The role of discourse in legitimizing neoliberal capitalist accumulation processes is well-documented and is increasingly recognized as a key force in its ideological reproduction (Fairclough, 2005). Anderson (2010), for example, describes discourse as critical for its role as a “safeguard” against “the reproduction of capitalist social relations” which also “facilitated capitalist accumulation” (p. 1081). He illustrates with a case study from suburban Chicago. Mitchell (2010) frames discourse in financial terms, demonstrating how minorities are often conceptualized as “risky” with regards to mortgage lending decisions, thereby justifying subprime loan arrangements and other “anticipatory actions” that allow lenders to “preempt” that risk. Saegert et al. (2009) suggest, based on focus group data from homeowners who have narrowly escaped foreclosure, it is possible that we as a society are facing a “political moment” in which challenging neoliberal norms through discourse is feasible. Such studies are timely and fit well within Harvey’s notion of the process of urbanization under capitalism and patterns of investment in the tertiary circuit, which includes capitalist investment in the reproduction of labor power. One component of this investment is, necessarily, “cooptation, integration, and repression.” “Investment flows,” noted Harvey, “are very strongly affected by the state of class struggle. The amount of investment in repression and ideological control is directly related to the threat of organized working-class resistance to the depredations of capital” (p. 108). In this sense, discourse analysis illuminates the machinations of capitalist investment in the tertiary circuit by bringing to light the ways in which neoliberal ideology is operationalized through written and performative means. In this study, discourse analysis was focused on not just the representation of neighborhoods along the prime-subprime continuum, but also on how it

is that neoliberalism as a strategy works as an operationalizing and recontextualizing force for the “structural and scalar dissemination of its narrative” (Fairclough, 2005, p. 4) through the medium of urban neighborhood change. Importantly, discourse analysis, though often misconceptualized as a passive research methodology, should rightfully be the first step in an action research agenda oriented toward social justice (Lees, 2004).

The purpose of discourse analysis is to identify underlying rhetorical strategies that work to establish, reify, or change perceptions. In this case, I was concerned with perceptions of neighborhoods. Content analysis, on the other hand, is a more straightforward process that documents the occurrence of particular types of actions, policies, behaviors, and transactions.

Content Analysis: The goal of the third research question is to determine what are the spatial practices that neighborhood residents, private sector actors, governments, and other groups use to contest, encourage, or accept the realities of capitalist accumulation and accompanying trajectories of change (conceived space) in their neighborhoods, whether those realities include gentrification, foreclosure activity, disinvestment, or other processes that are the result of neoliberal housing policies and the financialization of mortgage markets. With the end of the subprime banking crisis, many lenders involved in the production and reproduction of subprime landscapes have gone under. This shift is represented in the 2007 HMDA data, which shows an approximate overall decrease of 22% in loan applications and 25% in loan originations from the previous year. This dramatic decrease is attributable to the following factors:

- A decline in the willingness of lenders to extend credit to borrowers classified as “high risk”;

- The evaporation of “exotic” mortgage products such as ARMs;
- The shrinkage of the secondary mortgage market due to the impending economic collapse;
- A rise in costs of loans;
- An abnormally high number of non-reporting institutions due to the fact that many of them issued loans in the early part of the year but had gone into bankruptcy by the end of the year.

(Board of Governors of the Federal Reserve System, 2008)

Despite the continued reregulation of the mortgage market that has continued to the present with changes such as the implementation of tighter Ability to Pay (ATP) rules combined with the steady improvement of market conditions (Board of Governors of the Federal Reserve System, 2015), the legacy of subprime lending remains in many communities (Immergluck, 2015). The exact mechanisms by which many neighborhoods remain “subprime” is unclear because modern banking, like many other services in the neoliberal era, has become privatized, increasingly intertwined with global market flows, and increasingly specialized (Newman, 2015). And, while private mortgage lenders are, for the most part, required to report to HMDA, the “complexity and opacity of private market mediation” (Newman, 2015, 789) has eluded many housing policy researchers. For example, the role of shadow banking in the 2008 crisis is well established (Luttrell et al, 2012) with a historically high share of loans—as much as 47%—now originated outside the federally insured banking system (Board of Governors of the Federal Reserve System, 2015). Shadow banking is defined as “banking activities that take place without the direct use of FDIC deposit insurance or access to the Federal Reserve discount window” (Newman, 2015, 790). And while HMDA tells us the number of loans that were originated in a particular census tract as well as whether these were Conventional, FHA, VA or another type of loan, as well as information about borrower characteristics and loan amount, the way in which individual lenders report to the various HMDA-reporting

agencies is complex and therefore it is difficult to pin down the extent to which shadow banking is geographically concentrated. However, most independent mortgage companies report to HUD (Avery et al, 2007); therefore, calculating the percentage of loans reported through HUD is an appropriate proxy for shadow banking activity.

However, this calculation alone is an inadequate investigation of the spatial practices occurring to (re)produce (sub)prime landscapes in the case study neighborhoods. To fully explore the behaviors, policies, and transactions occurring in Charlotte neighborhoods, I employed a content analysis of the textual/media documents and interview transcriptions described above to look for evidence of these behaviors, policies, and transactions. Content analysis is a useful method of uncovering themes present in texts (Cope, 2012), and I used it to identify instances of the three objects of research mentioned in Research Question #3: behaviors, transactions, and policies. For each document or interview transcription, I identified relevant behaviors, policies, and transactions that have or have been perceived to affect quality of life in the neighborhood of interest both within the last decade, as well as before then. In order to identify examples of behaviors, policies, and transactions, it was also important to first define each of these. Using Webster's Dictionary, I reviewed the available definitions for each term and selected the most applicable one, modifying it if necessary to suit my purposes. Definitions are as follows:

- Behavior: the way a person or group of people move, function, or react.
- Policy: a high-level overall plan embracing the general goals and acceptable procedures, especially of a governmental body.
- Transaction: a communicative action or activity involving two or more actions or activities that reciprocally affect/influence each other.

3.6 Reflexivity Review

Haraway's (1988) seminal article about the partiality of knowledge in research suggests that researchers should clarify their positionality in regards to the subjects and context of their research in order to avoid invoking the illusion of complete objectivity and/or omniscience. To suggest that any piece of research is a completely accurate representation of truth is faulty, as "truth" to one person in one setting may be completely different to another person in an alternate context. Therefore, I offer a brief reflexivity review in this section to clarify my personal relationship with the research topic and subjects that comprise this project.

This dissertation is based in part on the work I completed for my master's thesis. Both projects were inspired by the work I completed as a graduate Research Assistant for the Charlotte Action Research Project (CHARP) at UNC Charlotte. CHARP is a university-based action research project whose mission is to provide infrastructure to connect the university to local neighborhoods, many of which are low-income. As a Community Liaison for CHARP, a position I held from 2009-2011, I worked directly with local neighborhood associations to promote organizational capacity building. My tasks included organizing neighborhood meetings, applying for grants, and assisting with the implementation of various neighborhood events, such as cookouts. During my time as a Community Liaison, I interacted with a variety of neighborhood stakeholders, including residents, local service providers such as police officers, and city government officials. My work in this capacity revealed to me that neighborhood change and quality of life are complex phenomena. I learned that trajectories of change are often the result of a number of factors including but not limited to housing tenure patterns and public

policy. I also became disillusioned with much of the rhetoric I heard from city government officials suggesting that residents should “take ownership” of conditions in their neighborhood and that, by applying for small grants or holding neighborhood meetings, the massive effects of events such as the foreclosure crisis would be mitigated.

My master’s thesis project scratched the surface of the issue of varying trajectories of change in Charlotte neighborhoods. For this project, I selected three case study neighborhoods based on my professional experiences. I selected the neighborhoods intentionally because they appeared to represent varying trajectories of neighborhood change—one neighborhood was a newly built suburban starter home community with high rates of foreclosure; one neighborhood appeared to be experiencing early gentrification activity; and the final neighborhood has experienced long-term disinvestment and decline. I conducted interviews with residents in each neighborhood and learned an incredible amount about the complexity of neighborhood change, including the role of historical factors, interactions between residents, viability of neighborhood associations, access to services and amenities, and housing policies. I resolved to explore the issue further as I began my doctoral program in the fall of 2011.

In the summer of 2012, I worked on a special project with CHARP to evaluate the program’s effectiveness in the wake of a funding cut the program had undergone from its former funder, the City of Charlotte’s Neighborhood and Business Services Division. As part of our program evaluation, my supervisor, a colleague, and I interviewed a number of our neighborhood resident partners as well as employees from the City with whom we had worked over the past three years. A discourse analysis of the interview data with city employees that I performed the following spring for my Qualitative Methods class

revealed that much of the language the city employees used to describe the city's relationship with low-income neighborhoods reflected neoliberalism—specifically, the theme of paternalism was very strong, as was the sentiment that residents should take personal responsibility for the future of their communities, despite the formidable structural barriers they faced. My findings from this project left me somewhat dejected, as I struggled to understand if and how individuals are personally able to influence quality of life in their communities.

At that point, I chose to expand my intellectual scope from looking simply at demographic indicators of neighborhood change, to consider the role of additional factors—specifically, and as is reflected here—the financialization of the housing market, and the role of discourse. My findings encouraged me, particularly those regarding the role of discourse. I found several examples of citizens and community organizations using discourse to contest the forces of financialization and neoliberalism that were changing their communities, or excluding them from the best communities in their cities, and I realized that the citizens of Charlotte have the potential to learn from residents in other larger cities, such as New York City, who have been grappling with these issues for some time. I resolved to conduct dissertation research that was not only theoretically and methodologically rigorous and comprehensive, as I've outlined above, but that held real utility for the friends I'd made in Charlotte's challenged, "subprime" neighborhoods. Therefore, the intended outcomes of this project are twofold: first, to document the structural forces that result in neighborhood change, and secondly, to identify viable strategies residents and allies might use to contest these forces.

3.7 Rigor Review and IRB Protocol

Qualitative methods in human geography have been critiqued heavily for their perceived lack of methodological and analytical rigor (Antaki et al., 2002). Many of the shortcomings of discourse and content analyses are similar to those highlighted by Baxter and Eyles (1997) in their discussion of rigor in conducting interviews and analyzing interview data. A major stumbling block for researchers employing discourse analysis methods in particular is a persistent lack of theoretical clarity, which translates into fuzzy, insufficient methodological practices (Jacobs, 2006; Lees, 2004). To clarify, the practice of discourse analysis is influenced broadly by two major theoretical camps—Critical and Foucaultian (Hastings, 1999). These general approaches differ in that the critical approach is primarily concerned with uncovering the ways in which hegemonic ideals such as neoliberalism are *already present* in textual communication, while the Foucaultian approach assumes that power relationships and related ideologies are actually *materialized* through ongoing and iterative processes of dialogue between parties. In the case of neighborhood change, then, the critical approach views discourse as a structural embodiment of neoliberalism that influences trajectories of change, while the Foucaultian approach views language as an agent in and of itself—in this sense, it is a constructivist approach.

As I have made clear, my theoretical underpinnings for this project are critical, and my goal in conducting a discourse analysis is to identify the way in which neoliberal ideology is operationalized and recontextualized through discourse about Charlotte's neighborhoods, both prime and subprime. Therefore, my analysis will follow an *explicitly critical methodology*, following in the steps of Fairclough (2000, 2005) who,

conveniently, has in recent years turned to the dynamics of cultural transition under neoliberalism. His focus on transitions is particularly useful for my study, as I am focused here on neighborhood transitions.

Despite multiple calls for increased rigor and attempts to explicate the processual components of discourse analysis (Steady et al., 2016), would-be discourse analysts in our discipline are still at a disadvantage, as a single reliable rubric or coding matrix for reference is not locatable anywhere in the literature. Thus, I constructed one using elements of both Fairclough's and Lees' discussions of methodology (see Appendix H). Primarily, I asked myself to document both the *interpretive context* and *rhetorical organization* of each item (Fairclough, 1992; Lees, 2004), as well as the *objects of research* that are relevant to the analysis (Fairclough and de Melo, 2012). *Interpretive context* refers to the fact that pieces of textual or other types of communication are always situated within both discursive and social contexts or "practices" (Fairclough, 1992). *Discursive practice* includes the context of policy statements and other relevant debates and literatures, while *social practice* is, according to Lees (2004) situated within "more general ideological contexts" (p. 104). I interpret this to mean that the interpretive context of *discursive* practice is concerned primarily with the *professional and political lexicon*, while the interpretive context of *social* practice is a bit more *colloquial and mainstream*. *Rhetorical organization*, on the other hand, is concerned with the nitty gritty of the particular piece of text or performance that is subject to analysis. Elements of textual analysis include *grammar, vocabulary, and sentence structure* (Lees, 2004) and, while not something that Fairclough has spent much of his research focused upon, *performative aspects* of communication must be analyzed as well. These include factors

such as vocalization, visualization, and musicality. *Objects of research* are somewhat similar to the apriori themes found in more traditional qualitative content analyses, in that they are the elements of discourse the researcher is looking to uncover with their analysis. In the case of neoliberalism, as I am dealing with here, the objects of research according to the literature are those elements of economic and cultural life that have arisen as part of contemporary neoliberalism according to relevant literature. They are listed in the third column of Table 6, which builds upon the work of several researchers but most notably Jessop (2002). These three elements--*interpretive context, rhetorical organization, and objects of research*--together comprise the Discourse Analysis Guide (Appendix H). Note that the Discourse Analysis Guide also includes the year of publication because, like Fairclough (2005), I am interested in processes of transition over time—in this case, neoliberalism’s transitional processes through a local neighborhood context.

Table 6: Objects of Research: Liberalism, Neoliberalism, and Neighborhood Change

Liberal Ideological Principal	Neoliberal Manifestation(s)	As Evidenced In Neighborhood Change: <i>Objects of Research</i>
Sovereignty of the market economy	--Deregulation of trade --Privatization of public goods and services	--Labor market restructuring for residents --Roll-back of municipal services --Charter schools --Other examples of privatization
Limited state power	--Reduction in welfare services --Growth coalitions and partnerships	--Public-private collaborations for “revitalization” or “community organizing” --Creative forms of “roll-out” neoliberalism
Individual autonomy	--Emphasis on personal responsibility and accountability --Prioritization of citizenship, engagement, work ethic, and morality	--Citizens’ engagement groups --Self-policing and spatial governmentality

(Sources: Fairclough & Ferreira de Melo, 2012; Jessop, 2002; Jones and Popke, 2010; Merry, 2001; Miraftab, 2004; Peck and Tickell, 2002)

Another way to increase methodological rigor in qualitative studies is to offer a full and clear description of the entire research process, including sampling techniques, development of interview questions, and an account of any modifications to the original research design (Baxter and Eyles, 1997). Lincoln and Guba (1985)’s four criteria for

ensuring rigor in qualitative research provide a useful guide, and I describe here the steps I took to ensure rigor with regard to these criteria:

- *Credibility*: Credibility in qualitative research means accurately capturing a range of perspectives about the subject at hand. In order to increase credibility for the interview portion of my research, I used a purposive sampling technique in each neighborhood, recruiting individuals from a representative range of industries, including real estate and government, as well as neighborhood residents with extensive local knowledge. I documented the interview participant recruitment process in Appendix A. Data selection for the textual analysis followed a more exhaustive process, as I described above.
- *Transferability*: Transferability in qualitative research means that findings are applicable in a variety of geographic, temporal, and other contexts. This element of rigor is the most difficult for me to adhere to because I used Charlotte, North Carolina as a paradigmatic case study for its status as a globalizing New South city and its accompanying neoliberal, growth-machine oriented culture (see Chapter 4). Paradigmatic case studies are, despite their potential lack of transferability, useful in theory-building. Furthermore, a recommendation for further research is to conduct similar studies in other cities to identify differences and similarities at the metropolitan scale—the study would be relatively easy to replicate in another city and making contrasts in the findings between the two would be useful. I also included a question in my interview schedule dealing with the Charlotte context (4), in order to assess the extent to which Charlotte is a paradigmatic case study.

- *Dependability*: To increase dependability, Lincoln and Guba recommend that the research engage in full, clear documentation of the research process and context. To fulfill this requirement, I offer a detailed description of the steps I took to recruit study participants and to collect textual documents.
- *Confirmability*: Confirmability in qualitative research means that study findings accurately reflect data collected from participants, rather than the researcher's own personal opinions. A best practice to ensure confirmability is to use the strategy of "member checking," or verifying research findings with study participants (Baxter & Eyles, 1999). I did not include any formal mechanism for member checking in my study; however, I did take the following steps to ensure confirmability:
 - Reiterating and summarizing the interview at its completion with each participant;
 - Leaving contact information for participants to follow up with me should they wish to contribute additional information to the study; and
 - An abbreviated copy of the final dissertation will be provided electronically to each participant at the project's completion, and feedback will be invited.

The Belmont Report, published by the United States Department of Health, Education, and Welfare in 1979 regarding the treatment of human subjects in academic research, states that any such research project must meet the criteria of Respect for Persons, Beneficence, and Justice. To ensure that all research conducted at UNC Charlotte meets these principles, the Institutional Review Board (IRB) reviews all research involving human subjects that is performed in conjunction with university activities. Therefore, a Protocol Approval Application for my project was approved by the IRB at UNC Charlotte on September 10, 2014, renewed on September 9, 2015, and

amended with approval on November 25, 2015 to account for the fact that I expanded the pool of interview participants in response to the fact that, as I revisited my initial research questions and considered how I wished to strategically utilize my interviews, I concluded that, rather than limit the pool of potential participants to residents of neighborhoods only, I would also include planning commissioners, developers, and other stakeholders in this group. The IRB Protocol was subsequently renewed on August 31, 2016 and on June 22, 2017. See Appendix B for all IRB-related documents.

CHAPTER 4: CASE STUDY SELECTION

4.1 Charlotte Context

As noted previously, I chose to use the city of Charlotte, North Carolina as a case study for its potential to serve as a paradigmatic example of how urban space is produced and reproduced within a globalizing, growth machine-oriented metropolitan environment. Flyvbjerg (2006) notes that paradigmatic case studies are useful as they contribute to theory-building, or even establishing new schools of thought within social science research. They provide “metaphorical” and “prototypical” value (232). In this section, I will elaborate further on how it is that I see the city of Charlotte as paradigmatic, thereby justifying its selection as my study site.

Graves and Smith (2010) note in their edited volume documenting dramatic changes in economic, geographic, and cultural conditions over the past few decades in Charlotte that, although Charlotte has not reached full “global city” status, it is on its way. Global cities, they suggest, are identifiable for their connection to international markets, diversifying demographics, and socioeconomic polarization. According to the text’s contributors, Charlotte’s growth, its influx of migrants, and its image-consciousness are all tied to its globalization.

Charlotte’s growth is apparent in both its sprawl (Walters, Chapter 11) and in its central business district, referred to as “Uptown” by locals. Charlotte’s Uptown has transformed over the past thirty years from an abandoned landscape with “no there there” (Goldfield, Chapter 2, pg. 10) to a bustling hub of nightlife, arts, and cultural amenities. Much of this growth has been driven by the banking industry, particularly the decision by Bank of America to locate its corporate headquarters in uptown Charlotte in the early

90s. This decision cemented Charlotte's tie to global markets (Graves and Kozar, Chapter 5) and also drove the corporate-led gentrification of Uptown neighborhoods such as Historic Fourth Ward (Smith and Livingstone, Chapter 8). As early as the 1970s, Charlotte was advertised to potential migrants and businesses as "A Good Place To Make Money" (Lassiter, Chapter 3), and it was largely this economic incentive with a focus on entrepreneurialism that has fueled its dramatic growth over the past several decades (Goldfield, Chapter 2).

Charlotte's growth and subsequent diversification is tied up with the emergence of "The New South," a term used to describe rapid economic development in the Sunbelt that has engendered diversity and growth and challenged traditional notions of the South as a "backwater" region. In Chapter 4, Mitchelson and Alderman present the case of NASCAR as exemplifying the New South. The "NASCAR Valley," which stretches from Charlotte north to suburban Mooresville, they argue, serves as a knowledge and memory community for stock car racing fans and for the industry itself. In this way, it is symbolic of both southern heritage and economic development.

The spatial patterns of residential location in the New South are different in many cases than in the industrial northeast. The varied location and history of African American neighborhoods that are directly reflective of historical patterns of segregation (Ingalls and Heard, Chapter 9); the ongoing battle over school segregation (S. Smith, Chapter 10); and the revitalization of inner ring suburbs due to the influx of Hispanic migrants (Gamez, Chapter 13) are all examples of unique social geographies present in Charlotte due to its status as a globalizing city in the New South.

All of this is overlaid by Charlotte's enduring commitment to its image. In Chapter 3, Lassiter describes this phenomenon as a "regional inferiority complex" (pg. 24) with deep historical roots. This need to prove itself as a viable center for economic development is the driving force behind the "active market" civic culture described by Bacot (2008) and growth-machine ethos and boosterism that dominates development activities across the metropolitan area.

Because Charlotte is still in the process of reaching full global city status, its selection as a case study for my project is appropriate and potentially paradigmatic. The situation in Charlotte in the years leading up to and following the subprime crisis provides us with a unique and time-sensitive opportunity to observe the *process* of the production and reproduction of space in a globally ascendant city with remarkable aspirations.

4.2 Neighborhood Selection

Research Question #1: *What is the geographic distribution of mortgage lending activity in Charlotte and how has this distribution changed over time?*

Working in a sequential fashion, the answer to this first research question drove the remainder of my analysis. First, assessing the overall spatial distribution of lending patterns across the Charlotte metropolitan area and comparing this pattern with other quality of life indicators as they pertain to the prime-subprime continuum was necessary in order facilitate my discussion regarding the validity of this proposed continuum. Secondly, grouping trajectories of neighborhood change into clusters is necessary in

order to select case study neighborhoods. Thus, my study began by addressing this first research question, the results of which I outline here.

To perform the K-means clustering procedure, I used the FASTCLUS procedure in SAS, as I described in Chapter 3. After attempting several different cluster solutions, I settled on a five-cluster solution of neighborhood typologies (see Table 7 and Appendix F). Clusters 1 (Subprime) and 2 (Severely Subprime) consist of census tracts where poverty was actively constructed during the study time period through the invocation of subprime mortgage indebtedness, though more aggressively in Cluster 2. As the low cluster mean for *percent originated* demonstrates, little investment occurred here, and the investment that did occur was disproportionately subprime. Tracts in Cluster 3 (Low Investment) show low investment and only moderate levels of subprime lending. Therefore, these are neighborhoods in which the status quo was preserved through the reproduction of landscapes. Clusters 4 (Prime) and 5 (Prime Plus) consist of tracts where subprime space was excluded, whether through its active deconstruction, or sustained high levels of investment. More aggressive investment activity occurred in Cluster 5. Clusters are plotted in Figure 3 and mapped by year in Figure 4.

Table 7: k-Means Results

Cluster	Number of Tracts (Frequency)	Cluster Mean (% SP)	Cluster Mean (% Originated)	Description
1	226	1.06	-1.25	High Subprime, Low Investment (Subprime)
2	81	2.61	-1.50	Very High Subprime, Low Investment (Severely Subprime)
3	279	.19	-.59	Some Subprime, Low Investment (Low Investment)
4	389	-.36	.27	Low Subprime, Some Investment (Prime)
5	404	-.90	1.14	Low Subprime, High Investment (Prime Plus)

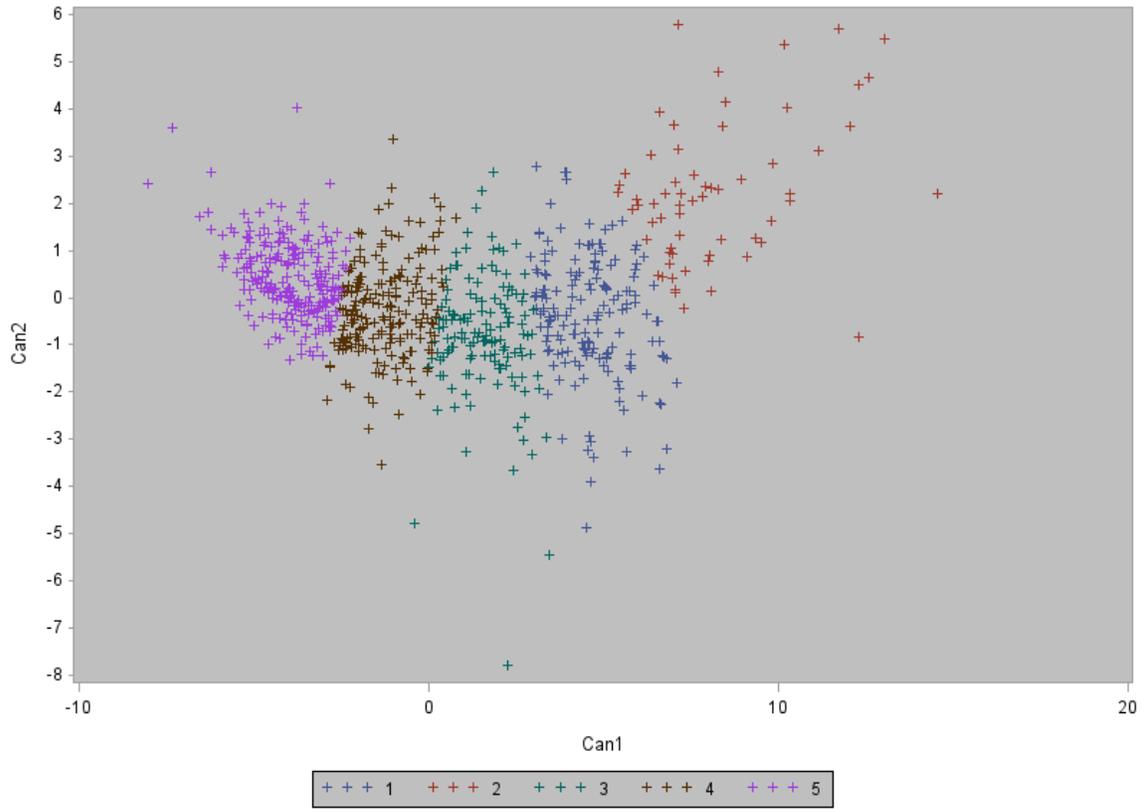


Figure 3: Results of k-Means Analysis

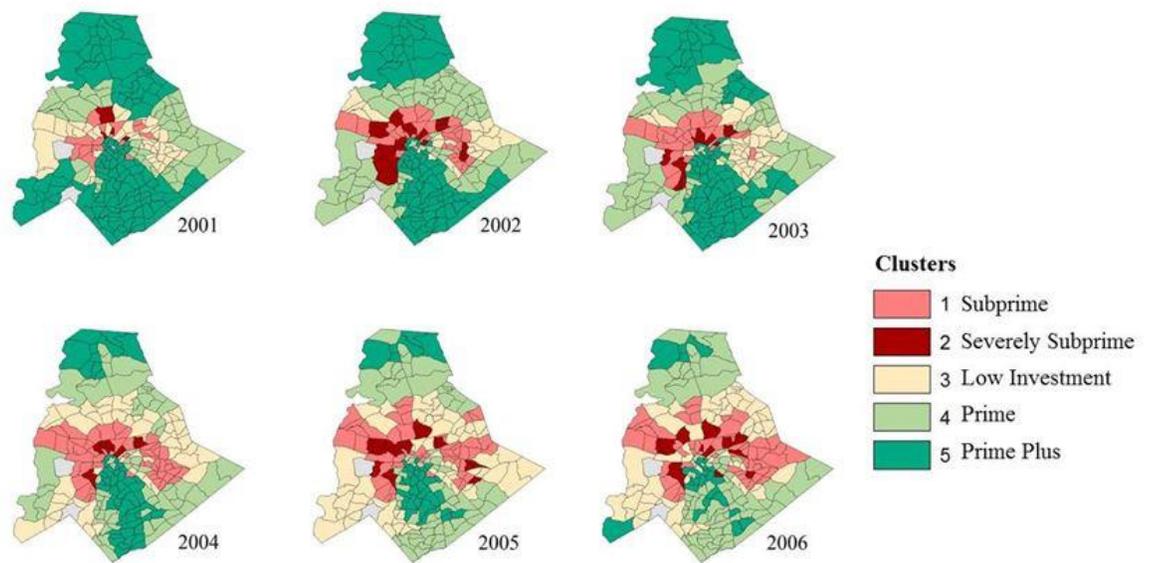


Figure 4: k-Means Clusters Mapped by Year

Next, to assess trajectories of change over the study time period, I used an Optimal Matching algorithm following by hierarchical clustering as outlined in Chapter 3 to group the sequences of clusters listed in Appendix G. The result, as described in Chapter 3, was a six-cluster solution to describe trajectories of neighborhood change by census tract for the years 2001-2006 (Table 8). The first cluster, consisting of 68 census tracts, includes neighborhoods in which a fair amount of prime lending activity was occurring at the beginning of the study period. However, this investment receded as the recession neared in 2006 (Prime – Low Investment). The second cluster, consisting of 33 census tracts, includes neighborhoods in which sustained, prime investment occurred over the study period (Prime Plus). The third cluster, consisting of 46 census tracts, includes neighborhoods in which sustained, prime investment occurred over the study period; however, the level of investment was not as high as in cluster 2 (Prime). The fourth cluster, consisting of 47 census tracts, includes neighborhoods in which low investment was occurring at the beginning of the study period in 2001; however, by the end of the study period in 2006, subprime investment was occurring (Low Investment – Subprime). The fifth cluster, consisting of 28 census tracts, includes neighborhoods in which prime lending at the beginning of the study period was replaced by subprime lending at the end (Prime – Subprime). Finally, the sixth cluster, consisting of 8 census tracts, includes neighborhoods in which sustained subprime lending occurred over the entire study period (Subprime). These clusters are presented visually in Figure 5 and mapped in Figure 6.

Table 8: OM Algorithm and Ward Hierarchical Clustering Results

Cluster	Frequency	Description
1	68	Prime - Low Investment
2	33	Prime Plus
3	46	Prime
4	47	Low Investment – Subprime
5	28	Prime – Subprime
6	8	Subprime

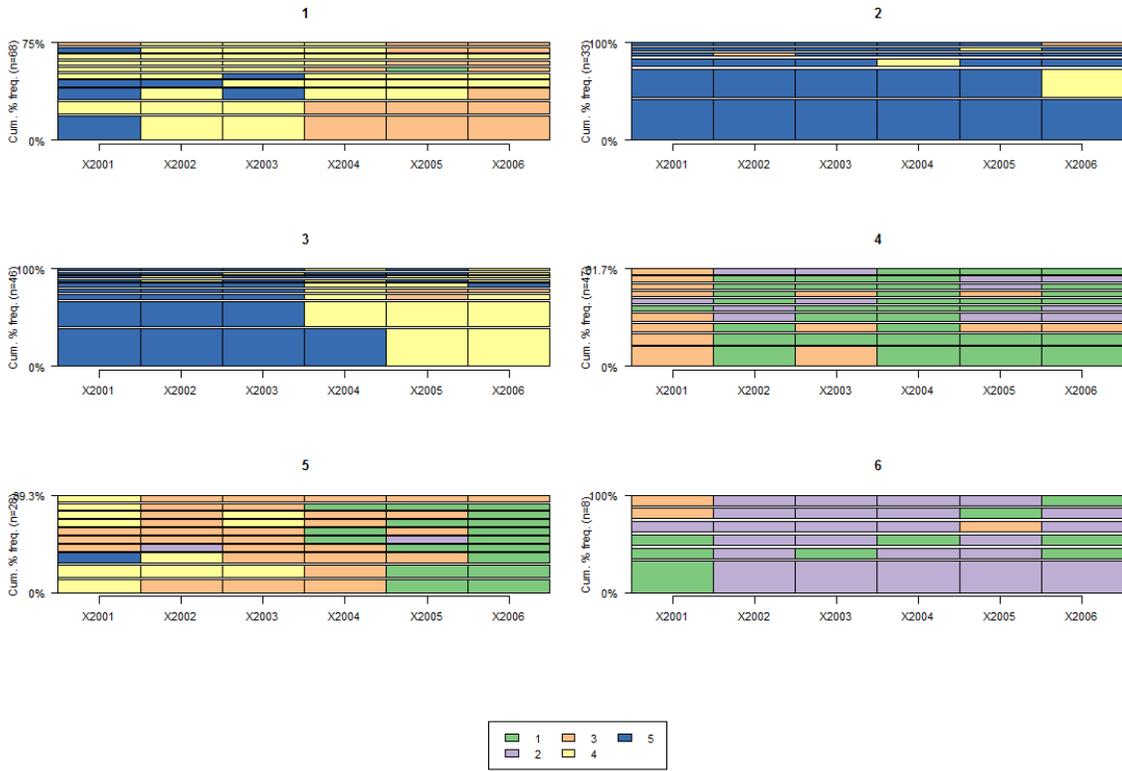


Figure 5: Six Cluster Solution for Ward Clustering of Neighborhood Change, 2001-2006

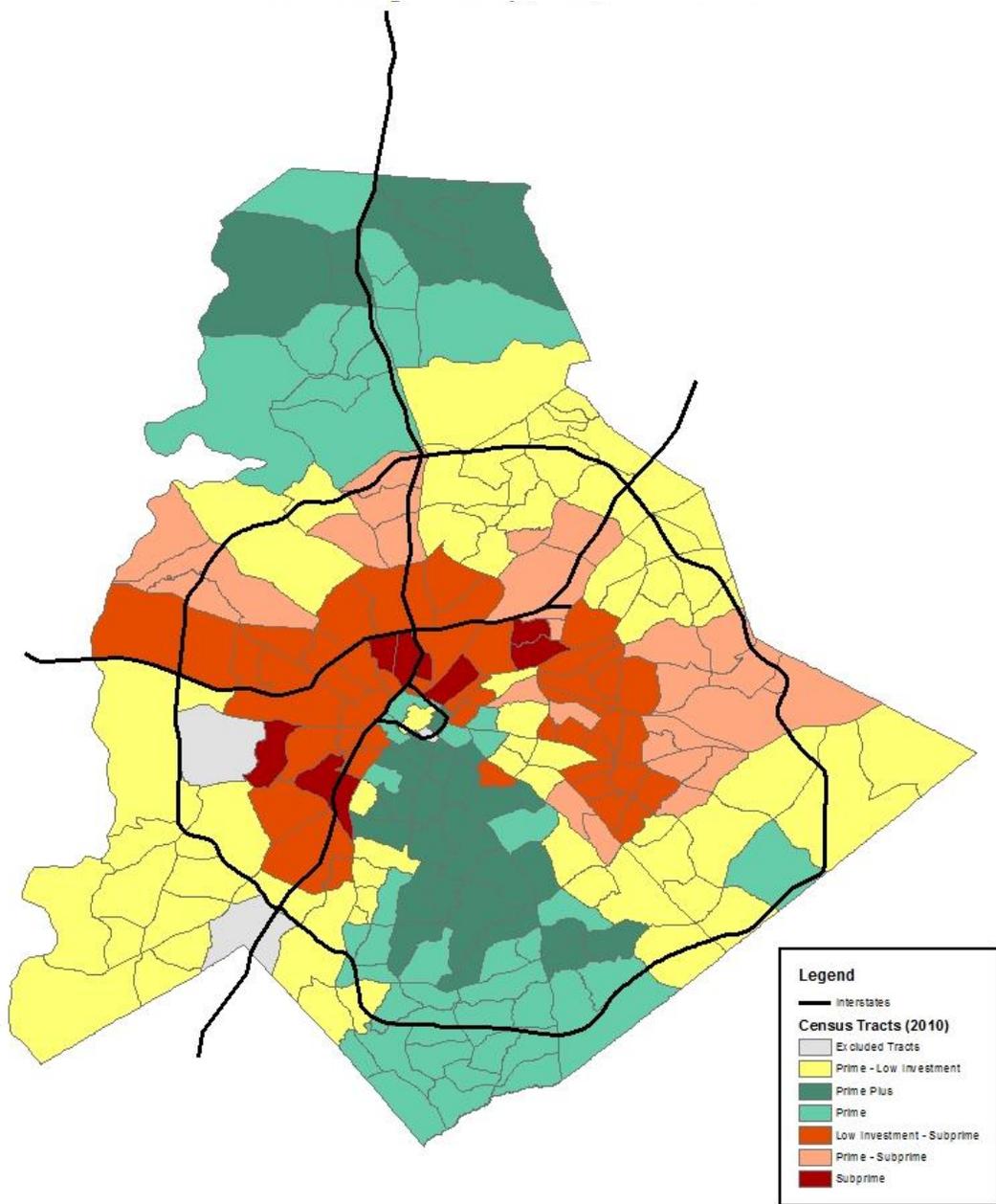


Figure 6: Six Cluster Solution for Ward Clustering of Neighborhood Change, Mapped, 2001-2006

As noted above, I selected one neighborhood from each of the six clusters for further analysis. Descriptions of each cluster and corresponding case study neighborhood follow. My selection of case study neighborhoods was based on several factors. First, I wanted to choose census tracts that were roughly consistent across the years 2000-2010 for the sake of consistency. Secondly, I looked for census tracts that were close proxies for actual neighborhoods, based on my knowledge of local geography. Case study neighborhoods are mapped in Figure 6 and described below.

- **Cluster 1 (Prime - Low Investment):** These neighborhoods ring the county on the near northeast, far east, far west, and near northeast sides. There is also a pocket close to center city that includes parts of NoDa, Plaza Shamrock, and Country Club Heights. It could be that these areas have suffered disinvestment in the wake of the financial crisis and it would be interesting to track their resilience, or lack thereof. On the other hand, they are an anomaly compared with the vast amount of Cluster 1 land on the outskirts of town, so I decided to choose a neighborhood on the metropolitan fringe: **Prosperity Church** (Census Tract 55.05 in 2000 and split into 55.13 and 55.14 in 2010)
- **Cluster 2 (Prime Plus):** There is a dense core of these neighborhoods in the so-called “Wedge of Wealth” in South Charlotte between Park and Providence Roads, as well as in several northern suburbs (Davidson-Cornelius area). My case study neighborhood is nestled deep in the heart of Charlotte’s seemingly impenetrable wealthy core: **Sharon Woods** (Census Tract 30.06)
- **Cluster 3 (Prime)** These neighborhoods are concentrated in the southern and northern parts of the county and are almost entirely suburban, with the exception

of a few gentrified tracts closer to town: Plaza Midwood/Elizabeth, 3rd and 4th Wards, SouthEnd, and Sedgefield, as well as a tract in the SouthPark area that buttresses Independence Boulevard, a major transitional landmark. Selecting a Prime neighborhood that is in close proximity to non-prime or transitional tracts is likely to provide good insight into gentrification processes and, since I already selected one outlying suburban neighborhood (Prosperity Church), I selected an urban neighborhood: **Sedgefield** (Census Tract 33)

- **Cluster 4 (Low Investment - Subprime):** These tracts ring the city, but are broken up by the “Wedge of Wealth.” They are closer to the central city than tracts that underwent a dramatic shift from Prime to Subprime during the time period 2001-2006, indicating that subprime lending filled the low investment gap in inner ring suburbs (replacement), while actually displacing prime lending (invasion) farther out. There is a large swath of Cluster 4 tracts to the west of Charlotte, and so I chose a neighborhood from that region: **Enderly Park** (Census Tract 42)
- **Cluster 5 (Prime - Subprime):** As noted in the previous point, these tracts are, like Cluster 4 tracts, mostly suburban; however, they are a bit more peripheral than neighborhoods in Cluster 4. These tracts burst out in sector formations to the northwest, north, northeast, and east of the city. Of the six clusters, this was the most difficult group from which to select a case study neighborhood because most of the census tracts in this group are not coherent neighborhoods. In the end, my best option was the **East Forest** neighborhood close to Matthews (Census Tract 19.03 in 2000 and split into 19.14 and 19.15 in 2010).

- Cluster 6 (Subprime):** These exceptionally marginalized areas are located in the inner ring suburbs. There are only eight tracts that fall into this category, and they are scattered to the north and southwest of the city: Hidden Valley, Lincoln Heights-Washington Heights-McCrorey Heights, Genesis Heights, Graham Heights, Airport Area/Boulevard Homes, and Clanton Park. Because of its high profile in the media and potential for fruitful investigation of territorial stigmatization, I selected **Hidden Valley** (Census Tract 53.03 in 2000 and split into 53.05 and 53.06 in 2010).

Table 9: Case Study Neighborhoods and Trajectories, 2001-2006

Cluster	Neighborhood	Census Tract(s) (2010)
1 (Prime - Low Investment)	Prosperity Church	55.13, 55.14
2 (Prime)	Sedgefield	33
3 (Prime Plus)	Sharon Woods	30.06
4 (Low Investment - Subprime)	Enderly Park	42
5 (Prime - Subprime)	East Forest	19.14, 19.15
6 (Subprime)	Hidden Valley	53.05, 53.06

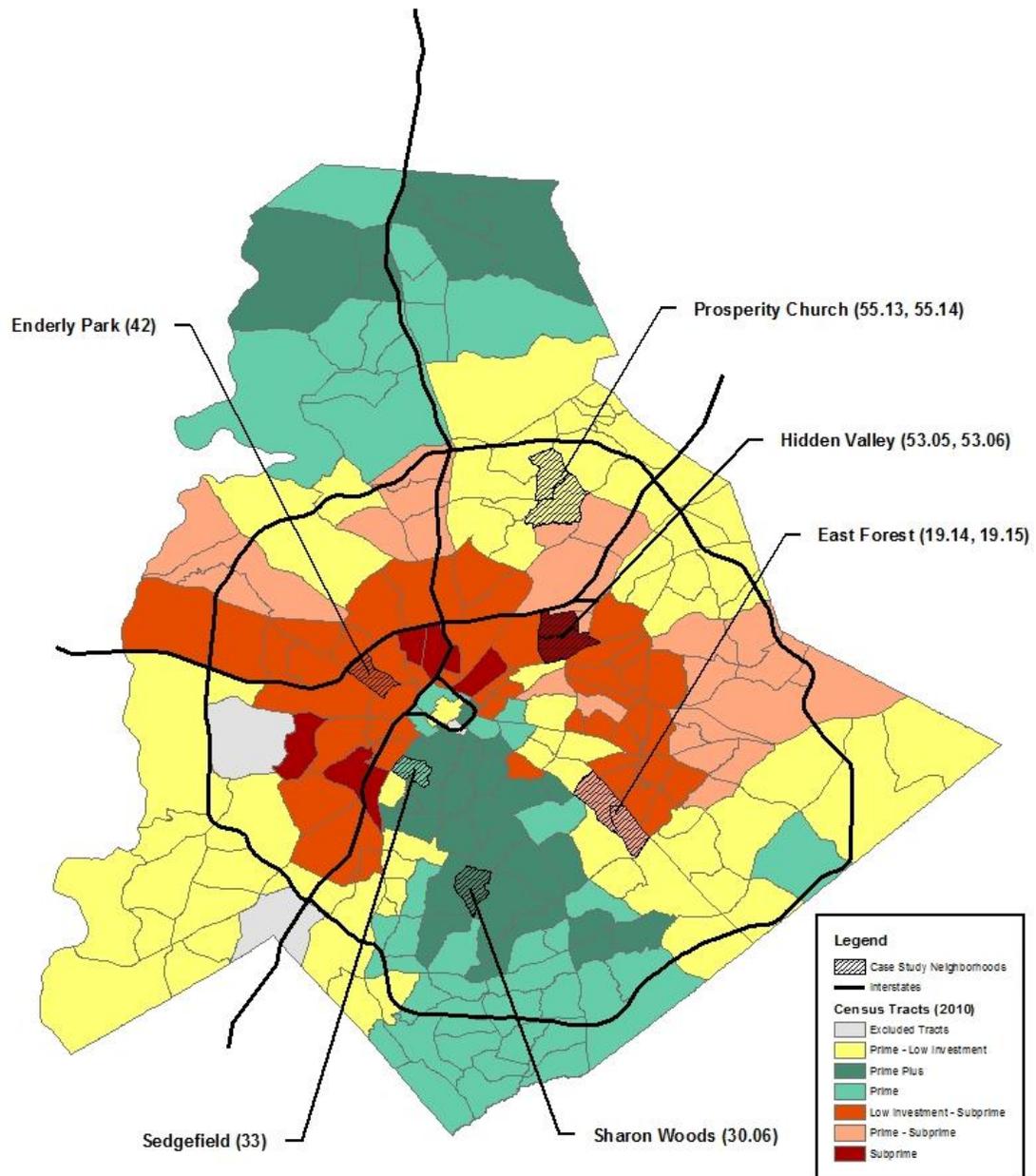


Figure 7: Case Study Neighborhoods (With Mortgage Lending Trajectory Data)

As I described in Chapter 3, the HUD subprime lender list was discontinued in 2006 due to the collapse of many subprime lending institutions. Thus, I used descriptive statistics in the form of rate spread data combined with overall rate of loan origination to track lending patterns post-2007. These findings are displayed below in. The *percentage of loans originated* (overall rate of investment) in the case study neighborhoods are displayed in Table 10 and Figure 8, while the percent of loans made that were subprime are displayed in Table 11 and Figure 9.

Table 10: Percent of Loan Applications Originated in Case Study Neighborhoods, 2007-2014

Neighborhood (Census Tract 2010)	Trajectory 2001-2006	2007	2008	2009	2010	2011	2012	2013	2014
Prosperity Church (55.13, 55.14)	Prime - Low Investment	45.4	46.8	46.1	48.8	46.9	52.6	51.5	51.4
Sharon Woods (30.06)	Prime Plus	56.1	62.2	62.1	56.1	49.8	58.1	61.2	61.1
<u>Sedgefield</u> (33)	Prime	58.7	53.2	47.8	52.6	51.4	50.8	57.7	57.4
<u>Enderly Park</u> (42)	Low Investment - Subprime	35.6	31.9	36.3	18.4	19.1	35.6	36.6	35.9
East Forest (19.14, 19.15)	Prime - Subprime	42.3	39.4	43.6	39.4	38.7	46	46.4	41.6
Hidden Valley (53.05, 53.06)	Subprime	28.5	26.8	24.7	27.7	17.8	21.4	30.6	29.8

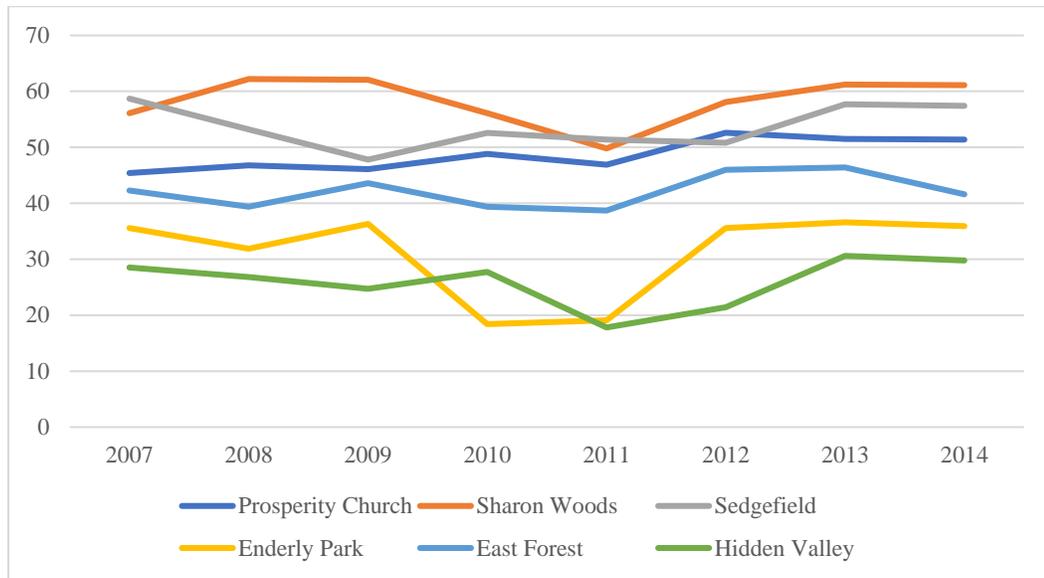


Figure 8: Percent of Loan Applications Originated in Case Study Neighborhoods

Table 11: Percent Subprime Loans in Case Study Neighborhoods, 2007-2014

Neighborhood (Census Tract 2010)	Trajectory 2001-2006	2007*	2008	2009	2010	2011	2012	2013	2014
Prosperity Church (55.13, 55.14)	Prime - Low Investment	6.9	2.1	1.1	.7	1.7	1.8	2.1	5.1
Sharon Woods (30.06)	Prime Plus	4.8	3.4	.2	1.1	1	.7	.8	1.4
<u>Sedgefield</u> (33)	Prime	4.2	3.1	.4	.6	2.3	.8	2.6	1.9
<u>Enderly Park</u> (42)	Low Investment - Subprime	16.9	8.1	.2	0	4.3	2.2	5.6	4.7
East Forest (19.14, 19.15)	Prime - Subprime	8.8	4.8	1.4	1.4	1.6	2.2	2.8	6.2
Hidden Valley (53.05, 53.06)	Subprime	11.9	10.7	2.6	.7	4.4	2.5	4	3.5

* Percent subprime calculated using rate spread data from HMDA.

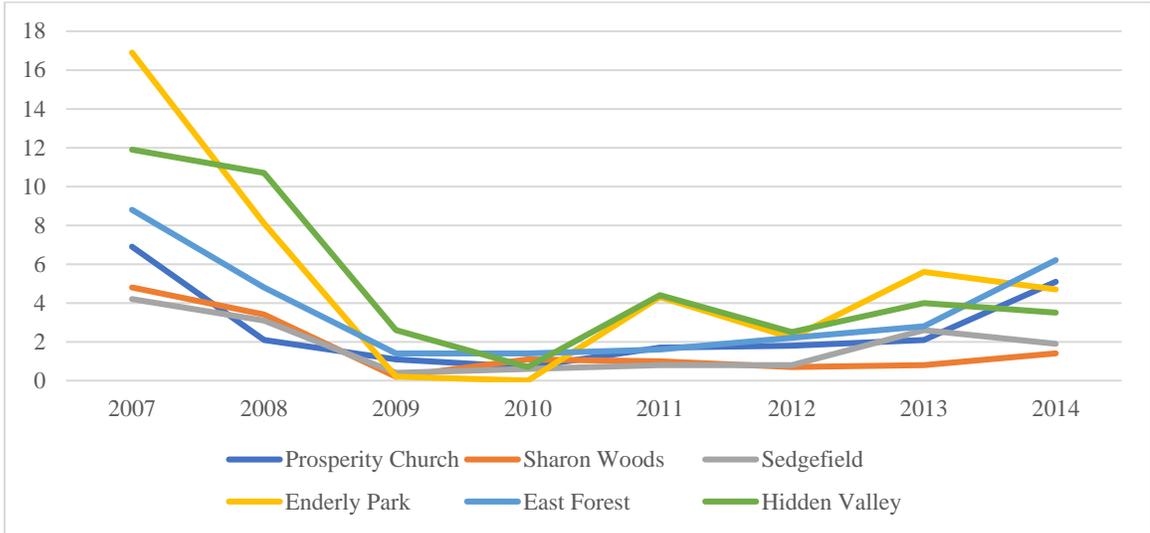


Figure 9: Percent Subprime Loans in Case Study Neighborhoods, 2007-2014

Findings from the post-2007 data are described, analyzed and discussed here by neighborhood:

- **Overall trends:** The percentage of loans originated, used here as a proxy for overall investment activity, has shown surprisingly little fluctuation across all of the case study neighborhoods since 2007. In many of the neighborhoods, a dip in the percentage originated between 2009-2012 is likely reflective of tightened underwriting standards that were implemented for many lenders as a response to the foreclosure crisis. Subprime lending showed a dramatic decrease after 2007 in all of the case study neighborhoods; however, it has since shown a small resurgence.
- **Cluster 1 (Prime - Low Investment), Prosperity Church:** The percentage of loans originated in the Prosperity Church neighborhood increased slightly over the time period 2007-2014, suggesting that the decline in investment demonstrated by the OM algorithm and Ward clustering analysis may be partially attributable to the recession of 2007-2009. The percentage of loans originated increased in 2011 and has since flatlined. Although we cannot say this conclusively, it is possible that lending activity in Cluster 1 neighborhoods is more contingent on overall market conditions than in other prime neighborhoods (Clusters 2-3). Subprime lending in Prosperity Church followed the overall pattern of the other case study neighborhoods—sharp decrease post-Recession, followed by an increase after 2012. Interestingly, the percentage of loans classified as subprime was highest in this neighborhood in 2014—even higher than the subprime neighborhoods of Hidden Valley and Enderly Park. Therefore,

this data adds to the knowledge we have about lending patterns in Prosperity Church from the Ward clustering analysis—it suggests that investment has increased slightly, as has subprime lending, suggesting that this neighborhood’s overall trajectory is something like: Prime-Low Investment-Subprime (Table 12).

- **Cluster 2 (Prime Plus), Sharon Woods:** Levels of investment in Sharon Woods were higher than any of the other case study neighborhoods consistently over the time period 2007-2014 with the exception of Sedgefield (the other Prime neighborhood) in 2007 and 2011. This is consistent with the pre-2007 data. Rates of subprime lending in Sharon Woods have likewise remained low, suggesting an overall trajectory of sustained Prime Plus lending activity.
- **Cluster 3 (Prime), Sedgefield:** As in Sharon Woods, overall investment in Sedgefield has remained high, just as rates of subprime lending have been consistently low. This finding suggests an overall trajectory of sustained Prime lending activity in Sedgefield.
- **Cluster 4 (Low Investment - Subprime), Enderly Park:** Investment activity in Enderly Park follow the overall trajectory of investment in the case study neighborhoods, demonstrating an even more dramatic dip between 2009-2012 than some of the other neighborhoods. Levels of subprime lending have remained relatively high in comparison to the other neighborhoods, although the number of subprime loans did fall below that of East Forest and Hidden Valley in 2014. It will be important to continue to track lending activity in Enderly Park, particularly in light of resident concerns over gentrification. For the time being,

the trajectory of lending activity in Enderly Park remains Low Investment - Subprime.

- **Cluster 5 (Prime - Subprime), East Forest:** Overall rates of origination have remained stable and quite average compared with other case study neighborhoods; however, subprime lending rates have increased sharply since 2013. Like Enderly Park, it will be critical to keep an eye on East Forest in coming years but we can say with certainty that the trajectory classification of Prime - Subprime for the years 2001-2014 remains appropriate.
- **Cluster 6 (Subprime), Hidden Valley:** Rates of investment in Hidden Valley have remained low compared with other case study neighborhoods, while rates of subprime lending have remained relatively high. It is interesting to note, however, that subprime lending rates are higher in Prosperity Church, East Forest, and Enderly Park than in Hidden Valley, suggesting perhaps that this neighborhood is heading down a path similar to that of Enderly Park (Subprime - Low Investment, with the possibility of eventual gentrification). That is, however, speculation, at this point but certainly something to keep an eye out for in the future. For now, Hidden Valley remains a Subprime community.

The overall findings of the data from 2007 to 2014 suggest that the trajectory revealed by the Ward clustering for 2001-2006 is appropriate for each of the case study communities with the exception of Prosperity Church, which has become increasingly subprime (Table 12).

Table 12: Case Study Neighborhoods and Trajectories, 2001-2014

Cluster	Neighborhood	Census Tract(s) (2010)
1 (Prime - Low Investment-Subprime)	Prosperity Church	53.13, 55.14
2 (Prime)	Sedgefield	33
3 (Prime Plus)	Sharon Woods	30.07
4 (Low Investment - Subprime)	Enderly Park	42
5 (Prime - Subprime)	East Forest	19.14, 19.15
6 (Subprime)	Hidden Valley	53.05, 53.06

CHAPTER 5: NEIGHBORHOOD PROFILES

I used the results of both my qualitative and quantitative analyses to help build the profiles featured in this chapter. Resident perceptions, key information from textual documents, windshield surveys, and descriptive statistics contributed to the final profiles.



Figure 10: Case Study Neighborhoods (Basic Map)

Table 13: Demographic Information for Case Study Neighborhoods

Neighborhood Name	NPA (s)	Percent White (2010)	Percent Black (2010)	Percent Latino (2010)	Percent Asian (2010)	Percent Employed (2015)	Average Household Income (2015)	Percent with a Bachelor's Degree (2015)	Percent with a High School Diploma (2015)	Average Home Sales Price (2015)	Average Rental Cost (Monthly, 2015)	Residential Foreclosures (2016)
Sharon Woods	31, 42, 43, 210, 215, 350	86.1	5	4.5	2.9	95	\$76,857	68	99	\$466,338	\$1,067	5
Sedgefield	381	71.6	16.3	6.8	3	94	\$53,000	61	98	\$283,935	\$874	0
Enderly Park	5, 6, 293	11.7	82.3	3.2	4.6	83	\$22,023	7	67	\$47,571	\$732	9
Hidden Valley	371	6.9	67.3	22.3	1.3	84	\$27,973	10	76	\$69,184	\$767	11
Prosperity Church	218, 251, 252, 264, 265, 275	51.9	34.2	5.6	5.2	93	\$64,666	50	98	\$184,247	\$1,062	12
East Forest	52, 99, 245, 246, 248, 270	30.5	41.6	21.9	2	92	\$37,584	27	82	\$142,077	\$800	9
Mecklenburg County		50.6	30.2	12.2	4.6	91	\$56,854	42	89	\$273,064	\$938	1409

Source: City of Charlotte Quality of Life Explorer

5.1 Sharon Woods

One of the stars in the constellation of Charlotte. – R18

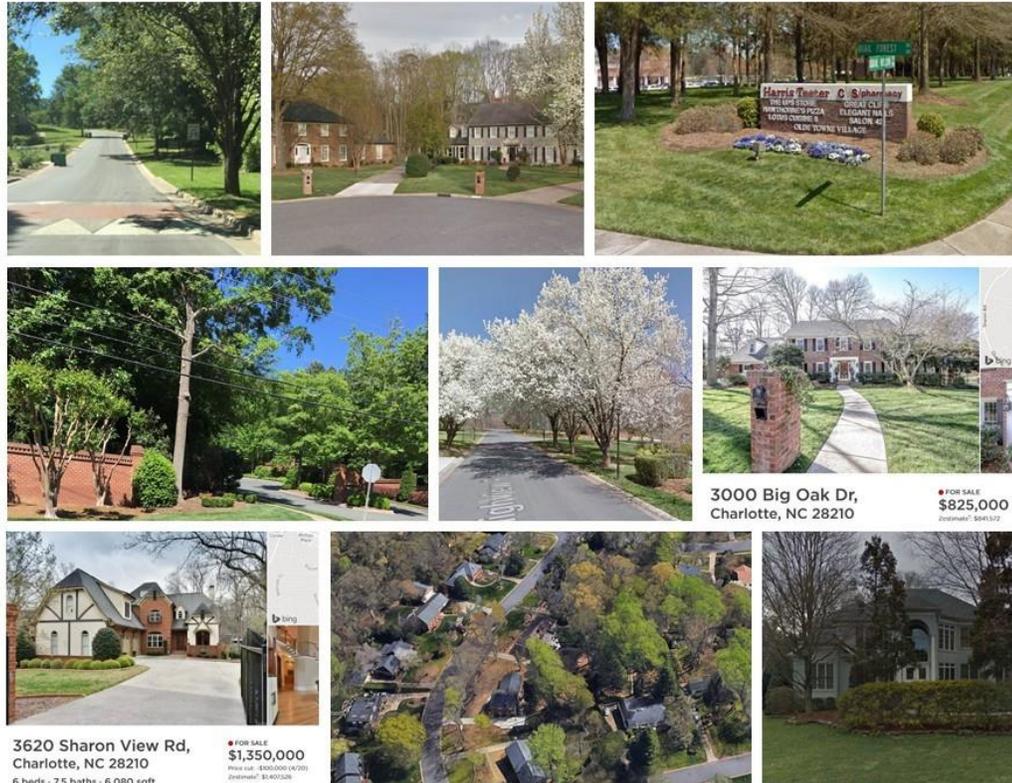


Figure 11: Sharon Woods Photos

Photo Credits: Author/Zillow/Google Maps

Sharon Woods (2010 Census Tract 30.06, NPAs 31, 42, 43, 210, 215, and 350) is a primarily residential neighborhood located to the south of uptown Charlotte. It is a majority white neighborhood (86.1%, as compared to Mecklenburg County average of 50.6%) with few minority residents. Of all the case study neighborhoods, it has the highest rate of employment (95%), the highest average household income (\$76,857), and the most educated population (68% of residents have a bachelor's degree and 99% have a

high school diploma). It also has the highest housing costs, with an average home sales price in 2015 of \$466,338 and an average monthly rental cost of \$1067. Only a few homes (5) were foreclosed upon in the neighborhood in 2016. These demographic indicators reinforce the neighborhood's status as a Prime Plus neighborhood.



Figure 12: Sharon Woods Map

Source: Mecklenburg County GIS

Sharon Woods is a cluster of individual subdivisions. Housing stock within each subdivision varies by age, size, and price point; however, all the smaller neighborhoods within Sharon Woods are tree-lined and predominantly single-family. Some subdivisions are comprised of primarily ranch and two-story homes built in the 1960s and 1970s that have been well-maintained. Others, as pictured in Figure 11, are large and opulent, costing upwards of one million dollars. Much of the older housing stock has been renovated and updated. There are a few well-maintained multifamily developments within Sharon Woods including luxury townhomes as well as garden-style apartments. Navigating Sharon Woods is difficult, as there are many dead-end streets and the smaller subdivisions lack connectivity. Therefore, the neighborhood feels disconnected, disjointed, and isolated. This sense of isolation is compounded by the hilly, winding roads attributable to the presence of the McMullen Creek watershed. During my windshield survey, I made a note that, despite this neighborhood's location only five minutes from the South Park regional shopping center, a busy retail district, it feels completely removed from the surrounding city. This disconnect can be explained by zoning policy, according to R14. When asked if they thought Sharon Woods would see any mixed used development in the future, R14 responded, "No. Zoning. You're not gonna. There's just too many homes there, too many established neighborhoods." R18 concurred: "South Park is seeing a considerable amount of redevelopment and change going on, but the neighborhood itself, less so." The neighborhood is also characterized by numerous gates, walls, and forested areas which add to this sense of isolation.

Neighborhood assets include Beverly Woods Elementary School, which receives a ranking of 8/10 on the website greatschools.org; a large YMCA; and a shopping

complex that includes the high-end grocery store Harris Teeter, as well as several restaurants, cafes, and shops. There are also two churches located within the neighborhood boundaries. As I mentioned above, it is also located within close proximity to the South Park Mall, a well-known regional luxury shopping destination. Interviewees expressed satisfaction with the number of amenities located within the community. According to R4, “You have all the amenities of an excellent retail shopping center, and then on the other side a great YMCA, and of course they’re close to a PGA golf course, so it’s got everything going for it.” R6 stated, “You don’t have to go very far to find a good place.” R29 pointed out the utility of the South Park shopping center: “South Park is close by. If you can’t find it there, you don’t need it.”

The neighborhood’s infrastructure is well-developed and includes sidewalks and bike lanes. Many of the roads are bifurcated by a well-manicured median, which functions as a traffic calming device as well as an aesthetic asset. There are also speed humps located on most of roadways throughout Sharon Woods, even secondary and residential roads.

During my tour of community and throughout my research, I have seen little evidence of decay or blight anywhere in Sharon Woods apart from a few yards that were slightly overgrown. Most homes were well-maintained, and the presence of landscaping trucks and workers throughout the various subdivisions indicates that much of this landscaping is performed by low-wage workers from outside the community. I was not able to locate any truly public gathering spaces in Sharon Woods. Lot sizes are large, and many homes are equipped with decks, playsets, and other outdoor living amenities; however, these amenities are all located on private property. On public space and

outdoor amenities, R6 commented, “Children can play out in the roads. Everyone is upgrading and building nice decks.” I did not see evidence of any public transit usage within the community.

Sharon Woods is a quiet neighborhood. As I toured the community, I saw only a handful of people walking in the various subdivisions. Several elderly people were walking dogs, and a few children walked home from the bus stop. Besides these few pedestrians, I only saw lawn care workers. The lawn care workers were, incidentally, the only people of color I saw during my drive.

As a visitor to Sharon Woods, I felt like an outsider during my tour of the neighborhood. The built environment is structured to confuse outsiders, and the numerous walls and gates reinforce this sense of isolation and confusion. Signage throughout the community conveys a sense of exclusivity as well, with various signs displaying statements such as “Drive Like Your Kid Lives Here,” “No Soliciting,” and “For Sale: Allen Tate Luxury Portfolio.” With its walls, dead-end streets, and clear sense of “who belongs,” Sharon Woods appears to be a suburban Charlottean version of Caldeira’s “fortified enclave” (1996).

Interviewees’ assessment of Sharon Woods as well as the way in which the community is portrayed in media and planning documents is consistent with and amplified my windshield survey findings. Adjectives used to describe the neighborhood included “affluent,” “luxury,” “safe,” “well-maintained,” and “stable.” R4 described it as “a stopping point for upwardly mobile middle-class folks who are looking for a good school for their kids.” Interviewees’ comments about Sharon Woods fell into two broad categories: remarks about the *high quality of life* enjoyed by residents (Table 14), and

speculation that the *neighborhood has not changed over recently years and is unlikely to change* in the future (Table 15).

Table 14: Sharon Woods Description - High Quality of Life

Respondent Number	Remark
4	<p>“It’s a great place to live. It has a nice, suburban feel. My impression is that, if most people had their druthers, they would move here.”</p> <p>“It’s a safe community with high property values.”</p>
6	<p>“We liked the area, we liked the house, and that’s that. I can’t say enough good about it, because I love it here.”</p> <p>“I’m so happy here, I can’t think of anything I would change.”</p>
7	<p>“Upper middle class, predominately white, typical South Charlotte neighborhood.”</p>
18	<p>“Stable, upper-end residential neighborhood. One of the stars in the constellation of Charlotte and would be so recognized.”</p>
19	<p>“It’s a pretty stable area, it really is.”</p> <p>“It’s an awesome area. It’s safe. I don’t ever feel nervous about taking the trash out at 10 o’ clock a night, whatever. I’ve not had any issues.”</p> <p>“I would be fine and content just staying where I am. It’s just a nice place to be.”</p>
29	<p>“Nice suburban neighborhood. It’s solid. Hasn’t really gone through any kind of decline.”</p>

Table 15: Sharon Woods Change - Stability Over Time

Respondent Number	Remark
4	<p>“There has been no change. It’s consistently been the same since the 60s. The residents always stay.”</p> <p>“It’s not gonna change.”</p>
6	<p>“I predict that it will stay mostly the same. I don’t see much of a change as far as the feel.”</p>
18	<p>“This neighborhood has not changed much.”</p> <p>“I wouldn’t predict particularly strong changes to the development patterns or the income patterns. It’s a high-end neighborhood now, it probably will stay that way. I think it’s going to continue to be stable at the high end.”</p>
19	<p>“It seems like it’s pretty consistently been the same thing, there hasn’t been like a huge turnover of people in the neighborhood.”</p>

5.2 Sedgefield

Bungalows being blown away and big houses going back on the same lot, left and right. – R29



Figure 13: Sedgefield Photos

Photo Credits: Author/Zillow/Google Maps

Sedgefield (2010 Census Tract 33, NPA 381) is located close to uptown Charlotte, along the South Boulevard transit corridor. Although it is a majority white neighborhood (71.6%), there are also significant numbers of black residents (16.3%). The employment rate, like in Sharon Woods, is higher than the county average (94%); however, average household income (\$53,000) is significantly lower than in Sharon Woods, and even lower than the county average of \$56,854. It is a relatively well-educated neighborhood, with 61% of residents holding a bachelor's degree and 98% a high school diploma – both higher than the county averages. The average home sales price for 2015 (\$283,935) is higher than the county average; however, average rental costs of \$874 are lower than the county average of \$938. There was no foreclosure activity in the neighborhood for 2016. These demographic indicators reinforce the neighborhood's status as a Prime neighborhood, as they reflect a higher than average quality of life compared to the rest of the county, though not as high as in Sharon Woods.

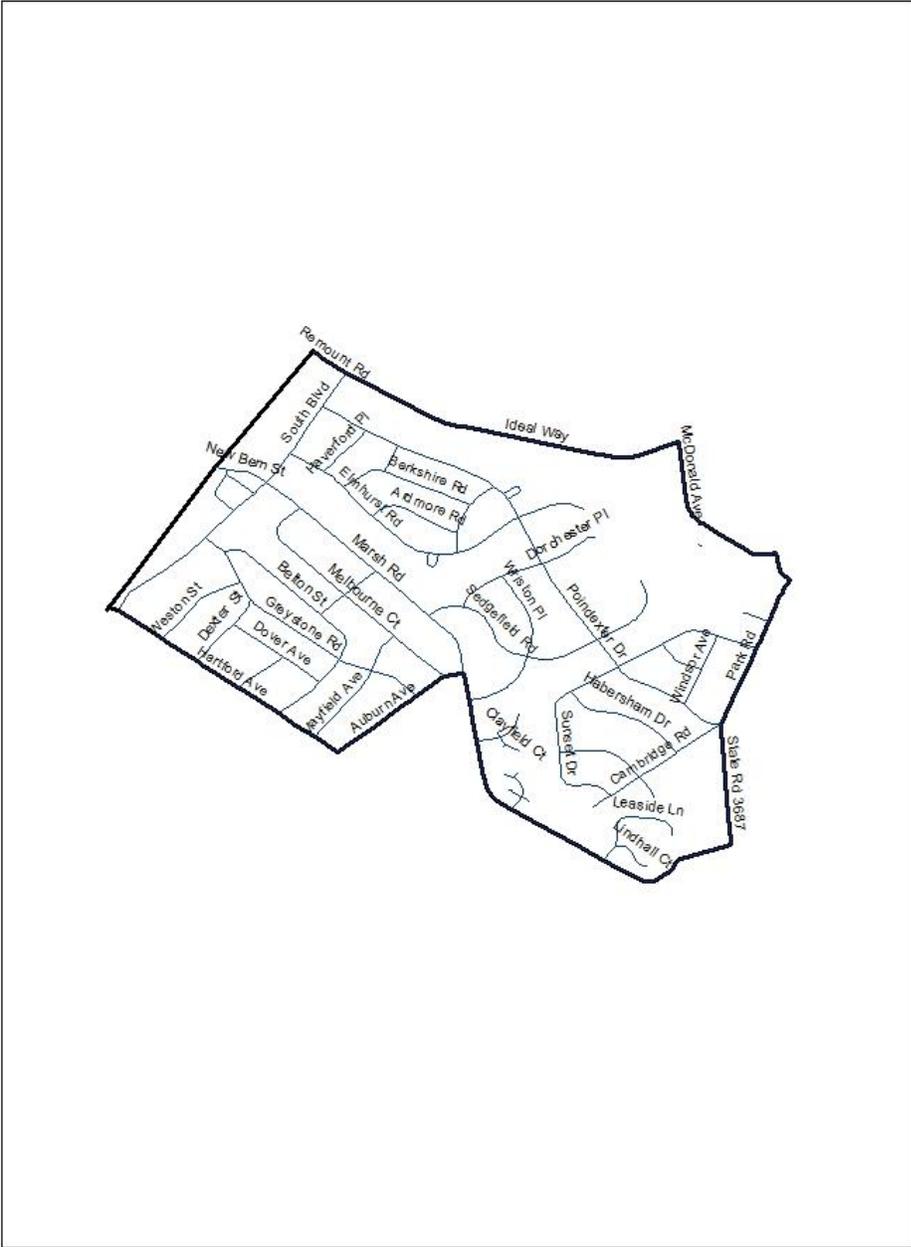


Figure 14: Sedgefield Map

Source: Mecklenburg County GIS

Sedgefield is bound to the west by South Boulevard and to the east by Park Road, both of which are major retail corridors. Neighborhood boundaries are consistent with census tract/NPA boundaries, and signage throughout the community marks it as Sedgefield. What is most striking about Sedgefield is the juxtaposition of older bungalow-style homes and large, new-build, two-story teardowns. According to residents I interviewed, Sedgefield has undergone a real estate renaissance since the end of the recession. The neighborhood has been described by local media outlets as “a new Dilworth” and “a new Myers Park” – both of which are extremely affluent communities located in close proximity to Sedgefield. This is in contrast to descriptions of the neighborhood as recently as 2004 as “quiet,” and dominated by elderly residents (284, 288, 286). Two of my interviewees in particular reported remarkable increases in their personal property values. R24 stated, “I follow the numbers and prices in Sedgefield have gone way up. I tell people we got one of the last good deals in Sedgefield, and so we saw double digit appreciation for back to back years. I think it was like 16% in 2014 and like 11 last year, something like that. It won’t continue indefinitely, but that’s serious.” R7 recounted a similar experience: “When we bought our house there, we needed to do some things. I think it needed central air and a few things like that, but I think it was like \$115,000? \$120,000? It must be worth 5 or 6 now. And we didn’t even add that much square footage to it.”

Land in the neighborhood is in such high demand that developers buy small bungalow homes for the lot only, tear them down, and replace them with large “McMansions” (see Figure 13). Some of the new-build homes sell for close to \$1 million. R3 recounted to me that her husband “flipped four in that neighborhood before

we bought the one we presently own.” She went on to say, “We have four people that recently retired, left their big home in Myers Park, moved into Sedgefield, bought a lot, tore down the house, and built a house. Beautiful homes.” However, this type of development is not universally well-received by Sedgefield residents. R15 told me, in reference to a recent teardown across the street from her home, “They paid top dollar for that house and then tore it down. This is really wrong of me, but I was so glad they lost their shirt on it. The guy that bought the house bought it from an old widow lady and he whooped her, didn’t give her what it was really worth. Then, he tore down the house, tore down everything on the lot, and these two huge beautiful maple trees which were the prettiest trees on the street.” Activity on social media accounts in the community reflects this tension between long term residents and newer residents and developers, many of whom are seen as opportunistic. According to R15, “One woman posted on the neighborhood Facebook page last fall, ‘I hate all these great big ugly houses that people are building.’ Well then, and you’ll have to excuse my French on this, but somebody from one of the new big houses writes, ‘Well, everything that’s getting torn down is just a piece of shit anyway.’ So then the people in the little houses feel like the people in the big houses think we’re living in shit, and the people in the little houses resent the big houses because, well, they’re kinda changing the character of the neighborhood, and I’m thinking... can’t we all just get along?”

The remarkable recent changes to Sedgefield’s housing stock are mirrored by significant development along both South Boulevard and Park Road. South Boulevard is nearly unrecognizable compared to just two years ago, with substantial multifamily and high-end retail development having sprung up what seems like overnight in a landscape

formerly dominated by abandoned industrial buildings. Park Road is home to Park Road Shopping Center, which has likewise experienced a retail renaissance over the past several years, with a number of trendy restaurants, bars, and shops opening or scheduled to open soon. Much of this development is attributable to the construction of the Lynx Blue Line, with the New Bern stop located within neighborhood boundaries. This was a catalyst for development and increasing property values in the neighborhood as early as 2003, with the first major development being the construction of a 45-unit townhome complex within walking distance from the station. The increase in property values was accompanied by a retail and multifamily explosion – apartment construction along South Boulevard grew twice as fast as in any other part of the city in 2014 – and was pushed forward primarily by developer Marsh Properties, a family business that has owned property in and around Sedgefield for over a century (299, 298, 293, 287). Major multifamily development is occurring within the neighborhood as well, according to R24. “There’s a couple of quadrants with a lot of renters, and that’s being redeveloped now. The duplexes are all going. They’re gonna put up multifamily four and five stories. There will be a few condos and townhouses in there too. That’s part of a major \$196 million renovation.” R13 noted, “Currently there are so much multifamily coming up and down South Boulevard, Park road, and the Sedgefield neighborhood itself. Marsh is planning on, they have 303 little duplexes there, single story duplexes, they’ll replace those with up to 1200 multifamily three and four stories. So it’ll have a big impact.” Expressing the concerns of many long-time residents about the character and quality of development, they added, “I worry about the development that’s coming. I worry about

the quality of the construction. I worry about the longevity and how that will turn out in the long run.”

Neighborhood assets include two public schools – Sedgefield Elementary School and Sedgefield Middle School – a private Montessori school, a church, a neighborhood park, as well as easy access to the light rail, as noted above. As discussed in Chapter 6, the neighborhood schools are a source of some concern and contention among residents, as their student populations are comprised mostly of individuals living to the west of South Boulevard in apartment complexes. According to residents, most Sedgefield families send their children to private schools outside of the community. R7 remarked, “A thing that’s a challenge is Sedgefield Elementary is terrible. So no one really sends their kids there. Sedgefield Middle is not good either.” R3 corroborated: “They have a 99% free and reduced lunch population, they have a D in school performance, so no one in our neighborhood will send their kids to those schools. At all.” Both the elementary and middle schools receive a score of 2/10 on greatschools.org.

Sedgefield’s built environment is pleasant. The streets are tree-lined and sidewalks cover much of the neighborhood. Apart from a few unkempt lawns, there is little evidence of decay and blight throughout the community. Lawns and public spaces are well manicured, though not to the extent of those in Sharon Woods. The neighborhood park, soon to be host to a piece of public artwork commissioned by the neighborhood association, provides a public gathering spot. As R24 remarked, “We have a great park right in the center of Sedgefield. We’re getting a work of art.”

Sedgefield feels busy. When I visited, there were many pedestrians out with dogs and strollers. Many people walked in the direction of South Boulevard, perhaps to take

advantage of the retail available there which includes high end groceries such as Harris Teeter and Publix as well as several local breweries, or to ride the light rail. In addition to the pedestrian traffic, there is a lot of construction activity taking place as bungalows are demolished.

I saw many “For Sale” signs as I drove the streets of Sedgefield; however, with the exception of two, all of the properties on the market were under contract. A realtor and some prospective buyers stood in front of one of the two houses that were not marked as under contract, thereby reinforcing what I read during my archival research and what the residents reported to me – that the real estate market in Sedgefield is extremely “hot,” as confirmed by its 2014 ranking as the nation’s seventh “hottest” neighborhood in the country by the real estate website and app Redfin (297). Sedgefield, as corroborated by my empirical research, is clearly a neighborhood on its way up. R24 remarked, “If you’re trying to buy one of those older houses, which we have tried to do, the competition’s fierce. There’s 3, 4, 5 builders competing for it.” R3 stated, “Between Facebook, Nextdoor, people are always on there looking. My friends are so frustrated, no one can get into Sedgefield anymore. It’s not that sleepy little neighborhood anymore.” R15 noted the wealthy demographic moving to the community: “I think a lot of young families are moving in and they seem to be very, uh, you know, just looking at the cars, very affluent.” Nonetheless, Sedgefield is significantly more affordable than surrounding South Charlotte neighborhoods such as Dilworth and Myers Park where, according to R3, “you can’t get in for less than \$1 million. Even with Sedgefield being a hot neighborhood, you can still afford to get in. Versus you can’t anywhere else.”

Residents of Sedgefield reported a high level of neighborliness and social capital within the community. Bimonthly neighborhood association meetings have reported attendance upwards of 75. In addition to the Sedgefield Neighborhood Association, the Sedgefield Garden Club is another example of organization borne out of strong social ties in the community. The garden club is the oldest federated garden club in Charlotte and presented in media as a major contributor to the community. Recent activities included sponsoring youth garden clubs at Dilworth and Sedgefield Elementary Schools. A couple who had recently moved to Sedgefield was featured in the *Charlotte Observer* for their impressive garden (289, 292).

Common words and phrases used to describe Sedgefield by both interviewees and in textual documents included “walkable,” “urban,” “revitalized,” “red hot,” “mature trees,” “popular,” “young,” and “growth.” Interviewee remarks about the neighborhood fell into two broad categories: those highlighting the *high quality of life* available in Sedgefield as a result of its location (Table 16), and those commenting on the *massive changes* that have taken place there over the past decade (Table 17). Both of these categories are closely related to the construction of the Lynx Blue Line, the impact of which is discussed in greater detail in Chapter 6.

Table 16: Sedgefield Description - Location, Location, Location

Respondent Number	Remark
3	<p>“Our neighborhood, everyone loves it, and for us with no kids, we’re just so excited. Because we can walk everywhere. Right now we can walk to the light rail, it’s awesome, we walk over and we can go to the all the breweries.”</p> <p>“The neighborhood is awesome.”</p>
15	<p>“We really value the proximity because my husband works uptown. When it snowed two weeks ago, he didn’t want to drive to work and he had to be there because he works at the paper, so he just walked up and took the train. You know, you can’t beat that.”</p> <p>“We waited a long time for there to be grocery stores and restaurants and bars within walking distance. Like we can walk to Triple C [brewery]. When our son was home at Christmas, we said, ‘Well, what do you want to do?’ and he said, ‘I’d really like to do a brewery crawl and just walk from our house. I can’t believe you can do that now.’ So we did a five mile loop through South End, just walking around. We saw neighbors and people we knew, talked, and you know, I really don’t want to be anywhere else.”</p> <p>“Just love the neighborhood. There’s a real diversity.”</p>
24	<p>“We love the heavy duty tree cover, we love being close to uptown, and close to several local breweries! Daytime drinking is good.”</p>
21	<p>“Sedgefield will substantially increase because of the light rail and the fact that development is coming down the hill moreso.”</p>
29	<p>“Sedgefield is close to the transit corridor, there’s a lot of retail, a lot of services, and people have figured it out.”</p>

Table 17: Sedgefield Change - Massive Changes Over Time

Respondent Number	Remark
1	“People who’ve lived there a long time, they say, ‘Wow! Night and day’.”
3	“We became a really hot neighborhood about a year and a half ago. And that’s when I said, ‘Ok, I’m staying’.” “For years, it was just this sleepy little dumpy neighborhood everyone overlooked. Not anymore.”
4	“In the 90s it was abandoned, still feeling the pressures of suburban flight. But with the revitalization from the Blue Line, it’s completely changed.” “In 2000, those homes were selling for \$100,000 and now the houses are \$400,000.” “Since the 90s, it’s gradually come back up.”
15	“It doesn’t have the same cozy feel it had before. They’ve cut down all the trees, so I’m resentful of that. These houses weren’t spectacular, but the character of the street was these little bungalows. It bothers me that they’re changing that.” “The change has been really recent. The whole time our son was growing up, he’d say ‘Ugh, we live in the ghetto’.”
18	“Sedgefield has been seeing a lot of changes, particularly along the light rail line. There has been a lot of change in terms of teardowns of older bungalow homes and replacements with what you might call McMansions.” “This neighborhood has seen massive changes.”
20	“I have seen changes in Sedgefield. I moved away from there right as the apartments were going up across the street and housing prices were just shooting up, and I remember feeling that it was changing a lot.”
21	“Sedgefield is changing quickly because of the light rail.”
29	“The houses there declined and have now come back. Services are coming back. Marsh is building a brand new Harris Teeter right at the edge of Sedgefield and Publix is right up the street.”

5.3 Enderly Park

It's a cool place to be. If you're not from the area, I'd say be a little more cautious, but for myself it's... I don't know. I grew up there. To me, it's home. – R10



Figure 15: Enderly Park Photos

Photo Credits: Author/Zillow/Google Maps

Enderly Park (2010 Census Tract 42, NPAs 5, 6 and 293) is located on the near northwest side of town and is, like the other case study neighborhoods, primarily residential. Its demographic indicators are substantially different from those in Sharon Woods and Sedgefield. The community is primarily black (82.3%), with low representations of whites (11.7%) and other ethnic groups (7.8%). Eighty-three percent of residents are employed, which is lower than in any of the other case study neighborhoods and also lower than the county average (91%). Enderly Park also has the lowest household income of any of the case study neighborhoods, at \$22,023, the lowest percentage of residents with a bachelor's degree (7), and the lowest percentage of residents with a high school diploma (67). Likewise, it is the case study neighborhood with the lowest average home sales price for 2015 (\$47,571) and the lowest average monthly rent (\$732). There were nine residential foreclosures in Enderly Park in 2016, which is neither high nor low compared to the other five case study neighborhoods. These demographic indicators reinforce the neighborhood's status as a Subprime community.



Figure 16: Enderly Park Map

Source: Mecklenburg County GIS

An important piece of information I learned through my interviews with residents of and key stakeholders in Enderly Park is that the boundaries of the neighborhood as defined by the City of Charlotte do not correspond with the boundaries as conceived by residents. Instead, within what the City defines as “Greater Enderly Park,” there are several smaller neighborhoods, each with its own neighborhood association or Crime Watch. These include Parkview and Lakewood. For the purposes of the windshield survey, I decided to include the entirety of “Greater Enderly Park” as defined by the City and displayed in Figure 16; however, it is important to note that residents take issue with this geographical definition and, furthermore, the imposition of the Greater Enderly Park boundary has led to some contention and strife between residents of the smaller neighborhoods.

Nevertheless, housing stock and neighborhood character remain relatively consistent throughout the entirety of Greater Enderly Park. Housing consists almost entirely of older bungalows which are in varying degrees of repair. While some properties are well-maintained, others are overgrown and littered with trash and abandoned vehicles. There are also many vacant lots throughout the neighborhood, most of which are wooded. I am unsure of the ownership or intended usage of these pieces of land. Gentrification is a concern in Enderly Park. Investors have demonstrated interest in the neighborhood for its proximity to uptown Charlotte, gorgeous skyline views, and solid infrastructure. This interest prompted local independent publication *Creative Loafing* to designate Enderly Park as a neighborhood “on the rise” due to its appeal to “young pioneers, artists, musicians, and the LGBT community” (113). R11, a resident, agreed: “I think we have some kind of ‘cool’ or ‘hip’ potential here. The infrastructures

are here.” This combined with a widely purported theory that middle-class people of all generations are expressing a renewed “desire for urban living” (111) has prompted concerns about displacement, articulated by a neighborhood resident and activist in (109). Several nonprofit organizations within the community are working to effect change not only by fighting back against gentrification, but also by increasing employment opportunities for youth. These include Enderly Coffee and the QC Family Tree. According to R11, “I moved here with a small group of folks who started a nonprofit, and my wife and I continue to run that nonprofit. Our work here is based specifically around the young adults and a variety of systemic issues they encounter on a daily basis. We work to break down some of those systems or to create some new systems they can participate in. We have a small entrepreneurship program that we run through a mobile coffee business where [neighborhood youth] can work alongside us to learn some entrepreneurial skills as a way of creating new economic opportunity, because the system does not serve them well.” Furthermore, they added, “Our organization, QC Family Tree, owns four houses right now and we’re working with a couple of groups of investors who, at least at this point, say they’re willing to invest some money towards purchasing houses to create employment through the renovation of those homes. And I’m hoping that we’ll be able to use deed restrictions in order to ensure the long-term affordability of those houses over thirty or forty years.... If we’re going to see an economic boom here, we want to make sure that people of color and poor people that are usually shut out of that opportunity are first in line to get some of the benefit.”

Major neighborhood assets include the Bette Rae Thomas (BRT) Center, a municipally-managed recreation facility that hosts neighborhood events such as Crime

Watch meetings and also has a publicly accessible outdoor fitness center and park area. The BRT Center was named after a longtime neighborhood activist who had campaigned to have the Enderly Park Elementary School torn down and replaced with the recreation center (80). Neighbors signed a petition to name the center in her honor. It is a lovely and well-maintained building; however, my interviews with residents and stakeholders revealed that the facility limits resident access. They are often charged a fee to use indoor facilities such as basketball courts, and, as such, some residents feel a sense of resentment toward the Center. According to R10, “[The Bette Rae Thomas Center] is a good asset; however, I do believe they need to change some of their policies. The kids in the neighborhood have to pay to play basketball. And I’m like, you already in a poverty-provoking neighborhood, income level’s... you know... a lot of people don’t have money like that, so.” They added, “There’s a lot of tension with the neighborhood. Like when it comes to scheduling meetings and things like that? I think we’re going to stop having our meetings at the Bette Rae Thomas Center. Might start doing them at the church. They had something about the rooms. The residents was mad about that too. Something about they were going to charge to rent out the rooms.” Other neighborhood assets include the Enderly Neighborhood Park and several churches.

There is evidence of significant decay and blight throughout Enderly Park. Most this decay is on individual lots – a number of homes in the neighborhood are not well-maintained and have overgrown and littered yards as well as deteriorating exteriors. There is also some evidence of blight on the neighborhood’s two major retail corridors, Freedom Drive and Tuckaseegee Road. Some of the retail in the neighborhood clearly contributes to positive quality of life – for example, there are several pharmacies and

restaurants on Freedom Drive and a resident-owned natural foods store on Tuckaseegee. However, much of the retail in Enderly Park is low-end. Examples include car stereo shops, thrift stores, bodegas and small gas stations, and pawn shops. This lack of high-end development is a concern to a number of interviewees, as exemplified by R1: “Development in Enderly Park hasn’t happened. And it needs it.”

One of the most noticeable characteristics of Enderly Park is the number of people out and about. Some are pedestrians, some sit on porches or in yards, and many wait at bus stops. Compared to the other case study neighborhoods, Enderly Park is incredibly lively and has a vibrant social scene with lots of interaction. Likewise, the number of people waiting for the bus demonstrates that this community is highly dependent on public transportation. I noted as I drove around that it was impossible to go for even a block without seeing a person either walking, sitting, or standing. As you might predict based on the neighborhood demographics reported above, many of the pedestrians and others I saw as I drove were black. This admittedly made me feel like an outsider and also somewhat uncomfortable, as I was aware of resident concerns about gentrification and did not want to give off the impression that I was driving the neighborhood looking to purchase property.

Neighborhood infrastructure is moderately well-developed. Tuckaseegee Road in particular has a well-manicured median as well as wide bike lanes. According to R11, these improvements were the result of a city bond from several years earlier: “During 2006, the first city money that was put into this neighborhood in a long time was put here to transform this road, Tuckaseegee Road, from a four-lane, kinda dangerous and high-speed area into just two lanes with cycle lanes on either side.” I noticed a variety of

signage throughout the community including some anti-gentrification posters, some religious signs, and a number of “No Trespassing” warnings. A final notable feature of the community from my windshield survey was a heavy police presence. I did not see any police during my drives through Sedgefield and Sharon Woods; however, as I toured Enderly Park, I saw four police cars patrolling the area. Police-resident interaction in the community is a concern, as reported by R10: “Every time the police come to the meetings, all you hear is the negative stuff that happened in the neighborhood, that’s it.”

Textual documents and interviewees used words such as “vulnerable,” “opportunity,” “frontier,” “historic,” “unique,” “community,” and “upgrading” to describe Enderly Park. Major themes that emerged from my interviews were as follows: (1) the neighborhood faces its share of *challenges but is well-regarded* by neighbors who feel a sense of community there (Table 18), and (2) it is likely that *gentrification* will occur sometime in the next decade due to the neighborhood’s location and infrastructure (Table 19).

Table 18: Enderly Park Description - Challenged, But A Community

Respondent Number	Remark
4	<p>“Yes, I’m familiar with all the murders and everything, the good stuff that goes on in there.”</p> <p>“It’s got a problem, it’s just too high of a crime area. Some of the most vicious people in Charlotte live there.”</p>
5	<p>“The neighborhood is great, a lot of good people in it. We do have crime here.”</p> <p>“A couple people’s been robbed, but for the most part it’s been a great neighborhood.”</p> <p>“It’s a great neighborhood, it really truly is. Quiet. You noticed that probably?”</p>
10	<p>“Resident love it here. They grew up here, they’ve been here for decades, years, they love their neighborhood. It’s just, yeah, the attention that the neighborhood brings, is got a negative connotation.”</p>
11	<p>“There are definitely some who see this area as, well, blighted I guess, but sort of the ‘Wild Wild West’. And that has racial oppression at the base of it.”</p>
18	<p>“Enderly is probably under a little more challenging circumstances than some of the others.”</p> <p>“This is not a boomtown, but I think there are positive things.”</p>
19	<p>“It seems like it’s pretty consistently been the same thing, there hasn’t been like a huge turnover of people in the neighborhood.”</p>

Table 19: Enderly Park Change - Gentrification on the Horizon

Respondent Number	Remark
4	<p>“Enderly Park can be the place that urban pioneers live.”</p> <p>“People aren’t willing to risk it here, yet. They say, ‘Oh, it’s gonna be a good place to live,’ but they wouldn’t touch it with a ten foot pole now.”</p> <p>“Enderly Park will do good. But it won’t be a quick gentrification, it’ll take maybe 15 years.”</p>
7	<p>“The housing stock in Enderly Park is really good, so eventually I could see it being something like a Dilworth.”</p>
10	<p>“Gentrification. Downtown Charlotte is the hub for activity, services, or just for a visit. So, when you wanna find a place to live, I would say within five miles of downtown is a primetime area.”</p>
11	<p>“The gentrification phenomenon is coming our direction pretty quickly and in some ways, it’s already arrived. All the groundwork for flipping the neighborhood over is being laid or has already been laid.”</p> <p>“Ten years from now, I imagine you’ll see the neighborhood a little bit more walkable with some local retail available in the form of restaurants, coffee shops, little pubs probably. And probably see a lot of teardowns.”</p>
18	<p>“Enderly is very close in to the city. That is going to be a plus.”</p>
21	<p>“A lot of people believe it will become a big commercial wedge in the near future. I believe it will. Location, location, location.”</p>
22	<p>“This, I look at as the next possible historic district.”</p> <p>“Enderly Park is gonna survive, especially because it’s so close to the airport. The pilots and all the people who work for the airlines are supposed to live 10-15 minutes from the airport, and if they gentrify this, then some of those people will buy over there because they can.”</p> <p>“I think this place will be saved. There’s enough neighborhood stock in here. It’s being revitalized.”</p> <p>“The little neighborhoods along Tuckaseegee are kind of going through a renaissance. Because it’s close to downtown, you know? And still green.”</p>
23	<p>“I think people are now beginning to see the value of Enderly Park because of how close it is, number one, to the airport, and also to the baseball field.”</p>

	<p>“One of the things about Enderly Park is that, it’s like less than four miles from the baseball field and they have direct access to downtown and also to the parkways. And with the pretty bricks that’s on the sidewalks, and they got a bike trail.”</p> <p>“A lot of the residents are getting older, and I see that it’s transitioning. Gentrification is occurring. It’s gonna be a place, a destination.”</p> <p>“I see Enderly Park as a place where everybody wants to be. It’s moving up.”</p> <p>“I think at one time, it was like ‘no you don’t wanna go to Enderly Park’ because it’s real bad, gang, prostitution, and whatnot. Now, I think people are starting to see the value.”</p>
29	<p>“This area has seen a real renaissance. Because people have realized it’s nice. The scale of the neighborhood is nice, the houses are solid, big trees, and close to downtown.”</p>

4.4 Hidden Valley

This neighborhood is seen as a battlefield. - R22

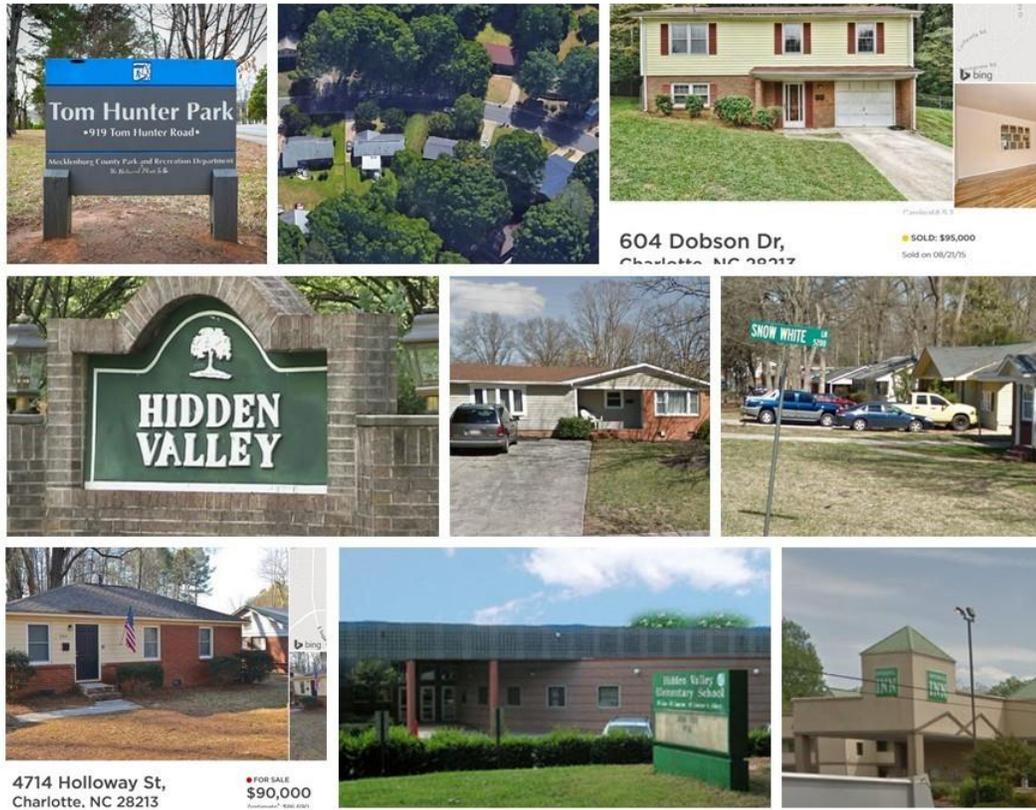


Figure 17: Hidden Valley Photos

Photo Credits: Zillow/Charlotte Mecklenburg Schools/Charlotte Observer/Google Maps

Hidden Valley (2010 Census Tracts 53.05 and 53.06 and NPA 371) is located on the city's east side, about halfway between uptown Charlotte and UNC Charlotte. Like Enderly Park, it is a majority black community (67.3%); however, unlike Enderly Park, there is a large Latino population in Hidden Valley (22.3%). The growing Latino population in Charlotte is certainly apparent in the shifting demography of Hidden Valley, many of whom reside in the apartment complexes surrounding the neighborhood (181). This change has not occurred without some tension, as demonstrated by an attack on a Latino ice cream vendor in 2014 (158). A 2008 article in the Charlotte *Observer* (148) provides a general discussion of the impact of the growing Latino population on the North Tryon area and the issue of trust between blacks and Hispanics, using the case study of a Latino man living in Hidden Valley who was robbed by a black person but then proceeded to befriend his African American neighbor, despite the traumatizing event that could have led him to negatively stereotype his black neighbors. The Latino presence within the neighborhood continues to grow in visibility, as reported by R28: "A lot of Hispanic are moving in. It's definitely more Hispanic than black now."

The neighborhood has a low employment rate (84%) compared to the county at large and the other case study neighborhoods. It also has a lower than average annual household income (\$27,973). Although education and housing indicators are not lagging behind the other case study neighborhoods as much as Enderly Park, they are low, with only 10% of residents holding a bachelor's degree, 76% holding a high school diploma, 2015 average home sales price of \$69,184, and average monthly rental cost of \$767. There were also quite a few foreclosures in 2016 (11). These demographic indicators reinforce the neighborhood's status as a Subprime Community.

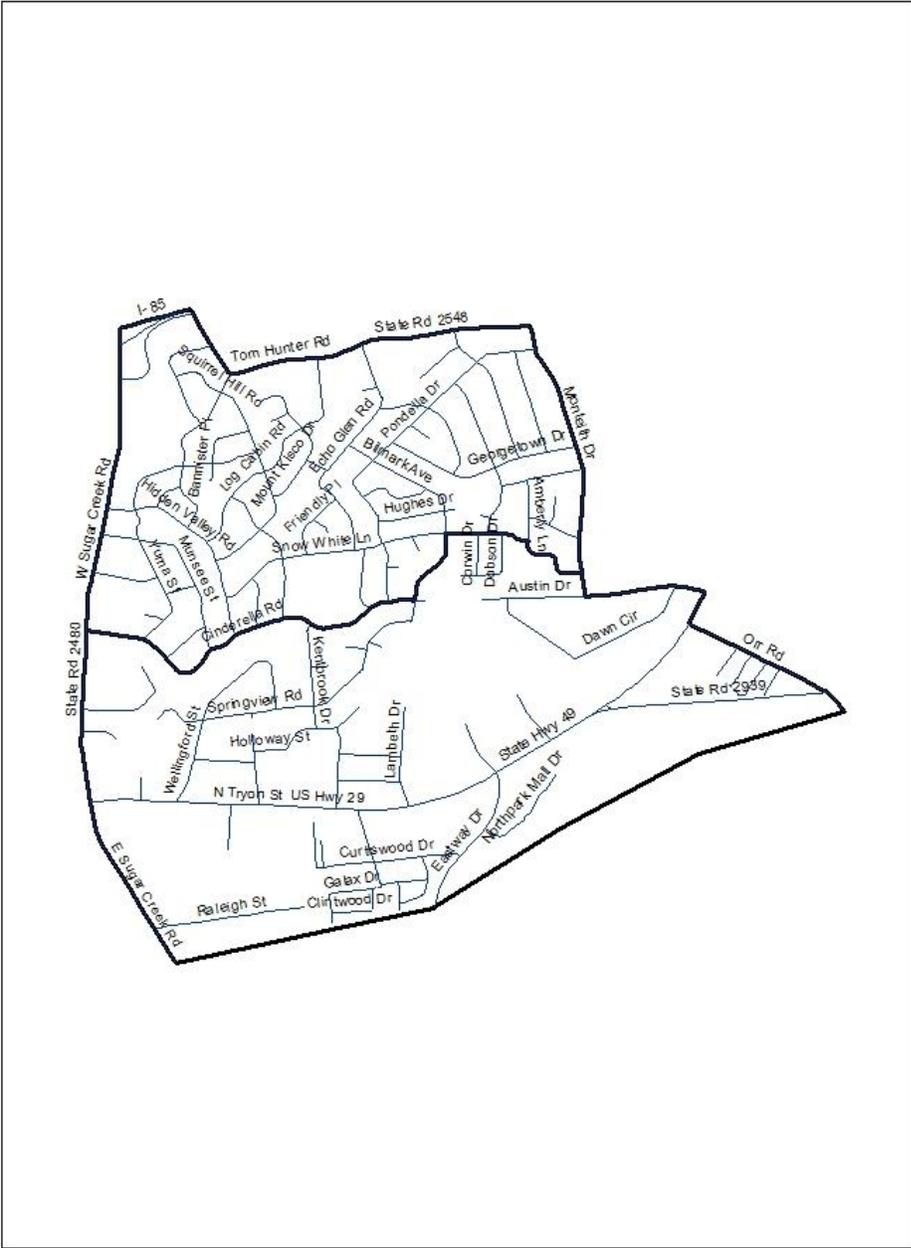


Figure 18: Hidden Valley Map
Source: Mecklenburg County GIS

Hidden Valley, as defined by the City of Charlotte, and for this project's purposes, consists of two census tracts bounded to the south by North Tryon Street, to the west by Sugar Creek Road, and to the north by Interstate 85. Sugar Creek Road and North Tryon Street serve as the neighborhood's major retail centers. Services provided along these roads include fast food restaurants, gas stations, inexpensive hotels, and other low-end retail establishments. R28 reported that much of the crime activity in the neighborhood is from the hotels: "We question each other on how and what we can do because most of our problems come from the hotels down the street. Last week, my friend and her neighbor both got their cars broken into. The guy that did it was a crackhead from one of the hotels." R26 noted, "The Hidden Valley neighborhood is kind of weird because the residential area is composed of just houses, and it's very different from the hotels and apartments that surround the neighborhood." Likewise, R7 stated, "Hidden Valley is just a humongous neighborhood, it seems like parts of it are stable and parts of it are not stable. Some parts of it are, I don't wanna say better, but more maintained, than others." The community itself is quite large and is comprised of many winding, circuitous streets. Its entrance is marked with a neighborhood sign.

Having already completed the bulk of my archival research and interviews and hearing the negative descriptions listed below when I went to visit Hidden Valley, I was surprised to find a neighborhood boasting quiet residential streets, adequate infrastructure, and well-kept homes. Housing is mostly single family, although there are some apartment complexes near the neighborhood's periphery. Homes were built during the 1950s and 1960s and are mostly ranch or split-level. Many are made of brick. All the neighborhood's roads have a sidewalk on at least one side of them, and there are a

number of speed humps located along major roadways. Foot traffic was limited on the day I visited, particularly when compared with that in Enderly Park. I was also surprised to see a number of luxury vehicles including BMWs and Audis parked in driveways.

Neighborhood assets include two parks: Sugaw Creek and Tom Hunter, as well as elementary and middle schools. Hidden Valley Elementary School receives a score of 3/10 from the website greatschools.org, while Martin Luther King, Jr. Middle School receives a score of 2/10. This indicates that that schools, while serving as community assets and potential gathering spaces, need substantial improvements when compared to schools in other parts of the county.

Decay and blight were much less apparent than I'd expected. Most properties were well-maintained, except for a few overgrown lawns and some broken-down vehicles parked along neighborhood streets. These issues aside, the community was quiet, orderly and aesthetically pleasing due to the large trees scattered throughout it.

Transit-dependence in Hidden Valley appears limited when compared with Enderly Park. I did see several bus stops as I toured the community, but no one waiting at them, and I did not see nearly as many busses in Hidden Valley as in Enderly Park. However, like Enderly Park, there was a notable police presence in Hidden Valley, unlike in Sharon Woods and Sedgefield. This is likely due to the heavily-reported presence of gang activity in the community.

The ongoing saga of the Hidden Valley Kings' presence in the neighborhood has affected quality of life, as it has both elevated fear amongst residents, as well as lessened the neighborhood's profile and perception throughout the rest of Charlotte. According to (137) and (138), the Kings were formed in the late 1990s by a Chicago-to-Charlotte

transplant. Members of the gang wear green as well as other performative indicators such as tattoos to signify their involvement with and allegiance to the group. The first mention of gang activity in the neighborhood in the media was in 2005 in (166), where a teen's shooting death was blamed by police on gang activity, though the Kings were not specifically named. A shooting at Eastland Mall later that year involving suspected gang members was a wakeup call for police and residents. Following that incident, a high-profile murder within the community was specifically labeled a "gang death" by the Charlotte Observer and prompted the formation of a gang prevention unit by the Charlotte Mecklenburg Police Department, focused on deporting "illegal immigrant members" and arresting "the most violent" (158). R21 reported that city officials had a role in this initiative as well. "We found there was a tremendous amount of gang markings in Hidden Valley as opposed to other parts of the city. We shared that with the police department and that actually served as a catalyst I believe. We began to have police look at that neighborhood and address some of the crime that was going on." The unit was, over time, expanded from 2 to 16 officers. In 2007, a massive sweep by police resulted in the arrest of more than 100 alleged gang members, with seven of them eventually receiving prison sentences of between 10-25 years. All of this was prominently highlighted in a 2009 episode of The History Channel series *Gangland*, prompting and reinforcing negative perceptions of the neighborhood throughout Charlotte and beyond (see Chapter 5 for a detailed discussion of territorial stigmatization in Hidden Valley and the other case study neighborhoods) (sources: 188, 166, 159, 151, 145, 144, 137, 138). Ongoing violence in the community has been reported since the breakup of the Kings (182, 181, 179, 178). As reported by R28, "I went to a cookout in

Hidden Valley over the summer and all of a sudden at the cookout, the dude started shooting. I was just sitting there eating my plate and all of a sudden I see the guy walk by and he has a gun, and he's just shooting randomly. Everybody started running."

Hidden Valley is a big neighborhood with relatively large homes and large lot sizes, some nearly an acre. Had I not completed my archival research prior to my windshield survey, I would never have guessed that this community has a subpar reputation. The only clue to quality of life struggles in the landscape is the lack of high end retail on nearby retail corridors. Of the case study neighborhoods, my windshield survey of Hidden Valley was most surprising. I was expecting to see a severely depressed and blighted community, but instead found what appears to be a quiet, thriving middle class neighborhood. I concurred with the sentiments of R26: "I've always felt like you drive through and it's a beautiful neighborhood... people keep their lawns manicured, you don't see trash in the street, I mean, I think people expect to see this really rundown neighborhood when they hear about it, and it's not that." R22 expressed a similar sentiment: "The housing here is pretty good. It's got a beautiful flow to the neighborhood." Likewise, R29 noted, "You're looking at a nice, solid neighborhood with good housing stock. Nice trees, all that."

However, descriptions from the media and my interviewees tell a completely different story of Hidden Valley. Words used to describe the community include "struggling," "troubled," "low-income," "beleaguered," "fragile," and "dangerous." R26 stated, "What you'll see here are mainly people who are living on fixed incomes. There's high poverty." Several interviewees pointed out that Hidden Valley's crime issues and negative portrayal in the media are a relatively recent development. R4 stated, "I'm just

the right age that a lot of my friends who are in the 70s, when they came to Charlotte, this was a great place to live.” R22 noted, “It’s had its ups and downs. It used to be a very up-and-coming, mostly African American neighborhood. They’re still fighting the gang issues, but I think it’s coming back.” And, according to R26, “There was a lot of white flight out of that community. Used to be a middle class white neighborhood.” The two major themes that emerged from interviewees’ descriptions of the area are as follows: first, that the neighborhood has an overwhelmingly *negative image* throughout the city of Charlotte and beyond (Table 20). Some interviewees felt this perception is unfair and attribute it to the presence of gang activity which has led to stigmatization (more on this in Chapter 5). Secondly, that the area is expected to *change in the near future*, experiencing an increase in quality of life, due to the impending opening of the Lynx Blue Line extension and location close to uptown (Table 21).

Table 20: Hidden Valley Description - Negative Image/Crime

Respondent Number	Remark
4	<p>“There is no way that Hidden Valley after sundown is walkable, no.”</p> <p>“It’s a drug-infested crime site, which if you had ten kids, two of ‘em are gonna fall into trouble here. You live here because this is where you have to live.”</p> <p>“There is no hope for Hidden Valley. Enderly Park can be the place urban pioneers live; Hidden Valley is the Conestoga wagon where they the Donner Party, aka, cannibalism.”</p>
12	<p>“Those kids got killed right here. They were out of the gangs. They pulled right into the neighborhood, right near the stop sign and started shooting. They didn’t care who they hit. Other thing is stealing. My house got broken into year before last.”</p>
18	<p>“I know about what you read in the papers. There are some challenges there.”</p>
21	<p>“Unfortunately, crime there is unbelievable.”</p> <p>“I think the Hidden Valley Kings were very active, and it really just kept that community from being incorporated into the community around it, it kept development away from it.”</p> <p>“Within the African American community, if you say you are from Hidden Valley, people would have a perception that... (trails off). Other African American neighborhoods did not look well on Hidden Valley.”</p> <p>“I think if you said ‘Hidden Valley’ to anyone who knew that name they would think it’s a gang-infested, dangerous place to live.”</p>
26	<p>“When I was principal at Hidden Valley Elementary, there was a shooting in our parking lot, and a man was killed by an undercover police officer. Things like that happen and unfortunately bring a bad name to the neighborhood.”</p> <p>“What I gathered from the community members is, they take a lot of pride in their neighborhood, but they’re frustrated with the crime and the larger community’s perception of the neighborhood.”</p>
27	<p>“I hear about crime in Hidden Valley. Hidden Valley Kings. It’s tough.”</p>
28	<p>“I wish I had better information about the neighborhood when I moved in from out of state. Otherwise, I would not have moved</p>

	here.” “It was THE neighborhood back in the day. THE neighborhood. It is NOT the neighborhood anymore.”
29	“Hidden Valley has gone through this terrible decline, and crime, and gangs, and this that and the other.”

Table 21: Hidden Valley Change - Impending Change/Light Rail

Respondent Number	Remark
12	<p>“I think Hidden Valley has come a long way from what they were two years ago. I believe so because you don’t hear a lot about it.”</p>
14	<p>“That area’s getting better cause we’ve got growth coming up from downtown Charlotte. Eventually this whole corridor is going to clean up and it’s already changing. It’s pretty amazing. The city has done a lot of stuff with the light rail, which is naturally gonna change and transform that area.”</p>
18	<p>“Hidden Valley is very close to the new light rail line, so that may have some very positive benefits for it.”</p>
22	<p>“I think Hidden Valley will be rediscovered if we can keep the gangs out. And they’re doing their very best.”</p> <p>“I think it’ll do find eventually, cause white people are gonna start moving back in because of its proximity to NoDa.”</p> <p>“I think Hidden Valley is gonna make it because of the university light rail line going past.”</p>
26	<p>“CMPD are really working with residents to get change, because think about it, residents whose homes are worth \$30 or \$40,000, in the span of ten years, they could double the value of their home just because of the location.”</p> <p>“There’s some gentrification happening in the community that I saw as I left, where people are buying those homes because of the light rail coming through.... I do see a lot more people fixing their homes up.”</p>
28	<p>“I was so happy one day, no lie. I was sitting on the front porch, and there was a white couple out jogging with their two dogs. I was like, ‘Oh my God, the neighborhood is gonna get better!’”</p> <p>“Now, with the light rail coming through, people are like, ‘Well, just hold on, just hold on’.”</p>
29	<p>“Hidden Valley, everybody’s heard of, which is probably the biggest problem. The good thing is, you don’t hear about it nearly so much anymore.”</p> <p>“Now along comes the north line extension... so now those pieces of property will directly link to the transit system. Well, that’s gotta help.”</p>

5.5 Prosperity Church

This was basically the only area of town where you could get everything on your checklist and still have the price range you were looking for. – R16

This is basically a suburban neighborhood. It's overwhelmingly suburban, but that doesn't mean you can't be a damn good suburban neighborhood. – R9

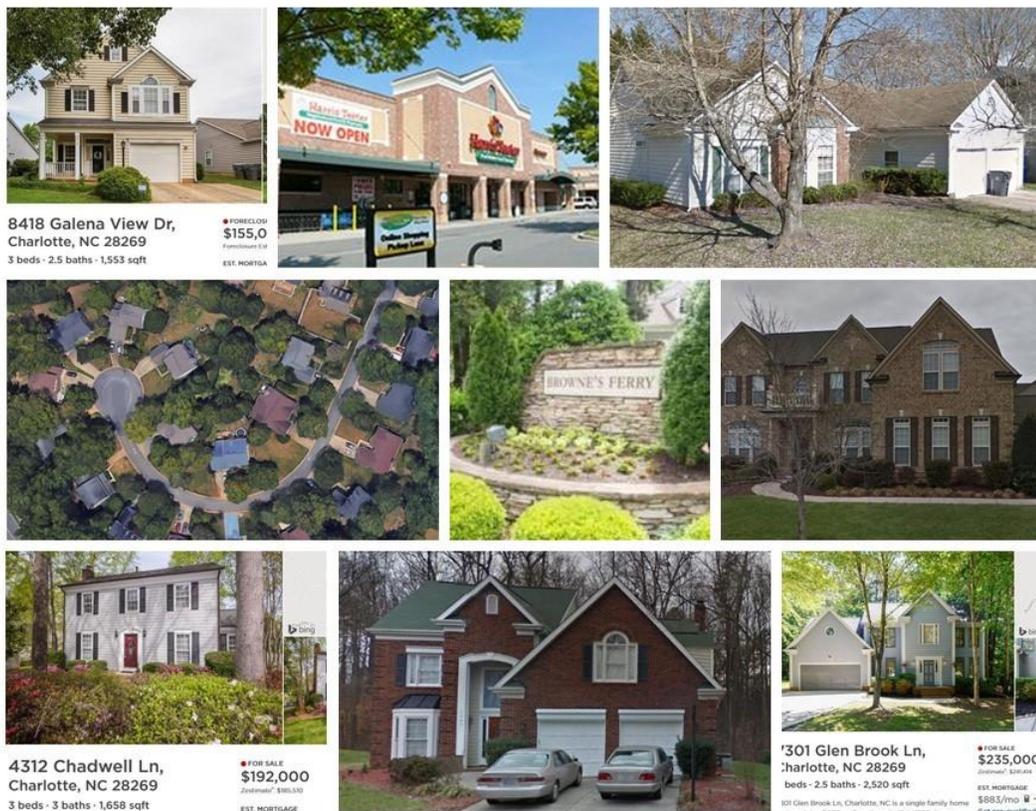


Figure 19: Prosperity Church Photos

Photo Credits: Google Maps/Zillow/Browne's Ferry HOA

The Prosperity Church neighborhood (2010 Census Tracts 55.13 and 55.14 and NPAs 218, 251, 252, 264, 248 and 270) is in the northern suburbs of Charlotte and is adjacent to the beltway, I-485. Of the case study neighborhoods, it is the most reflective of the racial and ethnic makeup of the overall county, at 51.9% white compared to a county average of 50.6% and 34.2% black compared to a county average of 30.2%. The neighborhood also has a slight overrepresentation of the Asian population (5.2% compared to a county average of 4.6%) and an underrepresentation of the Latino population (5.6% compared to a county average of 12.2%). Therefore, it is notable amongst the case study neighborhoods for its racial and ethnic diversity. This diversity is seen as an asset to many of my interviewees, including R2: “One of the things we liked about the neighborhood is that it’s very diverse, middle class. As a white family, we are not in the majority in our neighborhood. It’s really diverse and that’s something we like.” R25 concurred: “When you compare us to other parts of the city, we are a lot more diverse. And that’s an appeal to a lot of people. It was an appeal to me. To have my children raised in an area that’s fairly diverse.” It is also a relatively new phenomenon, according to R9: “When we moved here, I think it was economically and racially less diverse than it is now.”

Other indicators place Prosperity Church in the middle of the case study neighborhoods from a quality of life perspective. Ninety-three percent of residents are employed, which is higher than the county average, but lower than in the Prime neighborhoods of Sedgefield and Sharon Woods. Likewise, average household income is higher than the county average (\$64,666) but also lower than in Prime neighborhoods. Half the population holds a bachelor’s degree and 98% are high school graduates – again,

higher than county averages but lagging behind Sedgefield and Sharon Woods. An average home sales price for 2015 of \$184,247 is in the middle of case study neighborhoods, but lower than the county average price of \$273,064. Other housing indicators are notable: average monthly rent in the Prosperity Church neighborhood is nearly as high as in Prime Plus Sharon Woods at \$1062 and much higher than the county average. Residential foreclosures for 2016 were also the highest of any case study neighborhood. These two housing-related metrics may indicate some weaknesses in the local housing market. As noted earlier in this chapter, Prosperity Church is a neighborhood that transitioned from Prime status to Low Investment status over the time period analyzed, and these indicators reinforce that status.

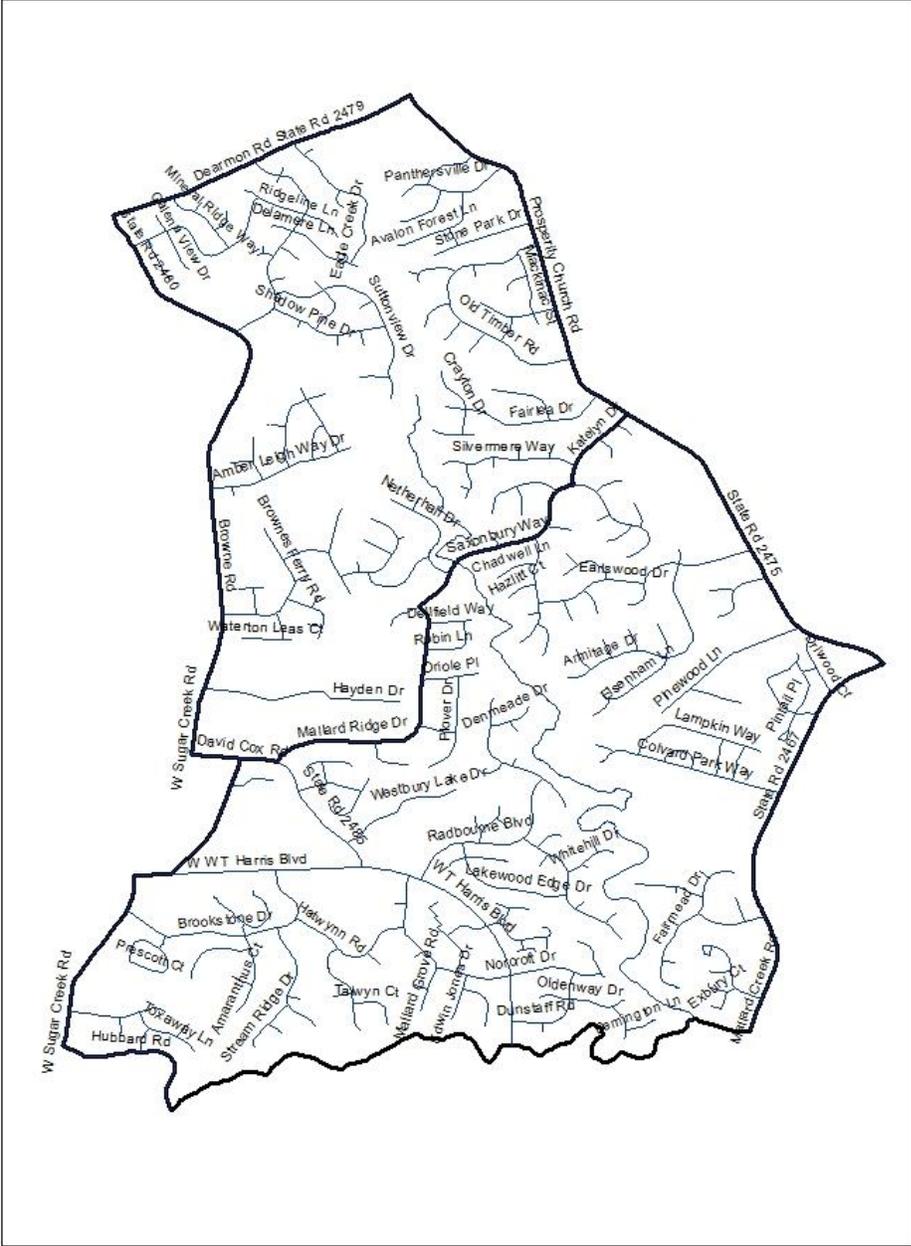


Figure 20: Prosperity Church Map

Source: Mecklenburg County GIS

The Prosperity Church neighborhood is a series of disconnected, small subdivisions at Mecklenburg County's rural-urban fringe. Many of the subdivisions are subject to Homeowner's Association fees and guidelines, and the majority of them were constructed in the 1990s (242). It was originally conceptualized as a community for middle-class buyers and most of the new construction developed in the 1990s and 2000s had price points in mid-\$100,000s. A number of townhomes with similar price points have since been constructed in the area. According to R9, "It was quite the glut of development in the 90s." Thus, Prosperity Church is not itself a cogent neighborhood. Nevertheless, the subdivisions that comprise the two census tracts that constitute the community for the purposes of this study have many similarities, as I will describe here. The group of small communities that make up the Prosperity Church neighborhood are bounded to the south by WT Harris Road and to the north by Prosperity Church Road, both of which serve as major retail corridors for the area.

Housing stock varies slightly in price point and general appearance between the numerous subdivisions within Prosperity Church. According to R18, "The neighborhoods out there are diverse, depending one by one." R14 noted, "The southern part of Prosperity Church is still transitioning, but there's good stuff happening all over." One interviewee (R25) also reported difficulties with investment activity in one of the less expensive subdivisions in the southern portion of the community: "It was a brand-new starter neighborhood and the idea was my daughter would make friends with everybody, but what eventually happened is, we ended up with a lot of investors. They would just come in with cash and buy it up, I think there's just a handful of owners now. And I think that holds true for a lot of those little neighborhoods in there." Despite these

differences, there are also a number of similarities across the entire study area: first, most of the housing appears to have been constructed in the 1990s. Housing is mostly two-story and consists of both vinyl sided and brick units. In many ways, the neighborhoods of Prosperity Church represent a stereotypical ideal of American suburbia: single-family homes, car-dependent communities, quiet, tree-lined streets. Decay and blight are not particularly apparent although, as with each of the case study neighborhoods, some properties are better maintained than others.

A major asset to the area is the Clark's Creek Greenway. The greenway is a publicly accessible, paved trail that hooks up to the Mallard Creek Greenway for a total of 7 miles of bikeable, walkable paths. Many of the subdivisions within Prosperity Church back up to the greenway. There are also several churches within the community and an elementary school – Mallard Creek Elementary – which receives a score of 6/10 from greatschools.org.

Interestingly, there are not many public gathering spaces in Prosperity Church. The subdivisions are disjointed, not linked by sidewalks, and there are no public parks in the area. However, many of the subdivisions have their own parks or playgrounds, which are accessible only to residents of that particular community. This is a good example of the privatization of public space.

The opening of the final exit on Charlotte's beltway, I-485, exit 26/Prosperity Ridge Road/Prosperity Church Road/Benfield Road, in June of 2015 was greeted with much excitement. It was expected to, and appears to have had, a major and mostly positive impact on the community, as it increased vehicular access to the area. According to R1, "That interchange is definitely a game changer out there." R2 stated, "I can say,

I'm not too concerned about traffic. When they opened 485, traffic on Eastfield was magically gone." Before the exit officially opened, a number of retailers began large development projects close to the exit. Retail in the area is concentrated in several large shopping centers and is oriented to middle- and upper-middle income demographics. There are a handful of high end grocery stores such as Harris Teeter and Publix in the area as well as a number of chain restaurants and services such as dry cleaners and hair salons. One of the major issues in and around the Prosperity Church area is its development pattern, which has been a source of conflict between city planners, who hoped to see a walkable, mixed-use village develop near the interchange; developers interested in profitable retail development; and residents concerned about growth. This issue is discussed in detail in Chapter 6. The area appears to be heavily car-dependent. I did not see any evidence of public transit usage during my tour. There was also very little foot traffic.

Most interviewees who are residents of Prosperity Church reported satisfaction with the community. R16, who lives in a subdivision in the southern part of the study area commented, "We did a homeowner's survey and people really like the tree cover here.... I like being on the northside, we're almost a little separate from the city. I like that it still has trees. It's not so developed and crammed on top of each other that you can't go out and enjoy some fresh air." They added later, "I have a lot of pride in it, if you can't tell. I have a lot of pride in our neighborhood. We have good people living in our neighborhood. And you can tell that they really care." Media documents and interviewees used terms to describe Prosperity Church such as "growth," "vibrant," "growing pains," "middle class," "subdivisions," "boomtown," "overbuilt," and "busy."

Comments from residents fell into two broad categories: (1) description of the neighborhood as *suburban, affordable, and family-oriented* (Table 22), and (2) reports of *rapid growth and change* over the past several decades (Table 23).

Table 22: Prosperity Church Description - Nondescript American Suburbia

Respondent Number	Remark
1	“It’s families, it’s middle income.”
2	“The rest of Charlotte perceives this as just an extension of the University area. It’s very hard to describe to others exactly where I live.” “It’s definitely a suburban piece of the Charlotte landscape.”
7	“This area is kind of newer.”
9	“And while I consider this a very affordable area, it’s also a good area!”
18	“This is a little bit larger and amorphous to some extent, but it’s seen as the new suburb I guess you could say.”
22	“This area, they think it’s just a transient bunch of Yankees. That’s honestly what they think.”
25	“The Prosperity Church area doesn’t really have an identity yet, but it’s something that’s being worked on.” “People will think of us as suburban. And boring.”
30	“My wife and I looked for a good place to raise our daughter, for her to go to school. We saw great houses in a great location, everything we thought was good to start a family.”

Table 23: Prosperity Church Change - Rapid Growth and Change

Respondent Number	Remark
9	“When I moved here 20 years ago, if we wanted to go to a grocery store, we had to go down across to University and so it was sort of load up and head into town to get a gallon of milk. Not anymore”
14	“This was more of a farming community for many years and a lot of the farmers controlled what happened. And now with a lot of new residents, the farmers are selling their land.”
25	“The zip code 28269, which is Prosperity Church, is in the top ten of the most moved-to zip codes in the country.”
27	“There are massive changes occurring out there from what I’ve observed.”
29	“Lots of growth.”
30	“I remember when Prosperity Church Road was just a little trail winding through Eastfield and now I’ve seen a lot of growth.”

5.6 East Forest

People love their neighborhoods, they're just concerned about what Independence has done. - R8

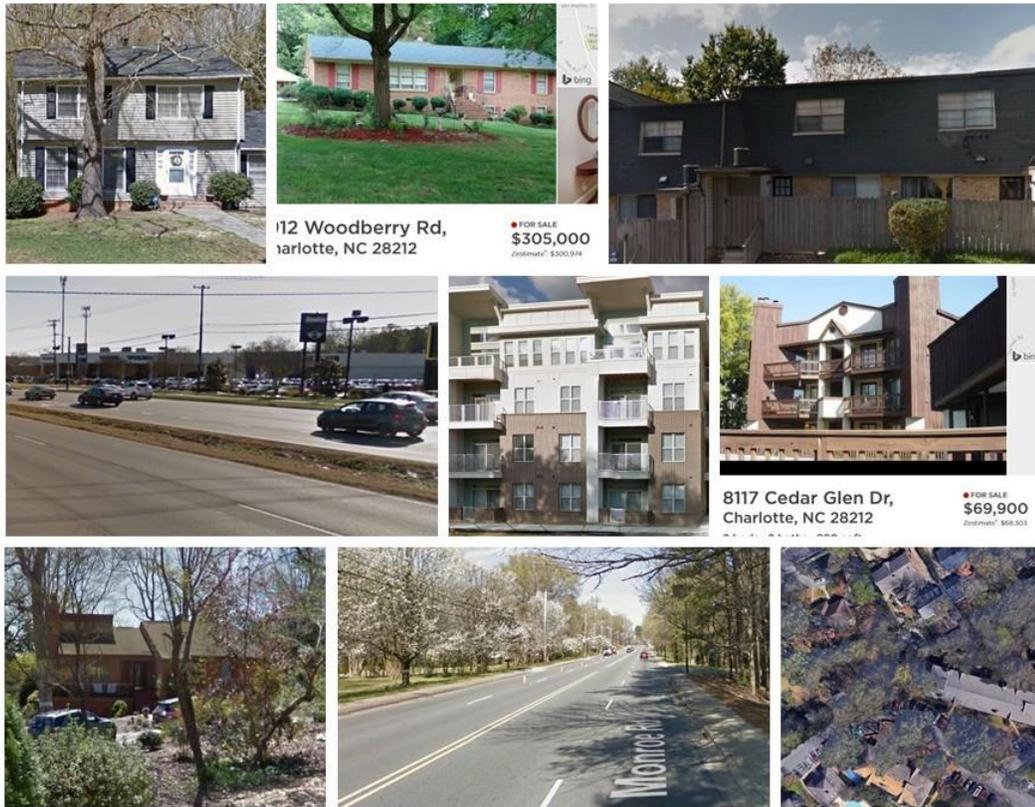


Figure 21: East Forest Photos

Photo Credits: Google Maps/Zillow

East Forest (2010 Census Tracts 19.14 and 19.15 and NPAs 52, 99, 245, 246, 248 and 270) is located on the city's southeast side along Independence Boulevard, which is in the process of being converted from a city thoroughfare to a state highway. Like Prosperity Church, it is an ethnically diverse neighborhood; however, whites are underrepresented in the population (30.5%), while blacks and Latinos are overrepresented at 41.6% and 21.9%, respectively. The percent of residents employed in East Forest (92) is higher than in Hidden Valley and Enderly Park, and higher than the county average. However, it lags behind Sedgfield, Sharon Woods, and Prosperity Church. The same approximate pattern holds true for average household income (\$37,584), percent of residents with a bachelor's degree (27%), percent of residents with a high school diploma (82%), average home sales price in 2015 (\$142,077), and average monthly rent (\$800). The numbers consistently indicate a higher quality of life in East Forest than in Hidden Valley or Enderly Park, but are lower than in Prosperity Church and much lower than in Sedgfield or Sharon Woods. The numbers are also fairly close to county averages. Results outlined earlier in this chapter indicate that East Forest transitioned from a Prime to a Subprime neighborhood over the study time period, and these figures generally support that finding.



Figure 22: East Forest Map
Source: Mecklenburg County GIS

East Forest is comprised of multiple multifamily developments including townhouses, garden-style apartments, and condominiums as well as a series of small single-family neighborhoods located on both sides of Monroe Road. Monroe Road, a major corridor, bisects East Forest, and the community is bounded to the north and east by Independence Boulevard.

The housing stock within East Forest varies considerably. Multifamily housing in the southern portion of the community is old and more rundown when compared with the newer luxury multifamily development, M Station, located in the northern part of the community off Idlewild Road. The construction of the M Station apartments within the larger mixed-use development Meridian Place was viewed as a major catalyst for change and redevelopment in what was long a depressed community (1). Meanwhile, single-family houses vary as well in size and architectural style. Most of the single-family housing appears to have been built in the 1980s and home styles consist of a mixture of ranch, two-story, and split-level. Homes range in size from around 1000 to around 3000 square feet. Single-family neighborhoods are well-kept, and homes sit on large lots with ample tree coverage. The only evidence of decay and blight I noticed on my tour of the community was around some of the older multifamily developments in the southern half of East Forest or along Independence due to construction activity.

East Forest's infrastructure is impressive: wide roads, bike lanes, and sidewalks are plentiful. Likewise, the community boasts a number of assets including two parks, several churches, a public library, an office park, and three schools: Greenway Park Elementary (3/10 from greatschools.org), McClintock Middle (5/10) and East Mecklenburg High School (8/10). McAlpine Creek Park in particular has attracted

attention as a local amenity. R8 stated, “It’s a great park to walk in, bike in, things of that nature.” R17 also noted, “McAlpine Greenway is really fantastic. Got so much over there, such an asset.”

The only major deficiency the community faces is a lack of viable retail options nearby, many of which disappeared in the years prior to the conversion of Independence Boulevard to a state highway. The North Carolina Department of Transportation (NCDOT) adopted a plan in 2013 that called for Independence to be converted from a four-lane throughway to a limited access expressway. This conversion was supposed to “enhance transportation, economic development, and environmental stewardship in North Carolina” (52) in response to high traffic counts (53). According to R8, “The businesses that were close to the neighborhood – Rite Aid, supermarket, pharmacy, Radio Shack, those types of conveniences, Target – uh, gone. So, and it’s quite frankly because of Independence.” Within East Forest itself, the only available retail I noticed is a McDonald’s on Monroe Road and some low-end retail along Independence. According to (2), major retail centers along Independence were left abandoned in the wake of the conversion, filled with nothing more than “low-rent” tenants such as “thrift stores, dollar stores, and laundromats.” Notably and accompanied by much neighborhood enthusiasm, Hawthorne’s Pizza opened in June of 2017. Many of the residents I interviewed expressed their concern over the lack of retail in East Forest; however, with the development of Meridian Place and M Station, that is likely to change in the near future.

Like Prosperity Church, I did not notice much activity related to public transit in East Forest. Both neighborhood consist of quiet, small neighborhoods located in close proximity to each other. However, there are some notable differences between the two

communities. Housing stock in East Forest is about ten years older than in Prosperity Church, and it is located closer into the city. Lots in East Forest are also much larger. However, Prosperity Church has retail options that are far superior to those in East Forest.

Textual documents and interviewees used words such as “diverse,” “decline,” “aging,” “underserved,” “wooded,” and “well-established” to describe East Forest. Interviewees’ assessments of current quality of life and potential for change in the future were notably varied. A majority of them reported that the area has experienced *decline* over the past few decades (Table 24); however, a not insubstantial minority described the area as *stable* (Table 25). Many also noted that the area *lacks an identity* (Table 26). Predictions for the future were likewise *mixed* (Table 27).

Table 24: East Forest Description - Decline

Respondent Number	Remark
4	“I’ve seen it go from a pretty vibrant neighborhood to really fractured and no significant income growth in the area.”
8	<p>“In terms of, has is maintained, has it improved, has it degraded? I’d say it’s degraded. This part of Charlotte doesn’t have the best reputation, ok?”</p> <p>“The East Side is a depressed part of the city, pure and simple.”</p> <p>“People perceive us as the poor side of the city with a large number of minorities. There you go.”</p>
17	<p>“Have continued to see a decline, especially when the market went down in 2007-2008, that really had a negative impact on the area. Everyone was losing their jobs, it was just desperate times, you know. You didn’t know if people were moving because they had to – you don’t know what goes on behind closed doors.”</p> <p>“I’ve lived in the area for about 18 years and throughout all that time, the Monroe Road corridor has continued to decline.”</p> <p>“We’ve done surveys and we’ve done a lot of outreach and the prevailing notion is that the Monroe Road corridor is dicey.”</p>
20	“A lot of people really struggled with the Recession because they bought in the boom and then immediately the value of our homes just plummeted. There are a lot of underwater mortgages, and there have been foreclosures, and there are a lot of people behind on their HOA payments, and we’ve got a ton of people filing for bankruptcy.”
22	“This whole area? When it was first developed in the 60s, it was very elegant and it’s still got great custom homes. But it has never bounced back and I don’t think it ever will.”
29	“They are nice neighborhoods, but I don’t think property values have kept up.”

Table 25: East Forest Description - Stable

Respondent Number	Remark
22	“There’s some crime in here, but not as much as you would expect. I mean, there’s crime, but they’re getting rid of it.”
27	“I have observed driving through here that this area looks really nice.”
29	<p>“I think all the neighborhoods are fairly solid. If you drive there off Monroe Road, either side, nice streets, well-kept homes.”</p> <p>“I think of this as being a good, solid area. You can turn down any of these streets and find really nice houses and nice neighborhoods.”</p>

Table 26: East Forest Description - No Identity

Respondent Number	Remark
18	“I’m not really familiar with that area at all.”
20	<p>“I really don’t know a lot of people in the neighborhood. To tell you the truth, I don’t spend a ton of time here. I don’t know my neighbors too well.”</p> <p>“I don’t think the rest of the city perceives us. I think we’re kind of invisible, no one really knows about us, we don’t have a name. I mean, I just asked you, ‘East Forest? Is that what we’re called?’”</p> <p>“I think that if people know about this area, they probably think about it as forgotten in some ways. Or not yet on the map.”</p>
21	“I do not have an understanding or appreciation for this neighborhood, other than there are a lot of changes occurring on Monroe Road.”
22	“There’s just nothing there, I mean I’m sorry.”
29	“East Forest is just not on anybody’s radar I don’t think.”

Table 27: East Forest Change - The Future Is Up For Debate

Respondent Number	Remark
4	<p>“In the next twenty years, it’ll develop in a good way, not a bad way. A little bit slower, more diverse. It’ll be a good Democrat precinct.”</p> <p>“This is going to be the most successful, diverse area in Mecklenburg County. Rama Road is coming back.”</p>
7	<p>“The Independence corridor has been a problem for a long time. But I think there’s a bright future ahead. I think we’re coming around the corner there.”</p>
17	<p>“I’ve been told by residential realtors that this area is turning hot. So hopefully that’s true.”</p>
21	<p>“I don’t know what’s going to happen on Independence, but I think Monroe will become a much more important road.”</p> <p>“I do think Monroe Road will change the dynamics of this neighborhood. Which direction that goes, I’m not sure.”</p> <p>“We’ve got a large international community in Charlotte, and I think this area will become more theirs.”</p>
22	<p>“It’s got problems and it’s gonna keep problems. In my personal opinion, there’s not enough community fabric. It’ll all go business of some kind.”</p>

CHAPTER 6: DISCOURSE ANALYSIS (RESEARCH QUESTION #2)

Research Question #2: *What are the ways in which neoliberal ideology is operationalized and recontextualized through discourse about Charlotte's neighborhoods, and how do these discourses work in tandem with market and political forces to (re)produce neighborhood space across the prime-subprime continuum?*

6.1 Summary Statement

This research question addresses Lefebvre's "representation of space" by considering the ways in which discourses through media and interpersonal communication work to operationalize and recontextualized neoliberalism, specifically within the case study neighborhoods. Using discourse analysis as outlined in Chapter 3, I identified six discursive strategies or themes used across neighborhoods: Territorial Stigmatization and Acclaim (5.2.1), Spatial Governmentality (5.2.2), Exchange Value and Use Value (5.2.3), Citizen Engagement, Personal Responsibility, and Roll-back Neoliberalism (5.2.4), Marketing and Branding (5.2.5), and Public-Private Partnerships and the Role of the Developer (5.2.6).

6.2 Discussion and Evidence

6.2.1 Territorial Stigmatization and Acclaim

Wacquant (2007) introduced the concept of territorial stigmatization – the discursive denigration of particular spaces within the city. The concept was later unpacked and theorized by Wacquant, Slater, and Pereira (2014) (see Slater (2015) for a

summary) and is evolving into a critical new paradigm for understanding how cities operate under neoliberalism worldwide (Kirkness and Tije-Dra, 2017). According to Wacquant, this “symbolic defamation of places” (Slater, 2015) builds upon Goffman’s (1963) three-pronged definition of stigma – the denigration of body, of character, or of tribe/affiliation. Wacquant contends that there is a spatial component to the process of stigmatization as well. He specifically points to the rise of the black hyperghetto in conjunction with the end of Fordism documented in Wilson (1996), and makes the case that specific *places* within cities have become the target of such denigration as well. Building on Bordieu’s (1991) concept of “symbolic power,” Wacquant (2014), and Slater (2015) document how territorial stigmatization serves as justification for policies that serve to alter or destroy existing urban fabric (also see Wacquant, Slater, and Peirera, 2014). This paradigm challenges the massive literature on “neighborhood effects” – a simplistic conceptualization of quality of life outcomes based on the notion that the conditions within one’s place of residence directly affects their life chances. Rather, as Slater (2013) argues, the relationship is far more complex than this – individual outcomes are “not a property of neighborhood, but a gaze trained on it” (Slater, 2015, p. 12). In particular, it is critical to recognize that territorial stigmatization is not only harnessed to achieve particular neoliberal political goals, but also tied to disinvestment (Slater, 2015). Finally, as is particularly prominent in the case of Hidden Valley, territorial stigmatization has been autonomized, nationalized, democratized, and racialized (Wacquant, Slater, and Peiera, 2014) – in fact, it has become a taken-for-granted part of discourse about neighborhoods under neoliberalism.

Territorial stigmatization is apparent in several of the case study neighborhoods. In Hidden Valley, it is rampant, and it is clear from the community association's website that some residents are working hard to overcome this stigma, an example of the "defense of the neighborhood" strategy of coping with stigmatization identified in Wacquant et al., 2014. The site features a video with the association president describing the neighborhood as "welcoming," "diverse," and "multicultural." Here, she is appealing not only to policymakers but to the general public, likely at a national scale in the wake of The History Channel's 2009 feature on the neighborhood entitled, "Killing Snitches" (see 137) – a clear example of the nationalization of stigma identified by Wacquant.

The biggest contributor to territorial stigmatization in Hidden Valley is its notoriety in the media for gang activity. I discuss the documented rise and fall of the Hidden Valley Kings in more detail in the next chapter; however, the language used to describe their presence in the community is noteworthy for its dramatic tone. The Kings, for example, have been described as a "notorious home-grown gang," (145) and a "bold criminal enterprise" (144) that "gripped the neighborhood," "terrorized" it, and turned it into a "nightmare" (149) and "shooting gallery" (145), causing "fear to spread like a wildfire" (144). According to media accounts, the gang was eventually "banished by police" (188); however, the stigma has persisted. In (166), the shooting death of a 17-year-old was blamed on gangs by police "because of the area." "It's always something happening in the Valley," a friend of the victim stated.

Other examples of the stigmatization of Hidden Valley are identifiable in (180), where the neighborhood is described as "long synonymous with urban crime," and in (156), which states "Resident struggle with reports of gangs and violence." An

interesting rhetorical tactic utilized in numerous media accounts is highlighting the fact that neighborhood roads are named after fairy tales and then proceeding to point out the discrepancy between the street names and actual events that occur in the neighborhood. For example, from (137): “The area has fairy tale street names, like Cinderella Road and Snow White Lane. It looks like an ideal place to live. But laying claim to this kingdom is a street gang... the notorious Hidden Valley Kings” (see Figure 23). In (152), a neighborhood high school student’s graduation is profiled and her house described as a “rare safe house” within the community. (150) declares, “The larger Hidden Valley neighborhood is one of the city’s most dangerous.” All of these hyperbolic claims about the neighborhood are reinforced in the media with imagery – such as the young man posed atop the neighborhood sign in (121) (Figure 24) or Figure 25, featured in (123).



Figure 23: Hidden Valley Street Names

Photo credit: “Killing Snitches” (www.youtube.com/watch?v=HC3vRRlhLhl)

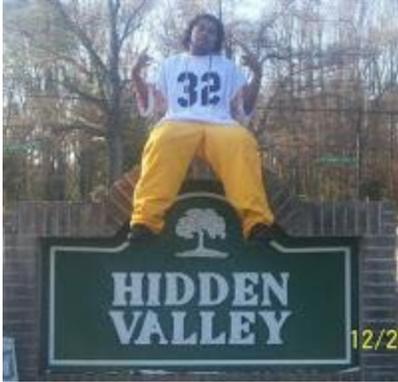


Figure 24: Territorial Stigmatization in Hidden Valley (1)

Photo credit: <http://crimeincharlotte.com/feds-bust-hidden-valley-kings-gang>

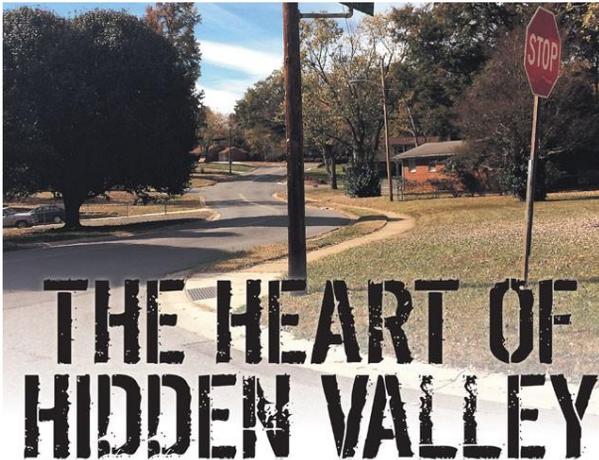


Figure 25: Territorial Stigmatization in Hidden Valley (2)

Photo Credit: Melissa Oyler/*Creative Loafing*

It is interesting to note that this production of territorial stigmatization did not begin in full until the mid-2000s. Before this time period, crime reports about the community were straightforward, rather than salacious and juicy, and neighborhood assets, such as a network for home-based daycares and the passing of a beloved community member were highlighted in the media. However, by 2006, as gang activity in the neighborhood came to the forefront of media attention, the process of stigmatization by local media had begun. In (122), the Charlotte Observer selected Hidden Valley to profile in its article about the annual National Night Out event, repeatedly referencing the crime and gang violence associated with the area, thereby adding to the community's stigma. As I note in Chapter 6, further investigation into the process by which Hidden Valley became a denigrated space during this time period would be informative as to the process by which territorial stigmatization occurs, answering Slater's (2015) call for more research on this topic.

The racialization of space is apparent in Hidden Valley, even when negative stigmatization is not readily apparent. The neighborhood is portrayed within the media as a proxy for black voter issues in (120), which describes a visit to the community by three Democratic candidates for Mecklenburg County Commissioner in 2002. The article states that all three candidates tried to appeal to African Americans by providing detail about "black voter issues" such as school funding. This conflation of people and space, while not overtly concerning, is problematic because it contributes to the perception of both the space of the neighborhood and its residents of color as "others" – and as exceptional from the norm.

Territorial stigmatization in Enderly Park exists according to R10. “Yeah, they definitely have a stigma. Poor, crime-provoking, and drugs.” However, it is not quite as pronounced in the media as in Hidden Valley. R4 evoked historical imagery to express this sentiment: “Enderly Park can be the place urban pioneers live; Hidden Valley is the Conestoga wagon where they have the Donner Party, aka, cannibalism.” However, Enderly Park did receive extensive negative attention in the media due to a Drug Enforcement Agency-sponsored drug probe (84) as well as the shooting death of a teenaged boy (86). The boy’s grandmother described the community as a “nightmare” demonstrating that territorial stigmatization may come from both without and within. In (309), a member of the affluent southside citizen’s engagement group South Park Coalition stated, “I don’t want us to become Freedom Drive or Freedom Mall.” This negative image of Enderly Park is related to the larger perception of West Charlotte as the dangerous side of town. West Charlotte, like Hidden Valley, has received national attention for homicide activity which spiked in 2009. Noting this nationalization of stigma attached to place, then-police chief Rodney Monroe stated that the perception of West Charlotte is worse than what the reality is (87). R10, a lifelong resident of West Charlotte, concurred: “The attention the neighborhood brings, is got a negative connotation. Cause of crime. That’s always thrown out there before anything else that happen in the neighborhood, so yeah. They definitely have a stigma. I don’t think it’s an accurate representation. The media... I don’t know, I don’t like the media. I really have a bad vibe about the media. I had done a study on some media and, it was two similar cases, with two different people, but the words they used to describe were totally different and it paints a totally different picture of one than the other, so. Just with the

media having the power to control people's thoughts on a certain situation, I feel like that's very powerful."

Territorial stigmatization in East Forest exists, but at a comparatively smaller scale. Stigma is attached to portions of the neighborhood only, most notably the now-demolished Silver Oaks Apartments on Monroe Road. As described in the following chapter, these apartments have since been replaced with the much-heralded M Station development. The demolition and replacement of one multifamily development with another is a clear example of how territorial stigmatization is harnessed to achieve investment-related goals that alter the urban fabric and hurt/displace poor residents. This process is exemplified by the case of former Silver Oaks resident Erik Johnson, who appeared in front of City Council to protest his displacement and the short timeline on which he was evicted from the now-demolished property (322).

The 2011 Independence Boulevard Area Plan describes a charrette in which area residents were asked to place green and red dots on a map of the neighborhood – green to indicate opportunities/amenities, and red to indicate constraints, threats, and disamenities. "Green dots were widely scattered," the report stated, "while red dots were concentrated around the Silver Oaks apartments" (3). A 2014 online forum about urban development in Charlotte (323) described the apartments as an "eyesore," "dump," and "crime-ridden cesspool" that should be "ripped from the face of the earth." The role of such discourse in legitimizing the displacement of residents is articulated later in the forum by one respondent who stated, "I wouldn't mind seeing more re-development projects like [M Station] on the east side. I understand the negative effects of gentrification, but something should be done about the various crime hot spots throughout this area, and

increasing the average income.” R22 also described the Silver Oaks apartments as problematic: “They did just knock down one of the biggest blight problems they had. Awful, awful place.” The cases of Enderly Park and East Forest illustrate one way in which the concept of territorial stigmatization might be further theorized – stigma attached to place occurs at multiple scales, from an entire side of town as in Charlotte’s West Side, to a single apartment complex, as in East Forest’s Silver Oaks development. Furthermore, it can bleed across scales and come from both within and outside of bounded territories.

Another example of small-scale place-based stigmatization is in Prosperity Church. One major bone of contention in the development of this area was the possibility of the construction of a Section 8-friendly senior citizen multifamily development. Existing residents strongly opposed this proposal, attaching stigma to a place that was at the time, merely imagined (221, 219, 216, 211, 249). According to R2, “There was some fear with some of the residents about apartments and Section 8. Unfounded, I think. Just fear and skepticism. Just how that is... apartments does not always equal low income housing.” Prosperity Church as a whole has also been the object of disdain/stigmatization, but for a different reason than in Enderly Park or Hidden Valley. Instead, Prosperity Village has been stigmatized as bland and blasé (see 194) for the perceived failure of the 1999 Villages plan, which was supposed to encourage mixed-use and walkable development in the area. Blame for the plan’s failure to materialize should rest squarely on the shoulders of profit-hungry developers, who were happy to invest in the area regardless of their proposals’ alignment with the 1999 plan; however, rather than stigmatizing the developer or the flawed process of development that occurred at the

interface of developers, planners, and residents described in Chapter 6, the neighborhood is instead stigmatized with the loaded question posed by the Plan Charlotte website in 2014 “Can innovative interchange plan survive suburbia?”

On the other end of the spectrum from territorial stigmatization is the phenomenon of “territorial acclaim,” a concept which I am proposing based on the glowing description of neighborhoods at the prime end of the prime-subprime continuum. Sedgefield and Sharon Woods, in particular, are portrayed in overwhelmingly positive terms in media documents. In Sharon Woods, residents of the neighborhood are grouped in with place-based acclaim, as participants in a community food drive were described in (271) as “industrious food warriors” and “young humanitarians.” In Sedgefield, acclaim is tied to the exchange value of properties there. In (297), real estate website Redfin ranked Sedgefield as the 7th “hottest” neighborhood in the nation in 2014 due to its location and affordability. (291) highlights the decision of a neighborhood church, formerly St. Paul United Methodist Church, to rename itself Sedgefield Church in an attempt to capitalize upon the territorial acclaim bestowed upon the neighborhood and attract more parishioners. The Charlotte *Observer* lauded this renaming as a “visionary” attempt to capitalize on the area’s changing demographic and ongoing revitalization.

Wacquant (2014) introduces us to the idea that territorial stigmatization and the resultant policy-based outcome as well as individual-level coping strategies are an integral part of the neoliberal city and a necessary part of its ability to continue to grow and reinvent itself. It is curious and provides a bit of hope and optimism then, that city officials in collaboration with the UNC Charlotte Urban Institute chose to combat territorial stigmatization (whether knowingly or unknowingly) in 2012, by changing the

way in which data is reported through the publicly available database City of Charlotte Quality of Life Dashboard (114). The QOL Dashboard provides empirical data on a variety of demographic, housing-related, economic, and environmental metrics within Charlotte's neighborhoods. Before 2012, neighborhoods were categorized into one of three groups based upon quality of life metrics in comparison to the city at large: Challenged, Transitioning, and Stable. Those terms have since been abandoned in favor of a more nuanced reporting method, which provides data only without any accompanying designation on the overall desirability or quality of a neighborhood. Instead, individuals can pull data and make their own assessments. Although it a small change, it is encouraging that public officials have noted and responded to the potential for complicity in discursive stigmatization. Of course, such changes are never made without criticism, as articulated by R29 in response to my informing him of this change: "Why did they do that? They didn't want to offend anybody?"

6.2.2 Spatial Governmentality

Foucault (1991) proposed the term "governmentality" to describe various forms of governance or state control that serve to regulate society and its inhabitants. An emergent form of governmentality documented by geographers in particular is the notion of "spatial governmentality," (Merry, 2001), or the maintenance of order through the regulation of spaces rather than persons or behaviors. Notable forms of urban spatial governance include the exclusion of unwanted groups from public or "prime" urban spaces (Beckett and Herbert, 2008; Duncan, 1978) through various methods of surveillance. Los Angeles School scholars have documented the creative forms of

architecture and urban design invoked to control who can access space in the postmodern “carceral city” (see Dear and Flusty, 1988; Davis, 1990). Spatial governmentality, like territorial stigmatization, has arisen in conjunction with the advent of neoliberalism. Gane (2012) suggests that the neoliberal era is marked by a surveillance-based form of governmentality emphasizing control, self-discipline, individuality, and, importantly, market-based competition. “Forms of surveillance,” he suggests, “[are] designed to inject market principles of competition into all spheres of social and cultural life” (625). He bases his claim on Foucault’s (2008) suggestion that, under neoliberalism, the state is subjected to the market (rather than vice versa under liberalism). In contrast to the popular notion that the state takes a passive role under neoliberalism, it, Foucault asserts, is required to maintain “permanent vigilance, activity, and intervention” to provide a space in which market transactions can peacefully occur (132). It does so within urban spaces through via the various forms of roll-out neoliberalism documented by Peck and Tickell (2002), such as public-private partnerships, the squelching or regulation of public protest, and “band-aid” style community development initiatives.

In Hidden Valley, spatial governmentality is apparent in the state-led attempt to control individual bodies within the space of the neighborhood. This effort was implemented politically with a court-ordered injunction which expired in 2014. Different from any other anti-gang injunction in the entire United States, HB673 prevented any public meetings of alleged gang members within the area surrounding Hidden Valley, declaring them to be a “public nuisance” (171). This injunction was modeled after a similar law in California, but, according to (123), the Mecklenburg County injunction took the concept to “a whole new level.” The salacious affidavit justifying the injunction

contains arrest photos, You Tube video screenshots of alleged gang members' rap videos, and links to music videos produced by alleged members of the Kings. The harsh injunction was rationalized by the District Attorney's office in 2014 as follows: "We're trying to prohibit those people involved in this gang who tend to have a propensity to commit other crimes from spending time together, hanging out together, and being together" (140). As a result of the injunction, two individuals were charged with misdemeanors for walking together to a gas station within the neighborhood. The injunction was popular in the media, however, as demonstrated by a 2015 editorial in the *Charlotte Observer*. The ACLU objected, claiming that the injunction was likely to lead to racial profiling. (See 180, 171, 149, 140, 123, 120.) The usage of injunctions, defined by americanbar.org as "a court order which requires parties to continue or cease particular actions," as a form of neoliberal governmentality appears to be common within Hidden Valley, according to R26: "They're really trying to pose some injunctions against some of those hotels that have high prostitution and lots of incidents of drugs and violence." As I discuss in Chapter 8, this too is a promising route for future research, as we need a further understanding of the legal intricacies of the injunction widget and its impacts on urban space.

Spatial governmentality does not affect all members of neighborhoods and cities equally. As evident in the multiple cases of the death or arrest of African Americans at the hands of law enforcement personnel we have seen recently in the United States, neoliberal governance through the control of spaces disproportionately benefits whites at the expense of people of color. Consider the case of Sedgfield, about which a black resident wrote an editorial for the *Charlotte Observer* in 2013 (290) after experiencing

racial profiling there. According to him, “I was two blocks from home when I was stopped by police because they received a phone call that a suspicious black man was walking through the neighborhood – MY neighborhood. Even after I showed the officer my license, with my address, he decided to run my information and asked if I had ever been arrested.” Contrast his experience with this one, reported by R3, a white resident Sedgfield: “Crime is kinda eased at the moment. There’s still some, but the police department is really great with that. We have his cell phone number, they definitely are awesome, any time there is a problem, we call 911.” Contrast these experiences further with that of the Latino population in East Forest, according to R8: “The Latin American population here is hidden. Because they’re afraid. They are quarantined away out of fear of being caught.” Restricted and racialized access to public space is also identifiable in Hidden Valley, where the County Park and Recreation department barred a local black fraternity from holding a charity benefit for Hurricane Katrina victims at a local park in 2005. The event had to be relocated to a church and event organizers questioned the extent to which race was a factor in Park and Rec’s decision (163), despite county officials’ insistence that crowd size was the chief motivating factor in their decision.

Neoliberal governance within Hidden Valley is also manifest through an emphasis on self-policing and personal responsibility. This is apparent upon visiting the community association’s website, which features an ad for CharMeck Court Watch, a program in which residents of neighborhoods track other residents categorized as “chronic offenders” and monitor their court cases. With this program, the work of governmentality and policing is outsourced from the state to private citizens, who perform the work for free.

Another example of self-policing in Hidden Valley is the resident-law enforcement partnership that was established to help fight the Hidden Valley Kings and the resulting chaos-to-redemption story I have dubbed the “comeback narrative.” Through this initiative, residents were encouraged to “overcome the anxiety they felt about working with police” (186) for the good of the neighborhood. This sentiment was echoed in a 2015 Charlotte Observer editorial (149) suggesting that Hidden Valley residents must support police in their gang prevention efforts: “Neighbors must pull together and help. Police can’t do it alone.” The self-policing strategy was portrayed in media outlets as a great victory for neighborhood quality-of-life – a comeback story. One article proclaimed, “Once Under Siege, Hidden Valley’s Back,” and credited the rebound on residents’ willingness to “partner” with police in the surveillance of their neighbors. Another (185) stated that the neighborhood’s comeback from its “checkered history” was “sparked by neighborhood and police activism.” In yet another (151), the author describes driving through Hidden Valley after a police sweep that resulted in the arrest of more than 100 alleged gang members: “...birds were chirping, trees and flowers blooming, and residents were out in their yards washing cars, mowing lawns, or chipping golf balls.” (144) describes “Hidden Valley’s new day,” and (139) features a picture of smiling children in a parade. “We are jubilant,” remarked the Community Association president (122).

This comeback narrative appears to be a way of explaining the problems experienced by residents of Hidden Valley not as the result of structural inequalities tied up with race and space, but instead by blaming all of the problems on an easy and racialized scapegoat – the Hidden Valley Kings. Police are painted as heroes and as

having a paternalistic relationship with neighborhood residents – “educating” neighbors about the evils of gang activity (157), “sweating in their navy uniforms and bullet proof vests” (155), and always solely credited when crime rates decrease (147). (121) proclaims, “Authorities are taking a stand against gangs in Charlotte!” Contrast this sentiment with that articulated by a resident in (155): “Fuck the police.” As you might suspect, the onus for youth involvement in gang activity was placed squarely on the shoulders of parents – a community forum sponsored by the Hidden Valley Community Association at the behest of police in response to a series of alarmist articles in the *Observer* about gangs in Charlotte “urge[d] parents to play a big part in their children’s lives.” Likewise, in (157), in an *Observer* editorial calling for increased parental involvement in Hidden Valley, the police chief stated that gang members become involved in crime because they are looking for a substitute for “engaged parents” (170).

There are several factors which undermine the comeback narrative. First, despite the much-lauded arrests of 2007-2008, the District Attorney’s office still found it necessary to issue the injunction described above in response to a second crime wave several years later. It is suggested in (123) that this second wave was linked to a new generation of would-be gang members who referred to themselves as “BGs” or “baby gangsters.” Clearly, if the first police crackdown had been completely effective, the later injunction would not have been necessary. Furthermore, news reports of crime in the community continued well past the date of the initial crackdown and arrest and the accompanying “From Gangs to Greatness” parade sponsored by the Community Association. Examples from 2014 include a shooting death due to an argument, an attack on an ice cream vendor that was subsequently posted to YouTube, and a woman shot and

killed in a domestic incident. It is interesting to note that later reports of gang activity do not include the salacious descriptive language included in earlier reports of gang-related crime – perhaps because these later crimes did not fit the comeback narrative. Titles of articles detailing later crime are much more straightforward. (179), for example, is titled “Woman Killed in Shooting.”

I want to make a caveat here, which is to say that, particularly at this moment in our culture, it is easy to paint the police in wholly negative terms, while overlooking the fact that many sworn officers are committed to upholding public safety. Furthermore, despite the real concerns I have outlined here regarding police and race relations, I do not want to minimize the real impact of gangs and related crimes on communities like Hidden Valley. The issues I’ve covered here are complex, and criminal justice reform is beyond the scope of my dissertation. The biggest takeaway to me is that spatial governmentality as a discursive practice and action is caught up in the web of the criminal justice system. This would be an excellent avenue for further research.

6.2.3 Exchange Value and Use Value

In “Urban Fortunes: The Political Economy of Place” (2007), authors Logan and Molotch devote an entire chapter to the way in which place has become commodified within the neoliberal, “growth machine” city. Places, they argue, have a “special use value,” based on their indispensability and idiosyncratic nature. Because of these factors, individuals living in certain places develop attachments to them – the places take on a certain “preciousness.” This heightened use value of place creates an asymmetrical balance of power between buyers and sellers, and between landlords and renters. For

those in the weakened position – often residents of lower wealth and access to fewer resources – the special use value of place and the resulting exploitative exchange value charged for access to places is problematic. Considering places only for their exchange values while overlooking the existing urban fabric – the social communities and institutions already in place that are manifest in the built environment – is at the heart of debates about gentrification and the manifestation of social justice within cities. Furthermore, the prioritization of exchange value over use value is a factor across the continuum of neighborhoods, from the very most “prime” to the stigmatized “subprime.”

This issue is particularly prominent in Sedgefield, Enderly Park, and East Forest, each of which has recently experienced (re)development activity and are projected by residents to change considerably in the coming years. As noted above in the discussion of territorial acclaim, Sedgefield was praised and highlighted in national media during 2014 primarily for its investment potential. Its historic character and interests of the long-term residents, many of whom were senior citizens, was overlooked. Sedgefield was ranked “hot” by Redfin because of the rent gap, and this fact has not been overlooked by residents (see Table 28).

Table 28: Exchange Value Over Use Value in Sedgefield

Respondent Number	Remark
3	<p>“My neighborhood was one of those where people were sending out letters to everyone. You know, older homes, ones that definitely had a potential for either remodeling or teardown.”</p> <p>“Most people in the neighborhood, if they’re remodeling, their mindset is, I can invest \$300,000 into my home and I’ll still come out on top.”</p> <p>“There’s two or three neighbors of ours that lived in their houses for awhile and they understand the value. So, they’re tearing down the house. And building a house in its place”</p>
13	<p>“When things on the street had been selling for like \$150, \$160,000 and then a \$500,000 house just sold over there, that’s when the letters started coming. ‘We would love to buy your house.’ All the time. I just threw one away. Yeah, ‘We’ll buy your house for cash,’ ‘I was driving through the neighborhood and noticed your house,’ all these things.”</p> <p>“We get letters, at least one a month. Sometimes they say, ‘We really wanna buy a house in the neighborhood and live there,’ but I don’t believe any of those letters. They’re all just lying to me to trick me out of my house. So I call them, ‘I wanna buy your house and scrape it’ letters.”</p>
15	<p>“There’s a house up the street that just sold for almost \$800,000. On my street! See why I think they’re just gonna tear down my house when I’m not home one day?”</p>
29	<p>“Now everybody wants to move to Sedgefield because it’s cool and they can’t afford Dilworth, so Sedgefield is the next best choice.”</p>

The depiction of urban space in terms of profits rather than people is also apparent in Enderly Park. The 2000 Westside Strategic Plan (136) was constructed as the result of growing concern over the Westside's "challenges," and paints Enderly Park as a "development frontier" which is "rich with opportunity." Over the past several decades, the area around Enderly Park has begun the process of "revitalization," or gentrification. R11 elaborated on these changes: "Slowly, since about 2012, development has been creeping our direction. There was a large low-income apartments that were razed, probably in 2009, sat vacant and now is being rebuilt with units starting the upper 100s to low 200s, so not affordable... Everybody and their brother has a sign that says 'We'll buy your house for cash.' Stapled all over phone poles around the neighborhood. So there's a lot of house flippers that are coming around. There are a lot of folks that are getting letters and postcards and phone calls from investors, offering them cash for their houses." In response to these developments, residents have increasingly made their concerns about displacement and the potential for the character of the neighborhood to change public (see 327). Several interviewees share these concerns as well. R10 stated, "If more wealth is coming into the neighborhood then with more wealth comes more resources, but the culture will be pushed out.... I feel like the neighborhood will be completely different because they're gonna bring what they want to the neighborhood." R11 noted that, "There are opportunistic people who see it as undiscovered gold. And some of those are probably investors, some of those are civic organizations like Charlotte Center City Partners, who's been a big bully to some neighborhoods on the other side of town. There are a lot of folks who see unrealized profit here and really try to exploit that."

In East Forest, developers concur that the time for so-called “revitalization” is now. The area is proximate to Charlotte’s so-called “Golden Triangle,” or “Wedge of Wealth,” between Park and Providence Roads. Local developer Daniel Levine described that area as “the most desirable land in Charlotte” (315). However, most of it already developed at capacity and therefore developers and other speculators are beginning to look at properties located just outside this prestigious area in South Charlotte. The MoRA organization (discussed at length in Chapter 6) continuously highlights the availability of cheap retail space within East Forest as a major asset to the area (for example, see 321). Roy Goode, the developer of M Station, relied on both the area’s exchange value and the personal use value it has to him in his decision to invest. According to R17, “Roy decided that the time was right to invest, and this happens to be Roy’s home turf. He has really wonderful childhood memories of how the area used to be.”

Even the much-maligned Hidden Valley is not exempt from potential exchange value exploitation. Remarking on the area’s stigma, R26 commented, “I think it’s sad because that’s a great area of Charlotte, you’re close to uptown, you’re close to 85, you’re close to 77. I mean, really if you think about it, that is prime real estate.” As noted in Chapter 4, the future of Hidden Valley is up for debate, with some interview respondents believing that the area will eventually gentrify due to its proximity to uptown and the Blue Line Extension. R26 is one of them. When asked if they think displacement is a threat in Hidden Valley, they responded, “Certainly, yes, because some of the older residents, they’re on fixed incomes, they’re retired, so when their property values go up, they won’t necessarily be able to afford them.”

Clearly, place is seen as a commodity in Charlotte. This is certainly the case in nearly any urban space located within in the neoliberal environment of late capitalism; however, because, as Bacot (2008) has argued, Charlotte is a particularly egregious example of a growth machine, place commodification is quite notable here. How, then, is this gross commodification of place justified, particularly in the face of mass displacement as we saw in the case of East Forest’s Silver Oaks apartments? Territorial stigmatization is certainly one commonly used tactic. My research yielded an additional discursive technique used to rationalize such development, which is the invocation of generational preferences as rationale for various types of (re)development (see Table 29). As multifamily style development that significantly alters the urban fabric becomes increasingly common, interviewees pointed to the fact that potential buyers and renters of all generations prefer this style of living. No empirical evidence is offered, and it begs the question – is mixed-use development truly the preference of Baby Boomers and Millennials, or is it their preference because it is what is available to them? According to R1, the proliferation of multifamily development across Charlotte is tied to larger economic issues rather than generational preferences: “Multifamily is the big thing now, nationally. It has to do with the ’07 crisis, the Recession, um, and some of the shift in the job market. So multifamily is the thing now.” Nonetheless, the assertion that multifamily development is merely a response to consumer demand persists. This logic is particularly notable in East Forest, where developers have built a number of large apartment complexes. According to prominent developer Daniel Levine, “young people don’t necessarily believe in the age-old thesis that you buy a home” (73).

Table 29: Generational Preference as Discursive Justification for Development and Place Commodification

Respondent Number	Remark
1	“Development in Charlotte has to do with demographic shifts nationwide. You know, millennials and people. They’re really driving development.”
14	<p>“We’re working on some townhome projects up here, and we see a lot of retired Baby Boomers moving into townhomes.”</p> <p>“As the Baby Boomer generation gets to a certain age, they’re downsizing. They like having no maintenance, they don’t wanna spend their weekends in their yard. So they’re wanting smaller homes, less maintenance, and more amenities, which is being around all these cutesy shops and things like that.”</p> <p>“We created a lot of pedestrian-friendly elements. We’ve seen a change in the way people want to live. Where people wanna play, and the lifestyle of people, especially the Millennial generation, which we’ve seen in the apartment boom recently.”</p>
21	“It all gets back to how the Millennials are changing as well, how they like to live, and even the Baby Boomers. They don’t want to move out to the suburbs anymore.”
22	“We’re looking at, because of our mass transit, we’re adding more Millennials, and that’s good.”

An interesting example of development meant to accommodate Millennials, perceived to be interested in the urban lifestyle and accompanying amenities is the remodel of the long-standing Sedgefield restaurant Greystone. Greystone opened in 1947 and has since functioned as a blue-plate style diner serving the community. Updates mean to appeal to younger patrons planned as of 2010 included the addition of a bar and the reintroduction of the restaurant’s original signage (282).

6.2.4 Citizen Engagement and Personal Responsibility In Response to Roll-Back Neoliberalism

With a neoliberal governance regime comes an additional emphasis on personal responsibility for community members to take an active role in increasing quality of life

in their neighborhoods, rather than relying on the government to make investments in improvements. The proliferation of neoliberal doctrine at a global scale has affected local governments differently, depending on context, with outcomes ranging from the development of oppositional movements to increased citizen participation within a market-style democracy (Guarneros-Meza and Geddes, 2010). In Charlotte, with its active market civic culture (Bacot, 2008), citizen engagement groups within neighborhoods have developed in response to the perception that, without advocacy, communities will forego both public resources and private investment. Regarding East Forest, R17 stated, “You just need a group of people to come together and advance for the corridor.” In Enderly Park, R5 lamented, “We just need people who are committed, and we don’t have ‘em.” This sense of personal responsibility and agency regarding neighborhood outcomes was apparent in Prosperity Church as well. R30 stated, “Part of the reason I joined the board was to make sure we get good development. We’re a watchdog to not just let stuff pop up with no rhyme or reason.” This sentiment was even present in Prime Plus Sharon Woods. In response to concerns about retail development surrounding South Park Mall in the early 2000s, neighbors founded the South Park Coalition to influence and regulate development in the interest of the neighborhood (309). In each of the case study neighborhoods, citizens formed groups to fill the vacuum left by roll-back neoliberalism that limits government involvement in planning and development. Indeed, citizen engagement groups that take the onus of working with and influencing developers are even part of the Guiding Principles outlined in the 2010 City of Charlotte planning document Centers, Corridors, and Wedges (119).

In Prosperity Church, the Prosperity Village Area Association (PVAA) was formed in 2015 with the goal of helping to guide development in the area. The organization is comprised of local residents, business owners, and other stakeholders, and heavily prioritizes principles of development aimed at walkability and mixed-use, as outlined in area plans from 1999 and 2015, and this goal is reflected in the fact that the group's name includes the word "Village." The group aims to entirely rebrand the neighborhood as "Prosperity Village" (more on branding in the next section) and also favors the establishment of a greenway extension to facilitate walking and biking in the area. PVAA has a predecessor, Prosperity Region Area Management (PRAM), formed in the late 1990s to address issues of growth, transportation, and road planning. According to the Charlotte Observer, the group was founded in response to the unwelcome appearance of a rezoning sign within the community. (See: 279, 274, 241 and 229). Interviewees who belong to the PVAA and other neighborhood organizations within Prosperity Church expressed the sentiment that the fate of their community was in their hands and that both public and private groups must be held accountable by these residents (see Table 30).

Table 30: Prosperity Village Area Association - Citizen Engagement and Personal Responsibility

Respondent Number	Remark
2	“If [PVAA] doesn’t push hard enough, this will end up becoming more of an exit-type, fast food development, but if we push hard, we’ll attract the right kinds of developers.”
9	“[PVAA] is finally trying to help bring some identity to this area that’s been lacking for so long.”
16	“We’re the older neighborhood around a bunch of developments, so we’re trying to be a squeaky wheel so that we can get county and city attention for what we need too.”
25	“I did a lot of community interaction between the community and Planning to keep us all engaged. I’m an instigator, yeah, you have to be.”
30	“If you wanna effect change you need your elected officials and your city staff to really believe that your area is important.” “The city has provided a vision for this area, and we’ve decided that we are stewards of that vision.”

The Monroe Road Advocates (MoRA) group in East Forest is similar to the PVAA in that it is a citizens’ engagement group in a middle-tier neighborhood actively seeking to attract both public and private investment in order to increase the area’s profile as compared to other neighborhoods across the city. In the case of MoRA, the group was initially formed in response to city officials’ advice that the area needed “marketing to promote the district” (77). Initially, it was recommended that the group take the form of a Business Development Organization (BDO), but that idea was eventually scrapped in favor of forming a more traditional advocacy group. The group describes itself as a “diverse” group of “passionate” stakeholders interested in “transforming” East Forest into a “vibrant, liveable area” (22). (See also: 310, 21). Regarding the group, R8 remarked, “There’s strength in numbers, so we need to find folks that are interested in maintaining

what we've got, warding off anything we see as degrading the area, and trying to improve it." Demonstrating a sense of personal responsibility for what has traditionally been a government function (zoning enforcement), they also stated, "We did everything we could go make sure that businesses either got out of our neighborhood or didn't behave like a business. We got zoning to be all over them." R17 described the group this way: "We've got a fantastic team of volunteers and professionals and people who are really talented and connected and passionate who are just committing themselves to improving this area." Among the initiatives spearheaded by MoRA (see 310, 1, 77, 312, 311, 313, 314, 320, 321, 9, 10, 15, 19, 20, 23):

- Working to recruit Hawthorne's Pizza as a tenant in the Meridian Place development to fill what is described in media documents as a "restaurant gap" in the area (320). The group also attempted to recruit boutique grocery Trader Joe's, even going so far as to send them a video advertising the area. According to group representatives, plans are in the works for a coffee shop, juice bar, and ice cream parlor for Meridian Place as well.
- Securing a \$10,761 grant from Neighborhood and Business Services to build a website, design a logo (see Figure 26), and conduct neighborhood outreach.
- Planning and hosting several neighborhood events including block parties, a Christmas tree lighting ceremony, food truck rallies, and cleanups.
- Adopting Monroe Road through the Adopt-a-Road program.
- Tracking and reporting on area rezonings. For example, the group highlighted on their website a rezoning on Orchard Lake Drive near The Galleria that was

purchased by “grocery powerhouse” (311) Lidl and has also posted about the city’s upcoming zoning code rewrite (9).

- Highlighting on their website retail activity relevant to the area, including the opening of an Escape Hour entertainment center, an antique furniture store, and an Inner Peaks Climbing Center as well as upgrades to the Carolinas Cinemas. Regarding the cinema upgrades, R17 remarked: “Have you been there? It’s got the recliners, yes, you gotta go! But make sure you reserve a seat. It’s not like a regular theater. They’ve got farm-to-table food, yeah beer and wine, handcut fries in truffle oil!” Another article on the site features the local eatery and education center Community Culinary School at Charlotte.
- Tracking the local real estate market and reporting findings on a bimonthly basis.
- Holding a town hall meeting and open house, allowing residents to interact with government officials.
- Offering training sessions on transportation and land use planning.
- Holding a Board retreat in February 2016.



Figure 26: MoRA Logo

Additionally, many individual neighborhoods within East Forest have active associations not directly affiliated with MoRA. The East Forest Women’s Group meets on a monthly basis for fellowship and to discuss relevant community issues. (I spoke to

this group in March 2017 about research related to this project.) The Woodberry Forest Neighborhood Association puts out a newsletter each month, in addition to hosting a variety of community-building events such as picnics, barbecue dinners, Christmas caroling events, and ice cream socials. Members of the Association also organize a Yard-of-the-Month competition. The group hosts an annual meeting open to residents and maintains a list of community block captains (126, 129, 128, 130).

Although less formalized, representatives from neighborhood associations in Sedgefield and Enderly Park also expressed the sentiment that they were responsible for development activity within their communities. In Sedgefield, the association is particularly active, according to R24: “We get anywhere from 75-100 people at a totally voluntary meeting.” Regarding the reportedly subpar schools in Sedgefield (for more on this issue, see Chapter 6), R24 stated, “There’s a movement to really make the schools better. There is a cohort of moms with two- and three-year-olds who are talking about going en force to Sedgefield Elementary.” R24 also remarked on redevelopment activity in the neighborhood from Marsh Properties, “When [they] were interested in doing the zoning request, they got a meeting in front of us!” In Enderly Park, while interviewees similarly demonstrated a sense of responsibility for neighborhood outcomes, they were less positive about the level of involvement from their neighbors. R5 noted that, “If we were doing our job as a neighborhood group, we could get the grants we need.... I was on the board for Enderly Park and unfortunately that did not go well because not everyone was committed. They’d go home and put their stuff in a corner and not pick it back up until the next meeting. That’s the best way I can describe it. And you can’t get any business done that way.” R10 shared similar concerns about the lack of participation in

Enderly Park: “I was hoping I would see more people turn out at the meetings to actually be concerned about what is going on the neighborhood.... The biggest thing is participation, because like four people do most of the work, and four people does not add up to a whole community.”

In Hidden Valley, the neighborhood association has hosted a variety of events including an annual festival, National Night Out, community parade, and basketball tournament in an effort to boost community pride and overcome stigma. Here again, we see residents taking it upon themselves to boost the profile of their community in an act of personal responsibility (see 191, 186, 123). R12, a resident of a small neighborhood on the outskirts of Hidden Valley without a formal organization remarked, “But yeah, I would love to start an organization, an I’m tempted to go around each door, just to ask, ‘Will you all come out maybe on a Saturday morning, 9am, and just help me clean the neighborhood?’”

6.2.5 Marketing and Branding

Richard Florida’s (2003) seminal work on the necessity of attracting the “creative class” to cities in order to compete has yielded a number of case studies on how neighborhoods as well as cities have marketed and branded themselves as “cool” or “hip” in order to attract a monied demographic (see Zimmerman, 2008 for an overview). The notion of an “entrepreneurial city” is neoliberal in that it emphasizes free-market competition between places. Charlotte’s neighborhoods are no exception to this trend, as proven by the extensive marketing and branding campaigns that have occurred within my case study neighborhoods. In the words of R22, “We are an entrepreneurial city. Our

neighborhoods have to keep reinventing themselves. We cannot rest on our laurels like other communities.”

Branding in Prosperity Church is largely driven by the PVAA (see Figure 27), as is evident in their mission statement: “to connect generations of people with neighbors, businesses, and recreation centered around Charlotte’s most distinct and vibrant urban village.” This description is in contrast to the description of many interviewees, who described the community as suburban and dominated by big box retail development (see Chapter 4.5). A study about the neighborhood conducted by a private contractor, Woolpert, recommended the construction of several “identity monuments” throughout the community to reinforce the branding efforts of the PVAA. All of these branding efforts occurred in response to a 2014 market analysis by another private contractor, the Noell Group, which recommended improving neighborhood outcomes in Prosperity Church by “creating a sense of place.” R2 agreed. “If they can actually push toward branding Prosperity Village, then I think it’s going to become a place where people actually want to live.”



Figure 27: PVAA Logo

The PVAA’s website is a major tool used for the purposes of branding and marketing the neighborhood. For example, the pictures featured on the site’s front page

display a diverse group of people, mixed-use style development, and a neighborhood award (see Figure 28). PVAA has even begun sponsoring a monthly food truck rally in a grocery store parking lot to increase its profile as a hip place to be. Interestingly, as of 2005, the Prosperity Church area was still referred to in the media as part of University City – it has only been within the last 10-15 years that the area has been perceived as having its own identity. (See: 266, 246, 236, 245, and 225)



Figure 28: Branding in Prosperity Village

Extensive branding initiatives have taken place in and around Enderly Park as well. Like in Prosperity Church, the branding is driven by a desire to attract private investment to the neighborhood; however, branding efforts in Enderly have been catalyzed by city officials rather than neighborhood residents. According to the 2000 Westside Strategic Plan (136), Enderly Park had an “image problem” due to its location on the highly stigmatized west side of Charlotte. Two major rebranding initiatives have occurred in Enderly Park, the first in 1994 with the “City West” campaign, and again in 2010 with the introduction of the term “FreeMore West.” This moniker pays tribute to the area’s major thoroughfare, Freedom Drive, as well as to the nearby Wilmore neighborhood, which has already been gentrified. (See 136, 113)

Branding is also prominent in East Forest. The area has long struggled to forge and maintain an identity, particularly since the end of the subprime crisis, which both interviewees (for example, R8 stated “The economy has contributed to decline within our community”; also see Chapter 4.6) and empirical data expressed hit the neighborhood particularly hard. The MoRA group was created in response to a city recommendation that the area market itself in order to promote it and to attract business and residents. (5) quotes a MoRA board member as stating, “Despite recent commercial development, quality public schools, and our discerning, educated, middle-economic demographic, Charlotte’s perception of our area continues to be less than optimal.” R22 also noted this, stating: “The area just doesn’t have any definable personality.” This image problem, then, was the key catalyst behind the group’s formation and subsequent neighborhood marketing campaign. MoRA quite literally branded itself, complete with a website and logo, using municipal funding through the City of Charlotte Matching Grant program (23). “NoDa is successful for a reason,” commented another board member. Through this branding, the group hopes to foster a “sense of place” (310) and “identity” (2). One major component of branding in the area is the promotion by MoRA of the M Station development. Posts on MoRA’s website highlight a public art installation at M Station, as well as the development’s “chic” “pocket parks, plazas, and landscaped walks” (68) and its “spacious,” “high quality” units with granite countertops, stainless steel appliances, and amenities such as a saltwater pool (39). According to MoRA, the complex is “bringing a creative vibe to the Monroe Road corridor” (25). As in Prosperity Church, the food truck trend has made an appearance in East Forest as well. MoRA was a finalist for the Knight Cities Challenge grant in 2016 for their proposal “Foodie Court

for Monroe Road” (5,13). Although the grant did not win, marketing the grant contributed to the area’s branding, describing the proposed food truck court as a “dynamic gathering space” to foster “creativity” and “community” (16).

MoRA is boosterish in its descriptions of the rest of the East Forest area as well. For example, in describing the opening of a climbing center, the author of the article is quick to note that the owner’s children attend school within East Forest and are very satisfied with the schools (313). Other articles emphasize improvements in the area’s real estate market (314), calling 2016 a “turnaround” year for East Forest (318). A local business park redeveloped in 2015 was described as having a “glistening and beautiful glass front” (8). MoRA even partnered with a local restaurant to offer discounts to patrons who mention MoRA (316). Indeed, in its quest to become a desirable and recognizable neighborhood within Charlotte, MoRA stops at nothing. In (317), a guest author pens an “open letter” requesting that a brewery open along Monroe Road. “Can you imagine a brewery beside an entrance to the McAlpine Creek Greenway?” the author asks. “Runners, bike rides, pub trivia, and dogs come to mind.” R17 explains the logic behind this boosterism and entrepreneurialism clearly, expressing Florida’s (2003) findings as well: “I think that the city of Charlotte as a whole has benefitted from the branding of various neighborhoods. If you’re not in Dilworth or NoDa, or one of those, you languish. And this area has languished, but now we’ve got the people at the table to create a place.” MoRA is still working to develop a name for East Forest. According to R17, “We still don’t have a name of the area. East Forest is a rectangle that is an appropriate name, but we haven’t decided that’s the name we want to use yet... in the meantime, we are creating a place.”

The connection between territorial stigmatization (and the desire to avoid it) and localized branding efforts is clear – particularly in the middle of the continuum, citizens and other stakeholders bear a heavy burden of working to keep their neighborhoods from slipping down into the realm of stigmatization and to earn acclaim.

6.2.6 Public Private Partnerships and the Role of the Developer

Neoliberalism is heavily reliant on public-private partnerships, and there are several examples from my research that demonstrate the important role these entities play within my case study neighborhoods. In the words of R21, “I think government plays a big role in development, but I think that you need to have some type of a private entity that does something big.” Public-private partnerships are seen as valuable and useful within Prosperity Church, according to the Woolpert study. Woolpert’s official recommendation to the neighborhood regarding how to spend the municipal funding it received as part of the Comprehensive Neighborhood Improvement Program (CNIP – for more on this program see Chapter 6) was to invest in the village center part of the neighborhood in order to attract or “leverage” private development and even went so far as to suggest incentives for developers. Furthermore, in a public presentation on May 2, 2015, Woolpert representatives suggested that a green space in the neighborhood would only be possible with private funding. (See 246, 245, 249, 247.)

Public-private partnerships were also heavily prioritized in redevelopment plans for the East Forest area, as outlined in the 2011 Independence Boulevard Area Plan, particularly with regard to developers. Developer Roy Goode was portrayed as a hero or “savior” (68) due to the construction of his Meridian Place project, which was seen not

only as an improvement to the area's aesthetic but was also predicted to provide a home for "displaced" businesses from the Independence Boulevard conversion project (72). Goode was given "kudos" (318) for his role in the area's "recovery" with no mention of a complaint filed against him for eviction issues related to residents of the demolished Silver Oaks Apartments. R17 noted, "There wasn't much along the corridor that gave you any hope of improvement, until a couple of years ago when Roy announced that that were going to be taking down the rundown and crime-ridden apartments that were there." Despite complaints and even appearances in front of City Council, Goode neglected to engage in mediation attempts with residents who were given only a few weeks to find a new home (325). He defended his short eviction notice by stating that the redevelopment project had been in the news "for years now." Because mediation in the city of Charlotte is a voluntary process, Goode received no penalty for his failure to participate, and residents, including the aforementioned Erik Johnson, were left out in the cold, quite literally (325). Furthermore, local nonprofits were left to step in and deal with rehoming displaced families, while the MoRA board and Goode stood by. Touted in the press as a new model for dealing with displacement, a similar model was implemented in the wake of the demolition of public housing project Tryon Meadows (326, 310). The story of the displacement of Silver Oaks residents was kept well under wraps by a majority of media sources, which works to preserve the developer-as-hero narrative that is necessary to defend the importance of public-private partnerships under neoliberalism. This demonstrates the reality of the media's complicity in reproducing and supporting neighborhood change under capitalism. Props to local e-publication *Charlotte Agenda* for carrying the story when no one else would.

The activities of another prominent East Forest developer, Daniel Levine, likewise demonstrate the dominant position of developers in relation to communities. In response to locals' concerns about the proposed extension of a road near the McAlpine Creek business center, Levine commented to the *Charlotte Observer*, "I could line Monroe Road with drive-through fast food restaurants... but I'm trying very hard to be sensitive to people and their homes" (55). Referenced later in the *Observer*, the road was described as "widely used by many of those who opposed it" (315), thereby painting Levine as a benevolent force who did what was best for the area, despite resident concerns. Residents who protested, on the other hand, were framed in media discourse as troublesome and even blamed for the retreat of a hospice center that had planned to open on the site (58).

Developers in East Forest have been incentivized to the area in other ways as well. JLL Investors was drawn to a former Steve and Barry's University Sportswear store on the outskirts of the community with a TIF and then hailed as heroic for demolishing an "eyesore" and replacing it with a "glistening" office complex (8). Furthermore, a city grant funded a festival at the M Station clubhouse in 2016 to "welcome development to the area" (16).

Key findings from the discourse analysis are as follows: first, discourse in the media and from other sources works to established and/or reify ideas about desirable neighborhoods. At the left side of the continuum, neighborhoods are stigmatized, while, at the right side, they experience acclaim. In the middle and at the left side, residents and other stakeholders work to avoid stigmatization and achieve acclaim – the success of their efforts is often related to the resources they have available. Thus, a neighborhood

such as Prosperity Village is able to develop and logo and professional website, while Hidden Valley relies on an old website and amateur video, both to communicate the same message.

In the next chapter, discussion shifts from discourse analysis to content analysis, as I look to identify particular actions – behaviors, policies, and transactions – that have affected conditions within my case study neighborhoods.

CHAPTER 7: CONTENT ANALYSIS (RESEARCH QUESTION #3)

Research Question #3: *What behaviors, policies, and transactions are occurring in neighborhoods to (re)produce landscapes across the prime-subprime continuum?*

7.1 Summary Statement

This research question addresses Lefebvre’s “spatial practices” by considering the effects of behaviors, policies, and transactions on neighborhood change. Using content analysis as outlined in Chapter 3, I identified key behaviors, policies, and transactions operating within the case study neighborhoods: Housing Policy (6.2.1), Retail Development (6.2.2), Transit (6.2.3), Planner-Developer-Community Interface (6.2.4), and Schools (6.2.5).

7.2 Discussion and Evidence

7.2.1 Housing Policy

(See 187, 133, 119, 243, 100, 111, 189.)

Both roll-out and roll-back neoliberalism are apparent in housing policies, which have affected my case study neighborhoods unevenly. The effects of such policies have been portrayed as largely negative for Hidden Valley. For example, a bond-funded program, *Housing Charlotte* (2007), was a public-private partnership focused on increasing access to Section 8 vouchers for residents of Charlotte. Hidden Valley was one neighborhood targeted for this program, and a number of homes within the community were made available for voucher recipients. However, the Hidden Valley

Community Association took umbrage with the program and pushed back against what they saw as the city funneling residents into the community who, due to their low income, would be a liability and/or strain on the neighborhood. In 2008, representatives from Hidden Valley as well as four other neighborhoods came out publicly in opposition to the program on the grounds that city officials had not done enough to disperse subsidized housing across the county and were thereby exacerbating the experiences and impacts of racial segregation. The group eventually filed a complaint with HUD.

The Housing Charlotte program was a predecessor to a broader affordable housing program articulated in a 2013 policy document describing the backbone of Charlotte's affordable housing program as something called "incentive-based inclusionary housing" (133). This policy is based on public-private partnerships and establishes a series of voluntary affordable housing initiatives and works to disperse low-income housing by designating incentives for census tracts with higher-than-average home values. In theory, the new program is an improvement over the old Housing Charlotte bond in that it prioritizes the dispersal of affordable housing. However, it is still a form of roll-out neoliberalism in the sense that it provides developer incentives rather than regulations. Incentives include bonuses for developing high density properties, fee waivers and expedited reviews, the ability to build duplexes on any lot within the census tract regardless of zoning, and other cash subsidies. I could not find any evidence regarding the extent or impact of this program on case study or other neighborhoods within Charlotte.

This neoliberal approach to housing policy is also outlined in the 2010 planning document "Centers, Corridors, and Wedges" (119). The document "establishes a vision"

for Charlotte's future by dividing the city up into three major categories: Activity Centers, Growth Corridors, and Wedges, with separate policy prescriptions existing for each area type. Of my case study neighborhoods, only Prosperity Church is designated as an Activity Center. Hidden Valley, East Forest, and Sedgefield all fall within Growth Corridors, and Enderly Park and Sharon Woods are in Wedge areas dominated by low-density residential development.

The Centers, Corridors, and Wedges plan calls for the establishment of mixed-use and pedestrian-oriented development in Activity Centers such as Prosperity Church, and as demonstrated by the 2011 Prosperity Hucks plan. Much of this development is supposed to be funded by public-private partnerships, as discussed in Chapter 5. In Growth Corridors such as Hidden Valley, East Forest, and Sedgefield, transit was expected to have a disproportionate impact on the speed and quality of development. For all area types, the "protection of established neighborhoods" is cited as a key goal. But this begs the question – what is the city doing to regulate development activity so that established neighborhoods are protected? Evidence from Sedgefield demonstrates that developers have been able to completely alter neighborhood character. With property values on the rise across the city, what does it mean to "protect" neighborhood character? If long-term residents cannot afford to live in the neighborhoods they have called home for decades, has a neighborhood truly maintained its character? This tenuous relationship between developers, planners, and community members is explored in more detail later in this chapter.

The Comprehensive Neighborhood Improvement Plan (CNIP) program is perhaps the most notable neoliberal policy widget affecting my case study neighborhoods. The

CNIP is designed to encourage public-private partnerships and, while funded by tax monies through municipal bonds, it also subsidizes private development by “leveraging” city resources with other “public, quasi-public, and private dollars for building new infrastructure” (100). The documents I reviewed, as well as several of my interviewees, stated that neighborhoods were selected to receive this funding based on the likelihood of that neighborhood and its project proposals attracting private investment, as well as the degree to which said projects were classified as “transformative.” Furthermore, neighborhoods receiving the funding were all described as being on the “cusp of transformation.” This is concerning in that this public funding could, in fact, facilitate gentrification activity.

The potential for state-sponsored gentrification is rationalized away by city officials’ insistence that community groups play a role in the decision-making process of how to allocate the funding. To make this case, one 2015 document quotes a resident as stating, “We feel like we are part of the overall team.” It would be interesting to explore the actual process of resident-planner collaboration and partnership using a theoretical framework such as Arnstein’s “ladder of participation” (1969) to evaluate the extent to which residents truly had a voice in this process.

One concern I identified in particular as I examined the CNIP planning documents was the fact that the Enderly Park report includes a sugarcoated-storybook history of the neighborhood that features numerous images of African-Americans engaging in activities such as singing and hanging out in barber shops, as well as a description of the local landmark Excelsior Club, a well-known meeting spot for prominent local African-Americans. The story told in the document, however, overlooks the story I heard from

residents and some media sources – that the area has long suffered from stigmatization at the hands of the press, and that long-term residents feel genuinely threatened by possibility of gentrification (see, for example, 2016 Observer article “White People in Biddleville,” 111 and 281, 251, 246, 243, 245, 230, 212, 134, 210, 194, 250).

A series of neighborhood plans for Prosperity Church, including the 1999 Villages Plan and the 2015 Prosperity Hucks plan proposed that development in and around the community should follow a town-center model and include walkable infrastructure and mixed-use style development. The idea for this New Urbanist style of development in the area originated in the 1990s, when a group of visionary planners began to meet regularly to discuss the future of this rapidly growing area in Charlotte’s far north suburbs. There are conflicting opinions about the extent to which that vision has been achieved and what the ramifications of development in Prosperity Church are for the surrounding subdivisions. Charlotte planner Kent Main has stated that development in the area had followed the New Urbanist style plan “only at the margins” (194). One major concerns amongst planners hoping to see a walkable mixed-use village develop in Prosperity Church was the construction of Eastfield Village in 2003, a shopping center consisting mostly of big box style retail that was a significant deviation from the 1999 Villages Plan. Prosperity Church road later receive CNIP funding, and many speculate that it was awarded to the neighborhood to appease residents who were upset about developments such as Eastfield Village.

One component of the CNIP package in Prosperity Church was a contract with an outside consulting firm, Woolpert, to organize several charrette-style events and focus groups ostensibly to gather resident feedback about development plans in the area. Focus

groups included residents as well as representatives from local public and private sector entities. Major findings of the initiative echoed the sentiments expressed by residents at meetings – concern centered on overdevelopment, particularly multifamily development and traffic. These will be discussed in more detail later in this chapter, but important to note here is the fact that the impact of CNIP funding in a middle-tier neighborhood like Prosperity Church was quite different than in a subprime neighborhood positioned to gentrify like Enderly Park. In Prosperity Church, CNIP emphasized public-private partnerships in order to make the community more like what the existing residents wanted, while in Enderly Park the infrastructure investments intended to improve the neighborhood were also likely to cause displacement amongst long-term residents (100). According to R7, “With Enderly Park where it is, there are a lot of amenities in that area. There’s a lot of parks and things like that. What there isn’t is just the basic infrastructure to get to those, other than driving your car. So, through CNIP and other investments, the city will be working to add bike lanes and sidewalks in that area. That will help a lot.”

7.2.2 Retail Development

A major theme that emerged from document analysis and interviews was that both the amount as well as the quality of retail within neighborhoods has a major impact on quality of life and neighborhood change. Retail is, of course, tied to development and is a transaction. The Prime Plus neighborhood of Sharon Woods was praised for its access to quality retail, including a regional luxury shopping center South Park Mall (see 309, 305, 302, 300). Although there was some initial pushback from residents of Sharon Woods regarding the expansion of the mall in 2000, mostly centered around the potential

for increased traffic in the area and overdevelopment, their concerns were eventually outweighed by proponents' arguments that South Park Mall would serve as a community asset and increase tax revenue. It is impossible to quantify the level to which the mall has served as a benefit to the community, but planners are convinced there is a link. According to (300), "The success of South Park Mall is connected to the stable neighborhoods that surround the business and commercial core." Interviewees report high levels of satisfaction with retail amenities adjacent to Sharon Woods. R4 stated, "You have all the amenities of an excellent retail shopping center, and then on the other side a great YMCA, and of course they're close to a PGA golf course. It's got everything going for it." R6 and R29 concurred: "You don't have to go very far to find a good place" (R6) and "South Park is close by. If you can't find it there, you don't need it" (R29)

It is interesting to contrast the amount and quality of retail development in the middle-tier neighborhoods of Prosperity Church and East Forest. In both cases, interviewees reported that retail influenced quality of life within the respective communities; however, the scope of its influence was different. In Prosperity Church, retail is abundant. In discussing their adult son's decision to return to the area after graduating from college, R9 stated, "He chose to go to an apartment that's just off Mallard Creek Road, right around the corner from me. I was really floored by that. When I asked him why, he said, 'Well, this area has everything!'" R9 later elaborated on the extent of retail amenities in the area: "I can leave my neighborhood and go no more than two miles in one direction, I've got a Fresh Market, Harris Teeter, Trader Joe's, another Harris Teeter, and a Publix. I can get to gas stations, I can get to the bank.

So I'm sitting here thinking that I'm doing pretty good!" R2 was also impressed with the level and quality of retail amenities in Prosperity Church: "With finishing 485 and the promise of a Publix, which is now actually happening... there's gonna be a Starbucks... the amenities coming on board are what's keeping us there." Despite the plethora of retail options in the area, some residents as well as the PVAA Board have displayed concern about the area becoming saturated with big box style retailers, which are antithetical to the "villages" vision established at the outset of the area's development. R25 stated, "I don't want McDonald's. McDonald's was gonna come here but we had a hissy fit... If I get another pizza place I'm gonna cry." A developer I spoke with noted such concerns and responded as follows: "I mean, we can't bring an Apple Store here, I can't bring a Neiman Marcus here. And those are the kinds of comments we get from people, you know, we want more restaurants, we want a Ruth's Chris. The reality is, the market doesn't support a Ruth's Chris." In contrast to Prosperity Church, lack of retail in East Forest is a real concern and is often blamed by interviewees for the area's deterioration over the past several decades. Three respondents in particular expressed concern about the disappearance of viable retail in the neighborhood in recent years (see Table 31).

Table 31: Lack of Retail in East Forest

Respondent Number	Remark
8	<p>“Some of the amenities we used to have just aren’t here anymore.... You got this spilloff effect when Eastland Mall closed. That was a big draw at one time and when it stopped a major piece of the action was gone. If we could just get back what we had to some degree, that would be nice.”</p>
17	<p>“It’s not a beautiful set of businesses up and down the corridor. Other than down at Sardis North, it’s a food and restaurant desert, I mean there’s no good grocery. There’s a couple of restaurants, but they’re not high end. They’re not even medium end.”</p> <p>“There is no gathering place for people to come together, um, where we could just, you know, come for an ice cream cone and have the services we need, like a UPS store, a grocery store for sure, a nice restaurant where you could have a glass of wine, but families could also hang out.”</p>
29	<p>“Where’s the closest drug store, where’s the closest grocery store? Where’s the closest place I can buy a gallon of gas for my car? And you start thinking about the answers to those questions, and it’s nowhere around here... what used to be here, the Target, the retail, the services, the place you can get your car fixed, the place you can buy gas, the place you can buy groceries... here’s an area where those services have left and not come back.”</p>

One of the biggest goals articulated by residents and activists within East Forest is to remedy this issue. A MoRA board member stated, “Our main goal is to appeal to quality businesses for the corridor,” while a resident lamented, “It would be awful nice to have Target back, it would be nice to have Harris Teeter back, it would be awful nice to have Walgreens, it would be nice to have a coffee shop, I could live with that.”

In the Subprime neighborhoods of Enderly Park and Hidden Valley, retail is also sparse; however, there is more talk of redevelopment in Enderly Park than in Hidden Valley due to the likelihood of gentrification in Enderly Park. One site of particular interest is the old Freedom Mall site, just outside the neighborhood on Freedom Drive. The mall has deteriorated over the years in response to closing of much of the retail there, mostly notably the Target anchor store in 1996. As of 2005, the property was only at 55% occupancy. The mall as well as 37 acres surrounding it were purchased by the County in 2003 and was supposed to be converted into county offices, along with massive exterior renovations, landscaping, and pedestrianization. The plans have never materialized, however, and their failure to do so has reinforced city officials’ concerns about the retail desert in the area. The most recent development in the area was a controversial charter school located in a strip mall along Freedom Drive, which was opposed by residents, city officials, and the Charlotte Observer who, it was suggested, would prefer “trendy eateries, tattoo parlors, and popular nightspots” instead (113, 116). These aspirations are just that – aspirations – at this point, however, according to interviewees. According to R1, “Enderly Park specifically, has been really quiet in terms of new development activity.” R5 stated, “The West Side, we don’t have a mall here. You have to go to either the North Side or South Park or Gastonia. We don’t have any

big businesses that can help us out.” And R11, despite displaying significant concerns about gentrification admitted that retail development was slow in the area: “There is one new business that was started here in the last seven or eight years. It’s a little natural foods store, you have to have an appointment to get in. But that’s really the only new business that has started here that has any kind of retail operation lately... actually, that’s not true. There was one corner store that closed down and a new corner store opened in its place. Not anything different.” (It should be noted that, between the time these interviews were conducted and the time of writing, Lucky Dog Bark and Brew, a trendy dog bar, opened on the south side of the community, a likely sign of impending gentrification.)

Lack of retail development in and around Hidden Valley is a concern as well, and interviewees did express a sense that development in the area would increase due for the possibility that the Blue Line Extension could work as catalyst for some improvements along the North Tryon corridor. Aside from that, the area’s Subprime status is in the minds of interviewees reinforced by the fact that it is a retail desert. Referencing a recent rezoning for a development right outside of Hidden Valley, R29 stated, “Services are just not there anymore. I just did a rezoning on Sugar Creek Road for a Family Dollar store. It’s the first development that has occurred in that stretch of Sugar Creek Road in 25 years. Between Tryon and 85. Think about that for a second!” R21 expressed a similar sentiment: “Hidden Valley has issues because it has little or no development. You’ve got the international markets, hair salons or barber shops, some type of phone place, things of that nature. Nothing big.” This illustrates the fact that all “development” is not conceptualized as equal in quality or ability to increase quality of life in neighborhoods.

Lack of retail in underserved communities is a tough subject to tackle, because location analysis is a science that uses demographic data to construct models identifying ideal locations for retail development. Therefore, it is difficult to increase access to retail in such areas, because, quite simply, retailers do not find it profitable to locate there. There has been a movement within geography lately to address issues of food deserts, but at the heart of the problem is the issue of profitability. Perhaps a movement to buying and selling online could help to overcome challenges faced by communities with insufficient access to retail and reduce the importance of this factor in community perception and quality of life. An empirical study investigating this issue is a promising route for future research. Retail, as well as transit, discussed in the next section, both work to support and amplify capital flows in order to reify each neighborhood's position on the continuum.

7.2.3 Transit

Commonly cited transit-related factors affecting the case study neighborhoods included the Lynx Blue Line, roadway construction activity, and the lack of public transit in particular neighborhoods. The Blue Line was constructed in 2007 and runs from uptown Charlotte to Pineville along South Boulevard. It directly intersects Sedgefield at the New Bern station. The Blue Line Extension (BLE), under construction as this dissertation is being written and scheduled to open in March of 2018, runs northwest from uptown to University City and directly intersects Hidden Valley at the Tom Hunter station. The Transit Station Area Plan (132) recommends the construction of mixed-use development and infrastructure improvements such as sidewalk upgrade and the addition

of bike lanes around the station. Interviewees agreed that the light rail has a positive impact on neighborhoods. Regarding Sedgefield, R18 stated, “The light rail is by and large driving development here.” Likewise, interviewees agreed that the BLE was likely to have a positive effect on Hidden Valley, despite its Subprime status (see Table 32).

Table 32: Projected Positive Impacts of Light Rail in Hidden Valley

Respondent Number	Remark
1	“They will be positively impacted by the Blue Line Extension, it’ll go right by it.”
7	“I think that will have a lot of impact on the neighborhood, but it’ll probably not be something that will impact tomorrow or even five years from now, it’ll probably be a longer time.”
14	“The biggest drive and change for that area’s gonna be the light rail and the extension of the Blue Line.”
26	“I think the light rail will have a huge impact because people are gonna wanna live where transportation is easy, and where it’s really accessible.”
27	“I believe that the light rail project has had and is continuing to have a significant impact on neighborhoods that are around it. It’s possible that it could have a positive impact on Hidden Valley as well.”
29	“Now, along comes the north line extension... so now those pieces of property will directly link to the transit system. Well, that’s gotta help.”

In East Forest and Prosperity Church, transit was also cited as a critical factor in altering neighborhood quality of life trajectory. Regarding the 2013 adoption of the Independence Boulevard conversion project, documents and residents agreed that this policy had a severely negative impact on the area, “putting pressure” on local businesses and “cutting off” Monroe Road from neighborhoods to the northeast (2). As part of the conversion from local highway to state expressway, a Citizen’s Advisory Group (CAG) developed a vision plan in partnership with the Urban Land Institution (ULI) for the area

that provided a framework for the 2011 Area Plan. The plan’s recommendations included encouraging multimodal travel along the Monroe Road corridor, facilitated by a pedestrian overlay zoning district and the construction of either Bus Rapid Transit (BRT) infrastructure or a new light rail line, the Silver Line. These recommendations currently remain on the table and in process – it remains to be seen what the ultimate impact of transportation will be in East Forest (2, 3, 70, 69, 76, 55, 78, 52, 53). Clearly, however, it is a critical factor in the neighborhood’s development, as reported by interviewees. Interviewees were clear in the fact that they believed the changes the state had prescribed for Independence Boulevard had a negative impact on East Forest see Table 33).

Table 33: Negative Impact of Independence Project

Respondent Number	Remark
8	“The Independence Boulevard project has had the most impact on the degrading of the area. Ok, so they tried to make a highway, so building it was just a bull in a china shop. They just said, ‘Ok, we’re making a highway,’ and it was just damn the torpedoes, just whatever was on either side of that highway didn’t matter.”
29	<p>“The city does a good job of killing corridors by improving them. Look at the businesses along the portion of Independence from East Forest back to the old Coliseum. They’re just dead, because things were messed up for so long, it just killed the businesses.”</p> <p>“This corridor is in a constant state of disruption while under construction, and that’s not doing any good for neighborhoods on either side.”</p>

However, they also speculated about an uncertain future, dependent in large part on the fate of transit plans currently under review (see Table 34).

Table 34: Transit- Dependent Future in East Forest

Respondent Number	Remark
17	“We just need the city to take their plan and implement it. And we want to at the table when that sort of thing is discussed.”
20	“Mixed-use, walking-friendly, transportation-centric zoning changes. There’s talk of building a frontage road on the other side of the car dealerships and instead of having things face 74, have them face the other direction. And that’s really exciting because all of a sudden that becomes walking friendly.”
21	“This is a lot of changes that are occurring on Monroe Road. It is fast becoming what Independence was ten years ago, because Independence is fast approaching a freeway. I think Monroe will become more like, roads we don’t like, but roads we need.”
29	“The real issue now is, what’s gonna happen to transit? Um, the city spent a lot of time and energy thinking they were gonna run a BRT out Independence Boulevard, ULI showed up a few years ago and kinda went ‘No, we don’t think so,’ and now nobody seems to know.”

The impact of transit in Enderly Park is mostly related to the fact that, as per my windshield survey, residents are highly dependent on public transit, and mass transit does not exist there and is unlikely to be developed there anytime soon. This is one of the major issues affecting retail development there, according to R1: “It doesn’t have the transit like the Blue Line, it doesn’t have streetcar.” R4 also noted the negative impact that highway construction had historically on the community: “When I-85 came through in the 60s, right across south Enderly Park and sliced the Paw Creek and Thomasville areas to the north off, it was the death of Enderly Park.” Finally, concerns about gentrification in Enderly Park are rampant, as noted in Chapter 5. One of the major concerns is the dependence of many Enderly Park residents on public transit and the fact that public transit infrastructure is lacking in the suburban locations where the displaced are likely to end up (113).

The completion of the 485 beltway in Prosperity Church had a significant positive impact on quality of life there, according to residents, demonstrating the fact that roadway construction, in addition to mass transit investment, matters to communities (see Table 35).

Table 35: Positive Impact of 485 Completion in Prosperity Church

Respondent Number	Remark
9	“Life is better now, oh yes. Being able to get places, it’s opened up so much more of the city, getting back and forth.”
16	“The freeway opened up about a year ago now. Which has really opened up that corner of the world.”
25	“With the opening of 485, I can be to either major highway in under ten minutes. Twenty minutes from downtown unless it’s rush hour. Twenty minutes to the airport. We’re near the university. This new level of accessibility is driving a lot of people to the area.”
30	“The opening of 485 has definitely changed things. I find that it’s a bit easier to get around now. So I’m happy about that.”

Although retail development comes from the private sector, while transit is generally facilitated by government institutions, both work to support and amplify capital flows in neighborhoods across the continuum. I will now turn to the role of the developer, a key actor in the establishment of retail, transit and housing infrastructure in each of my case study neighborhoods.

7.2.4 Planner-Developer-Community Interface

The relationship between planners, developers, and community groups has a significant impact on the speed and scope of development within the case study neighborhoods. A major finding from my analysis is that power relationships between

these groups vary significantly between neighborhoods. In Prime Sedgefield, interviewees reported a healthy relationship with Marsh developers – one in fact, in which the neighborhood association often called the shots. According to R24, “When Marsh was interested in doing the zoning request, they got a meeting in front of us!” Indeed, neighborhood residents via the Sedgefield Neighborhood Association provided extensive feedback to Marsh Properties throughout the redevelopment process of the aforementioned land at the end of the community that involved a mixed-use rezoning along South Boulevard. Marsh held multiple meetings with the community in order to diffuse the initial opposition to the \$190 million project, much of which was centered around the possibility of increased traffic to the area. Community members had a strong voice and felt empowered throughout the process, even influencing City Council to delay their initial vote on the rezoning while seeking additional details about the project. The Neighborhood Association, established around 2004 in conjunction with the start of redevelopment around Sedgefield, initially opposed most new construction in the area. Notably, they expressed strong concern about another proposed multifamily development in 2008, citing concerns about traffic and neighborhoods character. However, as time went on, association members - usually younger residents interested in property values - began to embrace redevelopment, as demonstrated by the partnership with Marsh. Regarding Marsh, residents had positive feedback to share. R3 stated, “They’ve been extremely open, and they’ve had endless meetings with us and the whole neighborhood on what it is they’re doing. They really want to listen to us.” R24 concurred: “The redevelopment is going deep into the neighborhood, so that’s a pretty exciting change for

the neighborhood, but, you know, as long as it's done right, and Marsh does seem committed to doing it right.”

(See 280, 279, 278, 277, 252, 251, 240, 226, 225, 218, 213, 195.)

Developer-community relationships are more tenuous in mid-tier Prosperity Church. On the one hand, the opening of 485 tremendously increased the interest of many developers in the area for its profit potential due to the increased traffic that accompanied the completion of the beltway. On the other hand, PVAA board members and city planners expressed their commitment to the “Villages” vision outlined in the 1999 plan. And finally, some long-term residents and farmers expressed overall concern about growth in the area, of any sort. This three-way tension resulted in a mixed outcome, partially characterized by walkability and mixed-use, partially characterized by big-box style retail, and entirely under scrutiny by long term residents who wanted to maintain the community’s former rural character. According to R1, “Right at the [485] interchange now, we are seeing a lot of development. A lot of interest in the parcels right along the interchange. So we are seeing interest... some of it is consistent with the recent area plan, some of it maybe not so much.”

The Villages vision for Prosperity Church was established by city planners years ago. However, the plan for mixed-use, walkable development set the tone for years of activity from city planners in the neighborhood, and been adopted by members of PVAA. Board members and planners with whom I spoke during my interviews all expressed support for the Villages plan:

Table 36: Support for Mixed-Use Development in Prosperity Village

Respondent Number	Remark
9	“Hopefully, we get more pedestrian, small, village, low-key. I know that’s what the neighborhood is going for.”
18	“This is an area where we’ve been working very hard to create a new activity center.”
25	“We want to make this more of a village feel. Think Davidson. That’s what we want.”
27	“It’s a deliberate decision by the city, to create a center there, more of a New Urban center that is walkable, bikeable, where people live and work in the same places and walk more in the activities of daily living.”

One interesting component of the Villages plan involved the construction of a “split-diamond” interchange at the Prosperity Road exit off 485. This was supposed to add to the sense of walkability in the area by providing multiple exit points off the freeway as well as parallel parking along the side of the road. According to R25, “The way the interchange was designed, it’s not a typical interchange. It has six small roundabouts and it’s different from anything else in the state. They did that to keep it smaller and more of a village feel.” R29 also discussed this innovation: “Split diamond interchange – there’s three bridges that cross the interstate. If you’re on the interstate, you get off once, but you can access all three of those bridges. Typical suburban interchange is a diamond interchange. Ramps go up, come down, that’s all there is to it – no loops, no nothing. Well, this is a split diamond, because you get off way down here but then you can access intermediate streets which also cross over the interstate.”

Many of the interviewees specifically expressed concerns about the proliferation of big box style retail in the area, reaffirming their commitment to the Villages vision (see Table 37).

Table 37: Concern About Retail in Prosperity Church

Respondent Number	Remark
2	“There’s been a lot of concern within the community about types of development. There’s a major pushback about major chains, fast food, drive-through. They want to create something more like Birkdale or Ballantyne.”
18	“There are a lot of developers out there beating the bushes looking for sites, they just wanna build another McDonald’s, another gas station and so forth, which does not coalesce into the kind of development that we think would best as a sort of centerpiece for the neighborhoods surrounding it... All up and down Prosperity Church Road, there’s a lot of strip commercial kind of development, which is not what we want to see more of.”
25	“They don’t wanna see it overrun with fast food and you know, quite frankly, if you’re having a walkable village and putting in all kinds of fast food, it’s not gonna work out well. The two don’t go together.”

Some residents, however, were skeptical not only of big box style suburban development, but of all construction in the area. To illustrate this, it is helpful to turn to a 2014 city-sponsored event designed to gather citizen feedback about the 2015 Prosperity Hucks plan. The event drew more than 140 people to a local barbecue restaurant to express their concerns about multifamily development and overcrowding. R18 recalled this as, “a bit of a rebellion that set us back a few months. They wanted to fight any kind of multifamily that would be built in the area, particularly a lot of the old-time landowners. There’s this perception that multifamily is folks who would not take care of their property, etcetera, etcetera. A lot of concern about that, and just a lot of nervousness about losing what had been open farmland to anything, particularly very

dense things.” An earlier event, in 2013, was scheduled to ease resident concerns about traffic and congestion in the area drew more than 100 residents. In 2005, a historic home in the area was demolished by the development firm Merrifield and described in nostalgic terms by the Charlotte Observer as a “remnant of different times” (225). A 2013 resident-led move to protect the 225-year old cemetery at Prosperity Presbyterian Church by having it added to list of historic landmarks immune from development also reflects this concern. Parishioners of the same church also expressed anger that, due to the construction of 485, the church’s entrance would have to be moved from Prosperity Church Road to Benfield Road. “The church was here before the road!” one person remarked, while another pointed out that the road was actually named after the church.

Another example of a development initiative heavily criticized by neighbors was the Halvorsen project (2003), a proposed townhome development that prompted residents to generate a protest petition. The project was later rejected by city planning staff, who noted that single-family housing was supposed to be the predominant form of residential development in the area, according to planning documents. The project was eventually cancelled, but Halvorsen eventually emerged victorious with the 2014 approval of a multifamily rezoning.

Because of the tension between varying interest groups and the failure of city planning staff to enforce its vision in Prosperity Church, growth and development there seems to occur randomly and without much of a prescribed pattern, other than the fact that developers generally appear to get their way, regardless of whether or not their plans follow the New Urbanist principles articulated by the Villages plan and supported by the PVAA. Whether a particular project is approved, delayed, or denied appears to be

contingent on the mood and subsequent actions of city council members, planning commissioners, developers, residents, and even, in one case, former Mayor Pat McCrorey, who became involved during the controversial 2002 rezoning of Eastfield Village, a noted deviation from the Villages vision. Initially, developers wishing to rezone the site for commercial development were met with resident opposition. Residents were concerned about traffic, overdevelopment, and “losing cows and fields to subdivisions and supermarkets.” “You hardly see a cow anymore,” one resident complained (231). “It’s just one project after another.” (208) Another resident told the story of how his daughter drew a map for a school project featuring yellow Z’s for rezoning. As quoted in (208): “I said, ‘Why did you put those on your map?’ She said, ‘Because they’re everywhere.’ The City of Charlotte posts the yellow signs anytime there’s a rezoning request... she basically thought that’s the way it’s supposed to be! One day it’s the woods, and the next day it’s mowed down and it’s something new coming in there.” Based on the high levels of opposition to the Eastfield Village project, then-mayor McCrorey threatened to veto the rezoning if it was approved by City Council. Developers were, however, eventually able to reach a deal in which the size of the planned retail development was reduced by 1/3.

Although the developers did have to make some concessions in the case of the Eastfield Village project, in the end they got their way, and this concern is echoed repeatedly both throughout media documents and in my interviews. “In the end,” a resident stated in 2003 in the aftermath of the Eastfield Village controversy, “the politicians gave it to the developers” (231). In response to a similar situation that occurred in 2006 when a developer wanted to add retail space to Eastfield Village, again

in the face of resident opposition, a neighbor wrote a guest editorial for the Charlotte Observer, describing her frustration at the impending demolition of several family farms and a well-loved local willow tree: “I had hoped this ancient sentinel might be spared... but it’s chosen place on earth was now in the way of progress” (205). R29, agreeing with these sentiments, stated “I’m concerned that the opportunity that was presented by the original concept of Prosperity Village is being squandered by developers who are still thinking in terms of suburban types of development rather than urban development.” R9 expressed this concern as well: “They had their plan, the Prosperity Hucks Village, small shops, retail, office, low-rise development no more than 3-4 stories, very pedestrian, more of a village type feel? And we’re very concerned with developers not necessarily going with that particular plan, but what they know they can sell.”

I did speak with one developer who has several projects either currently under construction or recently completed in Prosperity Church. They expressed a genuine interest in hearing what residents of the area want for their community: “If we’re successful or the neighborhood is successful, we’re all successful together. We care about high quality development, we care about the community, so I feel like we’re part of the team here. I wanna see the best for the community, so I welcome their comments, generally. Because that way, at the end of the day, I think we end up with a better project.” They also reaffirmed their commitment to the Villages vision: “What’s really unique about this area is the city wanted to prevent, what we joke around as, Burger Biggies, which is your Burger Kings, you know, fast food with the big pole signs sticking up in the air... The immediate area around 485 here will continue to be, and evolve to be, a more walkable, friendly village. That’s what we’re trying to create here, and the

biggest challenge is there needs to be some more high-density development.” This particular developer’s commitment to the neighborhood and its residents is remarkable, but the extent to which this commitment has resulted in resident satisfaction has not been evaluated. However, residents and other stakeholders appear to be uncertain regarding whether all of the developers interested in the area share this outlook. R9 stated, “I’m not sure what the developers see this area as. When we talk to them it’s hard to know what they want.” And R29 expressed overall discouragement at the way the entire process had played out. When asked if, in their mind, the 2015 Prosperity Hucks plan and outcomes went far enough toward the original Villages vision, they replied: “No, it actually retreats from it. It retreats from it. I went to a lot of those meetings because I have an interest in the area, and it was just ugly. The planning staff was just shouted down at some of those meetings by residents and developers took advantage.”

(See 1, 2, 63, 72, 4, 56, 59, 322, 325, 326.)

In East Forest, development activity has not been nearly as complicated or as contentious as in Prosperity Church. As outlined in Chapter 5, developers in East Forest are viewed as heroes who are able to save the community from its deterioration due to the Independence Boulevard conversion project. Regarding the M Station development and MoRA’s partnership with developer Roy Goode, R17 reported a positive experience: “He was really open to reaching out to the neighborhood. He wanted to not just tell us what he had in mind, but he wanted the neighborhood to tell him what they wanted. It was fantastic and done in a very sincere way.” However, not all East Forest residents felt this way. Recall the case of Erik Johnson, the displaced Silver Oaks tenant who went before city council to protest his sudden eviction to make way for the M Station development.

“Y’all are giving these landlords too much power,” he admonished the council. “Something not right... for a landlord to take your money and put an eviction on you and they can’t come to court or nothing like that, and nothing’s being done” (322).

Developer-led redevelopment, aided by the city and non-governmental citizen groups such as MoRA seems to be the norm throughout East Forest’s recent history. The Galleria shopping center at Sardis Road near the neighborhood’s southern border was redeveloped in 2005 with the stated purpose of shifting retail activity away from Independence Boulevard. The Walmart anchor store was designed to appeal to more affluent customers than other Walmarts, and all buildings within the center were required to adhere to a particular architectural design scheme, featuring towers, fountains, benches, and landscaping. Developers stated that they were inspired by similar mixed-use development in wealthy South Park, specifically Morrocroft and Phillips Place. Developer Daniel Levine described the area as a “lifestyle center” (59). City planners commented that they hoped other local developers would follow The Galleria’s example, and the Charlotte Observer subsequently described mixed-use development as “the next big thing.” Planners were not initially on board with the mixed-use trend, but eventually caved to developer desires.

Thus far, we have seen how the planning-developer-community interface varies between the Prime neighborhood of Sedgefield and mid-tier neighborhoods of Prosperity Church and East Forest. While community desires are heard and respected in Sedgefield, the process is less straightforward in the mid-tier neighborhoods. In Prosperity Church, members of the PVAA and longtime residents alike must make a lot of noise to get their voices heard, and even still, developers usually win out. In East Forest, certain

community members, particularly MoRA board members, cite productive partnerships with developers, even hailing them as heroic. However, the impact of developer actions there is uneven, as demonstrated by Erik Johnson's experience. Moving on to Subprime neighborhoods Enderly Park and Hidden Valley, we see in both cases that developers reign supreme and community members are left largely without a voice. One frustrated resident of a small new-build neighborhood adjacent to the larger Hidden Valley community reported: "They didn't even build us a street. There's just one way in and out of this neighborhood. And nobody cares" (R12). Interviewees from Hidden Valley reported numerous concerns with the low-rent hotels located close to the neighborhood, reported to be dens of crime and vice by neighbors and online review sites such as Yelp alike. However, zoning regulations do not favor the removal or regulation of these sites, as reported by R1: "Hotels are hard because they can go in a lot of different zones. The problem is, at one point, it started off as a good, decent, interstate hotel and then through the years it deteriorates."

Enderly Park, like Hidden Valley, has experienced retail disinvestment, and is also now at risk for gentrification. However, a movement exists within the community to fight back, despite the neighborhood's marginalized, "Subprime" status. R11 describes the initiative: "We're now working with a coalition of grassroots organizations against displacement in the neighborhood... As far as our goals and processes, [gentrification] can't be stopped, and there's not a reason to think that we're any different from anyone else trying to stop it, we're not the first ones to try. But we do hope that we can influence some of the investment to bend it towards, what we would call, justice."

The way in which developers, planners, and residents interact and the resulting outcomes provide an intriguing route for future research and activism. Here, I have demonstrated that, depending on where a neighborhood falls along the Prime-Subprime continuum, its effectiveness in interfacing with developers and the way in which city planners interact with the community varies substantially. The possibility exists that activist work involving lobbying developers to be more sensitive to community desires, even in disadvantaged communities, could have a tangible impact on the quality and scale of development in Subprime neighborhoods.

7.2.5 Schools

A theme which came up repeatedly in interviews is the issue of school quality in influencing neighborhood outcomes. One of the first things R3 mentioned in their interview was to state the following: “There is one key factor in Sedgefield and it has to do with school districts. I know that isn’t part of your research, but it is extremely significant.” R21 agreed: “We have two gentlemen in our office who do development and they will tell you that location, location, location is important, but not as important as schools, schools, school.” R29 noted this issue as well: “I will tell you that I have had a couple of meetings where the school issue was really hot.”

In Prime Sharon Woods, mid-tier Prosperity Church, and mid-tier East Forest, schools were viewed by interviewees as assets. Regarding Sharon Woods, R19 stated, “It’s a great school district. That was my main concern moving here.” R9 and R16 reported similarly about their decision to move to Prosperity Church: “We had two little kids and we were living down off Commonwealth. Mallard Creek Elementary was, at the

time, a great school.” (R9) “We’re districted to Croft Community School, which is a great school.” (R16) Most interviewees had positive impressions about schools in East Forest as well:

- “This area will thrive because it’s got good schools.” (R4)
- “The people attending the area schools here are thrilled to be there.” (R17)

In Sedgefield, however, neighborhood schools are a major issue because they are both perceived poorly as well as ranked poorly by most sources. R3 noted, “I wanna be careful how I say this, but a good portion of the school’s population is coming from an area that is really poverty-stricken. You don’t get diversity in the classroom, and people in our neighborhood will not send their kids there.” They added, “Because of the school district situation, the housing property in our neighborhood was valued significantly less than if you crossed over Park Road.” As a result, “People started leaving once they had kids, they started moving.” (R3) A similar situation is present in Hidden Valley, according to R26: “I would see a lot of families, especially white families who, once they moved into Hidden Valley, they would apply for a magnet school. I think there a lot of middle class families that don’t send their kids to the middle or the elementary school.” It is impossible to discuss the school issue without acknowledging the role that race plays in school-related decisions. As the “school choice” movement grows and many parents opt out of public schools, a debate is occurring simultaneously about how much of a role income and race should play in allocating school districts within Mecklenburg County. The role that schools play in neighborhood choice is underexplored in the literature. But additionally, geographers interested in this topic should critically interrogate the role that race plays and how school choice may be functioning as a spatial fix, allowing wealthier

families to truly have it all – urban lifestyles with what they consider to be quality schools. And while many will deny that the racial composition of schools plays a role in deciding where to send children, the words of R26, a school principal, are concerning: “I had a parent email me and say ‘I’m interested in my child coming to your school, but can you send me the racial breakdown?’ So, ‘I’ll send my child to your school as long as there’s not too many black kids there.’ I mean, might as well have put that in the email, right? I mean, that’s what the parent meant. I don’t care what they say, that’s what they meant!”

In this chapter, I have examined the impact of various types of actions – behaviors, policies, and transactions – on conditions within case study neighborhoods. The major theoretical contribution of the content analysis is within neighborhoods in the middle of the continuum. In these middle-tier neighborhoods of East Forest and Prosperity Church, we see residents pushing developers through political means (such as the CNIP in Prosperity Church) as well as to obtain retail and transit that stand to increase their position on the continuum. Behaviors, policies, and transactions amplify capital flows and reify neighborhood positionality on the continuum.

CHAPTER 8: DISCUSSION

8.1 Summary Statement

The purpose of this chapter is twofold. First, to reflect and expand upon the concept of the prime-subprime continuum proposed as an integral component of this project's theoretical and conceptual framework and displayed in Figure 1. A central argument I am making with this research is that a comprehensive study of neighborhood change should consider neighborhoods along the entirety of the continuum. In this chapter, I offer additional supporting evidence regarding the efficacy of this continuum as a model for future studies. Secondly, I summarize the findings discussed in Chapters 5 and 6 regarding discourse, behaviors, policies, and transactions and reflect upon how these findings are useful for researchers, policymakers, and citizens who live and work within the neoliberal city.

8.2 Assessing the Continuum

Triangulating the research conducted as part of Research Questions #2 and #3 using descriptive statistics and analysis, content and discourse analysis, and map analysis, I find that the continuum introduced in Chapter 1 is an accurate depiction of neighborhood quality of life from a variety of perspectives, both empirical and perceptual. The theoretical utility of the continuum and its potential to reframe our discussion about neighborhood change and the production of space is therefore a key contribution of this work.

The characteristics of the continuum that I assessed are based on the literature summarized in Chapter 2. Using literature and theory as background knowledge, I constructed a list of hypothesized characteristics of “prime” and “subprime” neighborhoods in Charlotte (Figure 1), with the understanding that neighborhoods are distributed along a continuum, rather than concentrated at the ends in a binary fashion. For each of the case study neighborhoods selected, the elements of neighborhood character listed in Figure 1 were investigated to uncover the extent to which my hypothesis is true. Based on literature, I hypothesized the following regarding neighborhoods at the subprime end of the continuum:

- *Subject to predatory and subprime lending*, as well as potentially underexplored alternative mortgage and rent relationships;
- The focus of *negative discourse* that may result in negative public and individual perceptions—Wacquant’s (2007) “territorial stigmatization,”;
- The site of various *neoliberal policies and interventions*—both public and private—which have *negative* impacts on resident quality of life;
- Increasingly *suburbanized*;
- *Racially segregated* (majority minority).

Meanwhile, on the flipside, I hypothesized the following about neighborhoods located toward the prime end of the continuum:

- Host to a large amount of *prime credit and conventional mortgage arrangements*;
- The focus of *discourse that results in positive public and individual perceptions* about the neighborhood (Territorial Acclaim);
- The site of various *neoliberal policies and interventions*—both public and private—which have *positive* impacts on resident quality of life;
- In some cases, *increasingly urban* (gentrified landscapes);
- *Racially segregated* (majority white).

Table 38 outlines the way in which each of these hypothesized characteristics was investigated. Lending patterns have been previously investigated as a part of the research surrounding Research Question 1. Likewise, discourse about and policy interventions within neighborhoods were investigated as a part of the analysis involved with Research

Questions #2 and #3. Additional analysis included for the last two characteristics a visual analysis of maps and the collection and analysis of Census 2000 and 2010 data.

Table 38: Prime and Subprime Neighborhood Characteristics Data Sources

Characteristic	Data Source
Lending Patterns	HMDA
Discourse about neighborhoods	Discourse Analysis (Research Question #3)
Policy interventions	Content Analysis (Research Question #4)
Geographic Location	Mapping and Analysis
Racial Composition	Census 2000, 2010

In applying the continuum model to my case study neighborhoods, demographic data and neighborhood profiles featured in Chapter 4 indicate that Enderly Park and Hidden Valley fall toward the “subprime” end of the continuum, Prosperity Church and East Forest toward the middle of the continuum, and Sedgfield and Sharon Woods towards the “prime” end of the continuum, as displayed in Figure 29.

Subprime			Prime		
Hidden Valley	<u>Enderly Park</u>	East Forest	Prosperity Church	<u>Sedgefield</u>	Sharon Woods
Characteristics					
Lending Patterns: Predatory – space is valued heavily for exchange value resulting in displacement.		Lending Patterns: Subprime – Foreclosure/Disinvestment		Lending Patterns: Prime, High Investment	
Discourse: Severe stigmatization.		Discourse: Stigmatization at alternative scales and through alternative meanings.		Discourse: Acclaim.	
Actions: Behaviors, policies, and transactions amplify capital by encouraging displacement.		Actions: Behaviors, policies, and transactions may challenge whims of capital flows depending on citizen capacity.		Actions: Behaviors, policies, and transactions support capital flows by encouraging stable prime space.	
Geography: Urban		Geography: Suburban		Geography: Urban/Suburban	
Race: Minority		Race: Diverse		Race: White	

Figure 29: Prime-Subprime Continuum for Case Study Neighborhoods

Lending Patterns

Because lending patterns (percent of loans originated and percent of originated loans that were subprime as reported by HMDA) were the independent variable in this analysis, it is unnecessary to interpret the findings here. Rather, the question I am trying to answer is the extent to which lending patterns correlate with or are an appropriate proxy for the other characteristics hypothesized in Figures 1 and 29.

Table 39: Prime and Subprime Neighborhood Characteristics Validity

Neighborhood	Designation	Characteristic	Outcome	Supports Continuum?
Hidden Valley	Very Subprime	Lending Patterns	Predatory	Yes
		Discourse	Territorial Stigmatization	Yes
		Actions	Poverty reconcentration, displacement – support capital flows	Yes
		Geography	Urban	Yes
		Race	Majority Minority	Yes
Enderly Park	Subprime	Lending Patterns	Predatory	Yes
		Discourse	Territorial Stigmatization	Yes
		Actions	Displacement – support capital flows	Yes
		Geography	Urban/Gentrifying	Yes
		Race	Majority Minority	Yes
East Forest	Subprime/Average	Lending Patterns	Subprime – Foreclosures	Yes
		Discourse	Scalar Promiscuity	Yes
		Actions	Revitalization - may challenge capital flows	Yes
		Geography	Suburban	Somewhat
		Race	Diverse	Yes
Prosperity Church	Average	Lending Patterns	Subprime/Foreclosure	Yes
		Discourse	Alternative meanings of stigma	Yes
		Actions	Directed growth – residents may challenge capital flows	Yes
		Geography	Suburban	Somewhat
		Race	Diverse	Yes
Sedgefield	Prime	Lending Patterns	Prime	Yes
		Discourse	Territorial Acclaim	Yes
		Actions	Revitalization – supports the flow of capital	Yes
		Geography	Urban – Prime	Yes
		Race	Majority White	Yes
Sharon Woods	Prime Plus	Lending Patterns	Prime	Yes
		Discourse	Territorial Acclaim	Yes
		Actions	Preservation of neighborhood character – supports the flow of capital	Yes
		Geography	Suburban – Prime	No
		Race	Majority White	Yes

Discourse

As predicted by the continuum model I have proposed, Subprime communities Hidden Valley and Enderly Park have experienced high levels of territorial stigmatization in media-based discourse. Neighborhoods in the middle of the continuum – Prosperity Church and East Forest – are also stigmatized in discourse, though not as broadly or as prominently as the long-term subprime communities. Rather, territorial stigma in these middle-tier neighborhoods occurs at a smaller scale, with specific parts of the neighborhood targeted for stigmatization and proposed redevelopment. Prosperity Church is also stigmatized at a large scale, but in a different way, painted in discourse not as dangerous, but instead as bland. Interestingly, stigma in all four of these scenarios is used to justify (re)development activity within neighborhoods. In the Prime neighborhoods of Sedgefield and Prosperity Church, discourse focuses on positive aspects of neighborhood life, resulting in a phenomenon I call territorial acclaim. All of these findings are consistent with continuum model.

Policy Interventions

As proposed by the continuum model, various municipal, state-level, and even national policies have uneven impacts on neighborhoods, which are contingent upon their positioning along the continuum. My findings support this contention. Policies impact communities at the Subprime end of the continuum negatively. For example, in Hidden Valley, program such as the Housing Charlotte bond (2007), have resulted in poverty reconcentration within the community. Investments such as the Lynx light rail, which benefit residents of Prime neighborhoods such as Sedgefield, have the potential to

displace residents of Hidden Valley. Displacement resulting from policy-based investments is also a concern in Enderly Park, where programs such as the Comprehensive Neighborhood Investment Program have what seem to be positive outcomes such as infrastructure improvements, but which may ultimately hurt long-term residents by engendering displacement.

Impacts from policies are less straightforward in middle-tier neighborhoods such as Prosperity Church and East Forest. In these communities, policies benefit some residents, hurt other residents, and are more contentious in their implementation. For example, the CNIP funding in Prosperity Church was generally viewed as a positive intervention for residents who wished to see the community transformed into a more walkable, New Urbanist-style landscape. However, battles with developers resulting in rezonings that favored growth were unwelcome to some long-term residents. Likewise, in East Forest, a rezoning allowing for the construction of Meridian Place was greeted by some residents wishing to see investment within the neighborhood; however, it resulted in the displacement of other residents. Therefore, political impacts in middle-continuum neighborhoods are mixed and context-dependent.

In Prime neighborhoods, policies have a positive impact, allowing residents to maintain their current high quality of life. In Sharon Woods, zoning restrictions prohibit unwelcome redevelopment that might compromise neighborhood character. And in Sedgfield, property values have soared due to the Lynx light rail investment and ordinances that allow for tear-downs within the community.

The continuum model, then, is valid for Subprime neighborhoods in which policies negatively impact residents and for Prime neighborhoods, where they positively

impact residents. The impact is, however, mixed for middle tier neighborhoods, with policies benefitting some residents, but not all of them. This, too, upholds the validity of the continuum.

Geographic Location

Literature outlined in Chapter 2 suggests that poverty has increasingly been migrating to the suburbs, partially in response to gentrification activity close to center cities, but also due to increasing demographic diversity in suburban locations. The case study neighborhoods, as well as overall lending patterns in Mecklenburg County suggest that this is true to an extent, particularly in the case of the large number of neighborhoods on the metropolitan fringe that have become sites of low investment or subprime lending activity (see Table 39). The case study neighborhood that most notably reflects this patterning is East Forest, an inner ring suburb that experienced high levels of subprime lending activity in the years leading up to the Great Recession and is still struggling to recover. Subprime neighborhoods Hidden Valley and Enderly Park are also located in the inner ring suburbs. Sedgefield is a case of gentrification—a prime landscape close to center city. However, other case study neighborhoods are exceptions to the hypothesis that subprime landscapes in cities are increasingly suburban. Sharon Woods, for example, is the most affluent of the case study neighborhoods and is located in an inner ring suburb. Prosperity Church, in the middle of the continuum, is the most suburban of the case study neighborhoods. The mortgage lending landscape of Mecklenburg County, overall, supports the contentions of Pfeiffer (2012) and Kneebone & Berube (2014b) that the most notable characteristics of modern suburban neighborhoods is their diversity.

Therefore, while suburban geographic location is to some extent a valid characteristic of subprime neighborhoods, it is not in all cases. This aspect of the continuum, then – geographic location – is the least consistent and predictable, and the least accurate of the proposed continuum characteristics.

Racial Composition

Using Decennial Census data, I compared the racial composition of each case study neighborhood for the years 2000 and 2010 and then computed the percent change for Non-Hispanic White, Non-Hispanic Black, and Hispanic between the two years (see Tables 40, 41, and 42 and Figures 30, 31, and 32). I did not include data for other racial groups because numbers were comparatively small and therefore were resulting in distorted outcomes when calculating percent change.

Table 40: Racial Composition of Case Study Neighborhoods, 2000

Neighborhood	Percent White	Percent Black	Percent Hispanic
Prosperity Church	74	23	6
Sharon Woods	93	3	5
Sedgefield	69	18	18
Enderly Park	20	75	6
East Forest	51	28	31
Hidden Valley	10	79	16

Table 41: Racial Composition of Case Study Neighborhoods, 2010

Neighborhood	Percent White	Percent Black	Percent Hispanic
Prosperity Church	52	34	11
Sharon Woods	87	5	6
Sedgefield	72	16	14
Enderly Park	12	82	6
East Forest	31	42	44
Hidden Valley	7	67	45

Table 42: Percent Change in Racial Composition of Case Study Neighborhoods, 2000-2010

Neighborhood	Percent White	Percent Black	Percent Hispanic
Prosperity Church	-30	+48	+83
Sharon Woods	-6	+67	+20
Sedgefield	+4	-11	-22
Enderly Park	-40	+9	0
East Forest	-39	+50	+42
Hidden Valley	-30	-15	+180

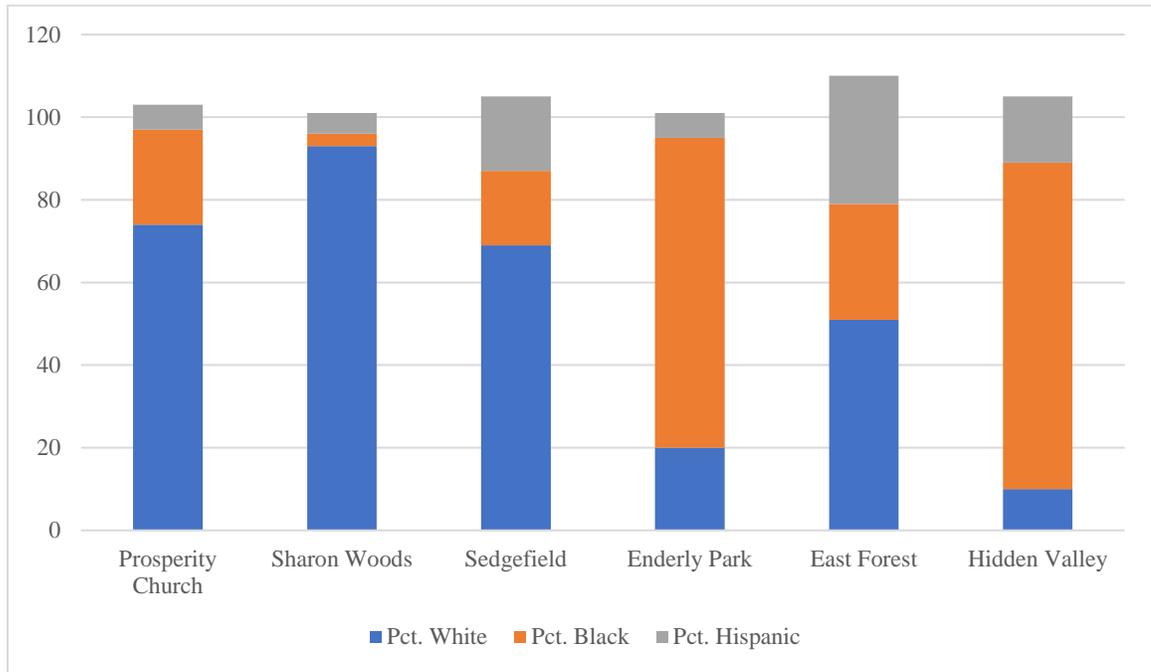


Figure 30: Racial Composition of Case Study Neighborhoods, 2000

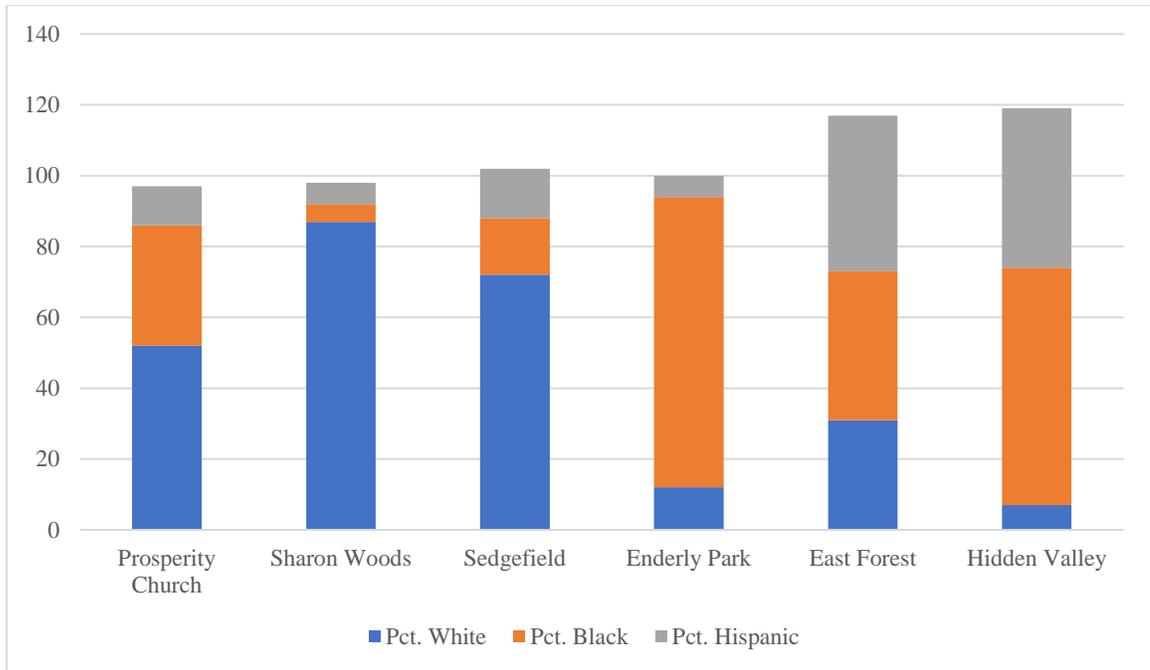


Figure 31: Racial Composition of Case Study Neighborhoods, 2010

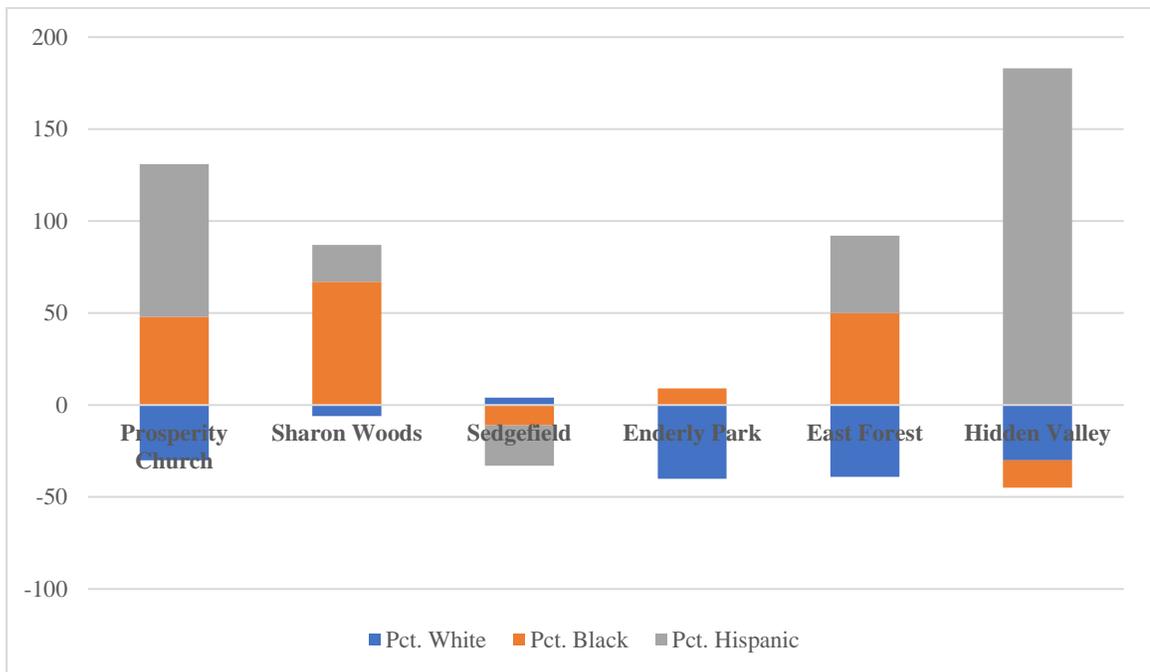


Figure 32: Percent Change in Racial Composition of Case Study Neighborhoods, 2000-2010

As predicted by the continuum model, whites are the dominant racial/ethnic group in neighborhoods classified as “Prime.” In 2000, this included Prosperity Church, Sharon Woods, and Sedgefield. Whites also made up slightly over half (51%) of the population in East Forest which was still prime in 2000. In the “Subprime” neighborhoods of Enderly Park and Hidden Valley, blacks were the dominant racial/ethnic group at 75% and 79%, respectively. This same overall pattern held true for 2010—whites as the dominant ethnic group in “Prime” neighborhoods, and Blacks or Hispanics as the dominant ethnic group in “Subprime” or Low Investment-Transitioning neighborhoods, with middle-tier neighborhoods displaying the most ethnically diverse populations, thereby validating this element of the continuum. However, some interesting trends are apparent in the 2010 data, most notably the fact that all of the neighborhoods became more racially/ethnically diverse. In fact, the only neighborhood in which the white population grew was Sedgefield, which underwent rapid gentrification during this time period. Secondly, racial demographic change was remarkably consistent with trajectories of change indicated by lending patterns. For example:

- Prosperity Church saw a dramatic decrease in its white population and similarly dramatic increases in its black and Hispanic population, at the same time during which it was transitioning from a Prime to a Low Investment neighborhood.
- East Forest likewise experienced a dramatic decrease in its white population and increase in its minority population as it was transitioning from a Prime to a Subprime neighborhood.

Both of these findings strongly corroborate the efficacy of the Prime-Subprime classification for neighborhoods—in other words, they indicate that lending patterns are in fact an excellent proxy for racial-ethnic composition, as I hypothesized earlier.

Overall, evidence supports the continuum model as a valid conceptual or theoretical construct for future research. The least accurate of the hypothesized characteristics was geographic location, indicating that this characteristic should be removed or reconsidered.

8.3 Behaviors, Policies, Transactions, and Discourse in the Neoliberal City – Implications

Using the continuum model, which I have now validated using evidence from my research, as a conceptual framework for the selection of case study neighborhoods, I used content and discourse analysis to identify behaviors, policies, transactions, and discursive strategies that were impacting the case study neighborhoods. I was specifically interested in the ways in which these factors were reflective of, or instrumental in the reproduction of, neoliberalism at the neighborhood scale. How were the discursive strategies I identified used in order to keep capital flows moving through the secondary circuit? Why did the policies I read about have differential impacts across neighborhoods? How is this all tied back to the theoretical framework introduced in Chapter 2? I will address these questions in this section.

What is most compelling about my findings is the unevenness of their impacts across the continuum. For example, one of my major findings was that the role of the developer in the construction of new retail or residential spaces in neighborhoods is critical. In all of the neighborhoods, the developer played a key role. However, in

neighborhoods at the subprime ends of the continuum, neighborhoods voices were nonexistent during the development process. At the subprime end of the continuum, on the other hand, community groups played a prominent and powerful role in directing development activity, as in the case of the Sedgefield-Marsh Properties partnership. In the middle of the continuum, community-developer partnerships were marked by power imbalances in the favor of the developer. In each case, the outcome of the partnership was development that led to increased capital investment in the built environment, thus functioning as a spatial fix. However, the way in which activity played out on the ground varied across the continuum, resulting in distinct groups of “winners” and “losers.”

Housing policy is another arena in which similar policies resulted in divergent outcomes, depending on the location of the neighborhood on the continuum. Residents of subprime neighborhoods such as Enderly Park stand to suffer from displacement from gentrification activity aided by municipal infrastructure funding programs such as CNIP. However, CNIP funds were welcomed by residents of rapidly growing Prosperity Church, in the middle of the continuum. Similarly, zoning policies favor the reproduction of wealth in Sharon Woods through exclusion, and the production of wealth in Sedgefield by allowing for profitable teardowns. Retail activity, transit infrastructure, and schools all play a critical role as well in this process of landscape production and reproduction across the continuum, in the service of capital.

Turning to discursive strategies, consider the rhetoric noted in Chapter 5 surrounding “community engagement.” The neoliberal notion that neighborhood groups should take responsibility for quality of life conditions in their communities is prevalent across the continuum, but again, outcomes vary. In subprime Hidden Valley, the

community itself is blamed for crime and gang activity, thus reinforcing territorial stigmatization there. On the other hand, Sharon Woods residents and real estate activity in Sedgefield are acclaimed, thus reinforcing positive visions of those prime neighborhoods. At the end of the day, the outcome of these discursive strategies is that when and if displacement does occur in a subprime community in order to make way for development, it is legitimized through stigmatization. Negative discourse about these spaces convinces us that displacement is deserved because the community did not “take responsibility” for conditions there. All of this overlooks the structural and political factors that have created conditions in these subprime neighborhoods over many decades.

A recurrent theme in middle-tier neighborhoods is community aspirationalism. Particularly through marketing and branding efforts in Prosperity Church and East Forest, we see residents working hard to move their neighborhoods toward the prime end of the continuum. The processes by which these branding efforts occur result in place commodification and spatial governmentality to promote or change the area’s image. Indeed, the activities of the Monroe Road Advocates and the Prosperity Village Area Association are among the most blatant examples of grounded neoliberalism I came across during the course of my research – another argument for why it is so important to move research inward on the continuum from the prime and subprime tail ends.

CHAPTER 9: CONCLUSIONS, CONTRIBUTIONS, AND AVENUES FOR FURTHER RESEARCH

9.1 Conclusions

This dissertation project was an attempt to understand processes of neighborhood change in the wake of the subprime lending crisis using case studies from across the prime-subprime continuum and considering multiple definitions of space, following Lefebvre. The city of Charlotte was selected as a case study because it is a globalizing, growth-oriented city, and I believed that, because of this, processes of change as influenced by neoliberalism would be especially apparent. As outlined in Chapter 1, I had three overarching objectives with this project, each tied to an element of Lefebvre's spatial triad. First, regarding *representations of space*, I wanted to assess the extent to which individuals and groups have the potential to impact processes of urbanization and neighborhood change under neoliberalism/late capitalism. Is there any room for agency in a society so dominated by structural forces which disproportionately and empirically hurt subprime neighborhoods and their residents? Secondly, to address the issue of *spatial practices*, I wanted to identify "post-industrial widgets" that were taking the place of subprime lending, in the wake of the 2007-2008 recession. With tightening lending requirements and the reorganization of the mortgage industry, how is capital now extracted from and funneled into communities in order to produce and reproduce prime and subprime landscapes? What behaviors, policies, and transactions are filling the void left in the wake of the subprime lending boom? Finally, having noted the problematic role of discourse about neighborhoods and the resultant territorial stigmatization and acclaim of places, I wanted to not only identify problematic discourses about

neighborhoods, but also understand the role of these narratives in processes of neighborhood change. What, if any, impact, do *spaces of representation* have on material outcomes for neighborhood residents? In this final chapter, I unpack my findings and make recommendations for how to productively move forward based on what I learned.

9.1.1 Representations of Space

Results of Research Question #1 indicate that neighborhoods within Charlotte do in fact fall along a continuum from “Prime” to “Subprime.” “Prime” communities have not only experienced high levels of investment in the form of mortgage capital, but are also the target of territorial acclaim in discourse. Neoliberal housing policies have benefitted these communities disproportionately, as I identified in the case of Sharon Woods, in which a high quality of life was reproduced and sustained over the entire study time period due in large part to zoning restrictions. Demographically, prime neighborhoods are majority white, and quite wealthy. An interesting trend that emerged during the latter half of the twentieth century is that increasing numbers of Prime neighborhoods are located close to center cities in response to gentrification. An example from my research is the Sedgefield neighborhood. On the other hand, Subprime communities have experienced low levels of investment, or in some cases, subprime investment, most often in the form of subprime mortgage lending activity. Neoliberal housing policies often have negative effects on these communities, either reconcentrating poverty through affordable housing initiatives, or engendering displacement. Subprime communities are usually very poor, and their demographic makeup is dominated by

people of color, reflecting racial inequality at the intrametropolitan scale. Finally, as gentrification activity displaces low-resourced residents of cities, Subprime communities are increasingly popping up in suburban locations. Subprime communities from this research included Hidden Valley and Enderly Park. In the middle of the continuum, between Prime and Subprime extremes, we see a mixture of the aforementioned factors. These communities tend to be racially diverse, and stigmatizing discourses are limited to only small portions of the neighborhood. Neoliberal policies affect residents of these communities unevenly, with wealthier residents often benefitting, while poor residents may experience displacement. Examples of these communities from my research included East Forest and Prosperity Church.

In the face of structural forces such as mortgage lending patterns, racial segregation, neoliberal housing policies, and differing levels of retail and transit-based development in communities, can individual groups enact change? Is there a potential for human agency to affect processes of neighborhood change? This research has demonstrated that this potential does, in fact, exist. In Sedgefield, for example, the neighborhood association effectively lobbied Marsh Properties to collaborate with them regarding the massive redevelopment project proposed for South Boulevard that would stretch into the community. In Prosperity Church, the PVAA has collaborated with city officials to put pressure on developers to work towards the original mixed-use vision articulated in the 1999 Villages plan. Although outcomes have been mixed, and often favor developers, PVAA has clearly had an impact there. In East Forest, the MoRA group has likewise successfully collaborated with local developer Roy Goode to work towards their vision of bringing high quality retail to the Monroe Road corridor.

Marketing and branding strategies in East Forest have likewise brought attention and limited acclaim to an area once off the radar, or, according to some, stigmatized. Lobbying developers has clearly been an effective strategy for residents of Prime and middle-tier neighborhoods. Residents of Subprime neighborhoods have been less successful in this regard. My research suggests that there is real potential for enacting change through community advocacy in Subprime neighborhoods if residents and neighborhood advocates focus their attention on developers. In a growth-machine city like Charlotte, particularly under a neoliberal regime, private sector actors such as developers have extraordinary power to alter or reproduce neighborhood landscapes. Thus, residents of Subprime neighborhoods who pressure developers to not only invest in their communities, but to make high quality investments, may in fact realize the potential for human agency in the face of formidable structural challenges. David Harvey has made the point that one of the key crises of capitalism most often apparent in the urban environment is the prioritization of short-term profit over long-term sustainability. Developers fall victim to this temptation of capitalism by making quick investments without thinking through how well these developments fit into the community fabric and what their long-term profit potential is. The inclusion of community input from all types of communities, Prime, Subprime, and mid-tier, is a way to combat that crisis of capitalism while also pushing the system toward justice.

9.1.2 Spatial Practices

With the evaporation of subprime lending in the wake of the 2008 Recession, a network of private sector investment activities, community group behaviors, and

government actions have emerged to replace subprime lending as the primary “post-industrial widget” affecting communities across the spectrum from Prime to Subprime. These spatial practices are less pronounced and vary in their character depending on a variety of contextual factors, which is perhaps why they have been undertheorized and underexplored since the collapse of the housing market and the exposure of the devastating effects of subprime lending. The widgets that have taken the place of subprime mortgage capital are just not as remarkable. However, because they do have an effect on quality of life in neighborhoods and are causing some neighborhoods to move along the Prime-Subprime continuum, they are certainly worth mentioning here for their potential to impact neighborhoods in the future.

First, housing policies such as the Comprehensive Neighborhood Improvement Program (CNIP) are publicly funded investments, and they are notable for their differing impacts on communities, depending on where said communities fall along the continuum from Prime to Subprime. In Enderly Park, a Subprime community, the CNIP is being used for infrastructure upgrades that are likely to lead to the displacement of long-term residents. In Prosperity Church, on the other hand, a mid-tier neighborhood, the CNIP is being used toward branding initiatives that will attract investment. Such initiatives are welcomed by most residents of Prosperity Church, who are interested in seeing their property values increase. Importantly, municipal funding initiatives such as the CNIP and Charlotte’s incentive-based affordable housing program, are all dependent in large part on private sector investment. Thus, the nexus between the public sector, the private sector, and communities has become critical in determining neighborhood outcomes. The spatial practices of each interact with the others to produce complex and uneven

outcomes that are context-dependent. Again, this complexity is likely a major reason why neoliberal housing policy is difficult to theorize at a large scale. What is apparent is, as outlined in the previous section, the fact that community groups and advocates do have the potential to affect these outcomes, even if at the margins. For example, city planners are required to seek input from neighborhoods receiving CNIP funding. A productive line of further research in this capacity would be to evaluate the authenticity of resident participation in the funding allocation decision-making process for such programs.

Private sector investments have a massive effect on neighborhood quality of life. In almost every one of my interviews, respondents mentioned the quality and availability of retail as a major determinant in their satisfaction with a particular neighborhood. For residents of East Forest, the disappearance of retail due to the Independence Boulevard conversion project was a source of disappointment, and many of them blamed the community's decline on the retreat of major retailers such as Target and Walgreens. On the other hand, residents of Sedgefield celebrated the variety of both national retail chains such as a Publix, as well as local breweries and restaurants located within walking distance of the community. And in Prosperity Church, the type of retail developments proposed and ultimately constructed in the community was a constant source of contention between city planners, PVAA board members, developers, and long-term residents. Because private sector retail development is largely outside the realm of government influence, the burden for attracting high quality retail to an area falls on the shoulders of residents and community advocates. However, with the advent of online retailers such as Amazon, the weight of retail's importance may shift in coming years. This too, is a possible avenue for future research in the realm of spatial practices.

In addition to private sector investments such as retail, and public-private investments under neoliberal housing policies, public investments matter as well to neighborhood residents. One of the most compelling organic themes that emerged during the qualitative portion of my research was the impact of neighborhood schools. In communities such as Sedgefield, where neighborhood schools are poorly regarded, residents repeatedly emphasized the fact that the presence of these schools hurt their property values and were a source of concern. On the other hand, the presence of reputable schools in Sharon Woods was repeatedly cited as a major draw for residents there. The issue of schools as a factor in locational decision-making yields two potentially productive lines of inquiry for future research. First, exactly how much do neighborhood schools matter in decision-making processes? Secondly, with the growth of the “school choice” movement trumpeted by Trump appointee Betsy DeVos and marked by charter schools, homeschools, private schools, and even the “unschooling” movement, to what extent is this availability of educational choices a “spatial fix” for the enduring issue of school quality in cities?

A final spatial practice I would like to highlight here is related to governmentality. As discussed at length in Chapter 5, governmentality of spaces through preemptive policing actions using legal instruments such as injunctions is common in Subprime spaces. In my study, Hidden Valley was noteworthy for the injunctions imposed there on suspected gang members, who were prohibited from interacting in public, as well against some of the local hotel owners (details of this injunction are not clear). The role of such legal instruments in the surveillance and control of Subprime neighborhoods is worthy of further investigation.

9.1.3 Spaces of Representation

In Chapter 5, I outlined one key result of my discourse analysis, which is that Subprime neighborhoods are almost always the target of territorial stigmatization, while Prime neighborhoods experience territorial acclaim. Discourses about neighborhoods were identified in local and national media sources, as well as in the words of my interviewees. One of the most interesting findings of this project regarding these spaces of representation is that territorial stigmatization occurs at multiple scales. In Enderly Park, for example, stigmatization was reported at an extremely broad scale that actually extended beyond neighborhood boundaries across all of West Charlotte. By contrast, stigmatization in East Forest was microscalar, focusing on one particular apartment complex. Furthermore, I found that stigmatization does not always imply danger. In the case of Prosperity Church, the community was stigmatized as “boring,” rather than “unsafe.” I also identified examples of territorial acclaim for Prime neighborhoods, particularly Sharon Woods. So, clearly, discourse plays a role in the establishment of spaces of representation within the public imaginary. But this finding then begs the question, “so what?” The answer to that question is, I believe, one of the most significant contributions of this research. Territorial stigmatization, in multiple forms and at multiple scales, as well as territorial acclaim, are used as discursive justifications for (re)development activity within communities that function as spatial fixes. For example, Enderly Park is a neighborhood which is positioned to gentrify due to the fact that there is a rent gap present there. The rent gap exists because Enderly Park is located close to the center city and is currently experiencing underinvestment. Thus, it is well-positioned for

redevelopment, gentrification, and displacement which might eventually change it from a Subprime to a Prime community such as Sedgefield. This type of investment activity would provide an outlet for capital within the secondary sector and keep the system afloat. However, as part of this redevelopment, a number of residents are likely to be displaced. So, to justify this potential harm, territorial stigmatization is invoked as a justification to remove what is there and replace it with something else. The fact that there is a vibrant community fabric already in place is washed away by stigmatization through discourse.

Another example of this phenomenon, at a smaller scale, is the stigmatization of the Silver Oaks apartments on Monroe Road in East Forest, which were demolished and subsequently redeveloped. This investment activity provided an outlet for capital but, in so doing, displaced a number of residents. However, this displacement was justified through the heavy stigmatization of the complex. Territorial stigmatization is not only used as a justification for displacement. In Prosperity Church, few if any residents stand to be displaced from the development of a walkable urban village that would counter the area's stigmatization as bland and boring. However, such investment would provide an outlet for capital in the built environment, contribute to capital flows preventing a crisis of capitalism, and such is a potential spatial fix that is justified through discourse about walkability, sustainability, and New Urbanism in the suburbs.

Discourses that produce the various spaces of representation present in my case study neighborhoods and beyond are critical to understand because they impact policy and outcomes. As outlined in Slater (2013), the ways in which residents of heavily stigmatized areas manage this stigmatization is an important line of potential future

research regarding the impact of spaces of representation. An investigation of resident coping strategies in Hidden Valley, for example, could yield useful insights into the development and persistence of the Hidden Valley Kings.

9.2 (Sub)Prime Charlotte: Neighborhood Change in a Globalizing New South City

Everybody wants to be a world class city, alright? Which means shiny, and progressive, and economically robust. And the way that the city has developed over the past 30 years is by creating places that people are not always attached to. They're more attached to the financial benefits of that place. And so the neighborhoods become commodities that are exploited for financial gain without regard to what makes places interesting. – R11

We've got these booming economic things that are occurring here. But some folks are just not getting the benefit of that. I think these forces are at work in different ways in a lot of these neighborhoods. – R27

These neighborhoods are going to rise and fall as they relate to maintaining the cog that is the economy of the greater Charlotte area. That's the long and short of it. – R22

As the quotes above demonstrate, many of the people I interviewed for this project have a sophisticated understanding of how the flows of global capital differentially impact various neighborhoods across Charlotte. These uneven impacts are largely dependent on the neighborhood's status as Prime, Subprime, or in-between. Charlotte's planning department has partnered closely with various private sector actors to promote the city's image as a prosperous and exciting place to live and work. This is particularly apparent in the Centers, Corridors, and Wedges plan (119), released in 2010, as the city attempted to recover from the Great Recession. Images highlighted in the document include photos of the Lynx light rail, uptown's skyline, New Urbanist neighborhoods, upscale retail developments, and sketches of (mostly white) people

engaging with these elements of the urban built environment. The narrative presented in Centers, Corridors, and Wedges is consistent with activity in neighborhoods like Sedgfield, where soaring property values in recent years reflect the value of land near city center and adjacent to the light rail, or in Sharon Woods, a fortified enclave of wealth and exclusivity. The narrative is also consistent for the most part with development in Prosperity Church, which has grown dramatically as a result of overall metropolitan area growth.

However, it obscures the impact of globalization and growth on, for example, Hidden Valley, which has long suffered under the burden of urban problems such as gang activity. The History Channel documentary “Killing Snitches” is actually remarkably prescient in its assertion that, “Looks can be deceiving. Charlotte, North Carolina is headquarters to some of the nation’s largest banks, fastest tracks, and old money. This traditional Southern city has doubled in size in the last two decades. But the city has paid a price for its growth. Charlotte has a crime rate that’s twice the national average.” What the documentary fails to point out, however, is that the price paid for growth is disproportionately concentrated in Subprime Charlotte. While Hidden Valley works to combat the effects of gang violence there and restore their neighborhood’s reputation, residents of Enderly Park are fighting to stay in their homes and maintain their neighborhood’s character and culture.

Neighborhood change in a capitalist society overwhelmingly works to benefit the well-resourced at the expense of the marginalized. And more often than not, this uneven impact disproportionately hurts people of color, which is why the issue of race is intricately tied up with the phenomenon of neighborhood change. However, the situation

is not hopeless. As this research has demonstrated, there are actions that individuals and groups can take to counter the influence of capitalist urbanization that stands to harm them and their communities, such as lobbying developers. And, if the general public is made aware of the effects of territorial stigmatization in justifying potentially harmful development activities, perhaps individuals will be less likely to engage in this type of discourse and will be more skeptical and critical of what they read in the papers.

9.3 Contributions and Limitations

I will close by highlighting the key contributions of this project, both theoretical and methodological:

- Current studies using cluster analysis to identify trajectories of neighborhood change do not account for the role of subprime mortgage lending. Literature about the changing geography of cities over the past several decades suggests that the financialization of the economy and subsequent changes in lending patterns have had a dramatic effect on the geography of poverty and the patterns of neighborhood change in cities. Therefore, I have included HMDA data in my empirical analysis to account for this gap in the literature.
- A variety of excellent studies currently exist that document the “contingency and complexity” of gentrification processes in cities. However, a similarly robust literature documenting other processes of neighborhood change, particularly neighborhood change in the suburbs, is absent from the literature. My study accounts not only for gentrification, but other types of neighborhood change across the entire metropolis as well. I think that by primarily considering the

effects of displacement, I have shifted the discussion of gentrification away from its “latte soaked image” of revitalization and toward a consideration of its negative effects.

- Discourse analysis methods in human geography have been criticized for lacking rigor and clarity. My study had addressed this shortcoming by providing a methodological template for rigorous sampling and analysis techniques in Critical Discourse Analysis.
- The introduction of the Prime-Subprime continuum model to studies of neighborhood change allows for the consideration of neighborhoods across the spectrum. Many studies focus exclusively on neighborhoods at the Subprime end, or neighborhoods that have become Prime by undergoing gentrification. I suggest that the complexity of activity in mid-tier neighborhoods is informative as well, particularly in theory-building. The potential for this model to inform and update the filtering model of neighborhood change is significant. I see the continuum as part of a larger lifecycle of neighborhoods and it would be incredibly powerful to incorporate the rent gap into the continuum.
- The role of developers has been underexplored in geographic studies of neighborhood change, particularly when compared with extensive studies documenting the impact of public funding and policies. I have highlighted the importance of the private sector and made suggestions about productive strategies for interfacing with them, from a community standpoint. This topic remains to be further explored.

The key limitation to this study is that it is confined to the city of Charlotte. An obvious next step for this research will be to conduct a similar study focusing on territorial stigmatization and place commodification in a city that is not as “entrepreneurial” as Charlotte. Investigation of the processes highlighted here in a city that is growing at a slower pace, or even declining would provide a useful comparative perspective.

It could be argued as well that adopting a mixed-methods approach is a limitation, because it could limit the depth of insight the researcher is able to obtain about the topic. In my case, the project timeline was limited to five years (in addition to two years of coursework) due to funding constraints for doctoral students and the university mandate that students graduate in a reasonable timeframe and enter the workforce. Therefore, of the five years devoted to this project, the following time approximations applied:

- One year was spent on theoretical development (I have fond memories of sitting on a blanket in Freedom Park reading David Harvey).
- One year was spent on quantitative data collection and analysis.
- One and a half years were spent on qualitative data collection and analysis.
- One and a half years were spent putting the final document together and preparing for defense.

Because my timeframe for qualitative data collection and analysis was limited to 18 months, I was not able to spend as much time working on relationship-building with residents of my selected neighborhoods as I would have liked and so the perspective on these neighborhoods was informed by stakeholders and leaders, rather than by “typical” residents. I have certainly failed to adequately represent the growing Latino voice in

Hidden Valley. But, by making that sacrifice, I have made powerful contributions regarding discourse and housing policy. In the end, any research project is a strategic action meant to uncover a piece of the truth. My positionality as a researcher is that I like to be as comprehensive as I can and in this case I prioritized policy over other considerations because of my experiences working in foreclosure hit neighborhoods as a master's student. That prioritization required the mixed-methods approach.

As I just stated, this project began as an attempt to understand the impact of subprime lending policy and was driven by my desire to understand why, even as underwriting standards were tightened during the Obama era, racial segregation persisted. I learned that discourse can act as a powerful tool for reinforcing accumulation by dispossession. Dispossession of space, which disproportionately affects the most vulnerable among us – women, racial minorities, the undocumented, and the poor – plays out in different ways depending upon the neighborhood's position on the continuum, and discourse can work around policy to ensure that dispossession occurs. However, under the new administration, I suspect that many of the Obama-era regulations that worked to suppress subprime lending have been removed. I spoke with a friend just yesterday who mentioned to me that a balloon-structured home equity line of credit his wife had obtained in the early 2000s has recently been transferred to a lender who, based on Google reviews of 1.2 out of 5, could likely be classified as a “subprime lender.” So, I suspect that the role of policy, or lack thereof, will again emerge as a critical need for scholars to address in the coming years. And yet, as this dissertation demonstrates, the impact of policy is limited and context-dependent.

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APPENDIX A: STEPS FOR RECRUITMENT OF INTERVIEW PARTICIPANTS

My goal with my interview participant recruitment was to identify individuals who could speak to neighborhood changes with some authority. Such individuals ideally would possess at least one, if not several of, the following characteristics:

- long-time and/or active neighborhood resident or stakeholder,
- knowledgeable about planning processes and procedures, and
- familiar with Charlotte context.

When I sat down and thought about what it was I wanted to learn from my interviews, my fourth research question was born: *What behaviors, policies, and transactions are occurring in neighborhood to produce and reproduce landscapes, both prime and subprime?* It seemed to me that, as Dunn (2012) noted, interviews are best utilized as a method by which to fill in knowledge gaps left by other research methods. Because my empirical data could not give me information on subprime lending patterns after 2006, I needed to use qualitative data to supplement the HMDA data and fill in the gaps between 2006 and the present.

Lacking funding to compensate interview participants, I realized that my sample would likely be skewed in favor of individuals who had pre-existing knowledge about and interest in topics related to my research. However, this was not a concern to me because, as I mentioned above, those characteristics were something I desired in my interviewees anyhow.

The recruitment process began with an email to potential interviewees on the Planning Commission. I used the following script:

Good morning [potential interviewee's name],

I am a PhD Candidate at UNCC in Geography and I'm writing today to ask for your help with my dissertation project. I noticed through my research that you are a member of the Charlotte Planning Commission, and am hoping you may be able to provide me with some insight for my project.

I am working on case studies of neighborhood change in six Charlotte census tracts: one in the Prosperity Church area, one in the Sharon Woods/SouthPark area, Sedgefield, Enderly Park, Hidden Valley, and East Forest, off of Independence. I have done a lot of statistical research about mortgage lending activity as well as demographic change in these communities and am now wanting to supplement that work with interviews with key informants.

Two questions for you:

1- Would you be willing to participate in an interview with me for my project?

2- Do you have any contacts who are knowledgeable about any of these neighborhoods in particular who might also be willing to participate in the project? In particular, I am interested in talking with neighborhood or HOA presidents - people who are involved in and familiar with the community.

Time commitment is about an hour, and I can meet folks where and when is convenient for them.

Thanks so much!

Liz Morrell

Of the fourteen commission members contacted, I was able to successfully schedule interviews with four. Each commission member possessed extensive contextual knowledge about my case study neighborhoods, and several were able to provide me with additional contacts from within the community.

In addition to the Planning Commission, I also contacted members of the City of Charlotte's Planning and Neighborhood and Business Services Departments, using a similar script to the one above. Between direct requests of city staff and planning commissioners and their referrals, I was able to recruit 18 residents, 2 developers, 4 planning commissioners, 4 city planners and 3 other stakeholders including a UNC Charlotte student who worked in one of the case study neighborhoods, a school principal, and a county employee who worked as part of the Project Safe Neighborhood program in

one of the case study neighborhoods (see Table x). After completing 31 interviews, I was clearly reaching saturation, as I began to hear the same themes emerging with regards to each neighborhood from my participants. Knowing that I would be supplementing and triangulating my interview data with nearly 300 additional textual documents, I ended the recruitment process.

APPENDIX B: IRB DOCUMENTS

 UNCC CHARLOTTE PROTOCOL APPROVAL APPLICATION Institutional Review Board (IRB) for Research with Human Subjects			
Easy to Use Template Instructions: Simply tab to the gray blocks and type in your information. The box will expand as you type. To select a box, simply point the mouse to the box and click!			
PROJECT TITLE	Subprime Charlotte: Trajectories of Neighborhood Change in a Globalizing New South City		
INVESTIGATOR INFORMATION	Name:	Elizabeth Morrell	Dept.: Geography and Earth Sciences
	Title:	Student	Status: <input checked="" type="checkbox"/> Student <input type="checkbox"/> Faculty/Staff <small>Select one: (if student, provide information for responsible faculty below)</small>
	Degree(s): <small>(if student, state degree being sought)</small>	Ph.D.	Phone: 765-491-6855
	Complete Mailing Address:	7101 Woodstream Drive Charlotte, NC 28210	Email: eshockey@uncc.edu
RESPONSIBLE FACULTY	Name	Heather Smith	Dept.: Geography and Earth Sciences
	Title:	Professor	Phone: 704-687-5989
	Degree(s)	Ph.D.	Email: heatsmit@uncc.edu
List all co-investigators below, including those from other institutions. Simply tab to the gray blocks and type in your information. The box will expand as you type.			

1. Completion of required Human Subjects Training Tutorial
 NOTE: Co-investigators from institutions or organizations not affiliated with UNC Charlotte must either complete UNC Charlotte's required on-line IRB tutorial or provide documentation that similar training has been completed elsewhere.

Passed 4/29/2013

2. Current or Planned Funding Source (Internal or External)

NOTE: Please submit a copy of methodology section of grant application with protocol application (if applicable).

P.I. of Grant or Contract:	[REDACTED]	
Name of Funding Source:	[REDACTED]	
Grant/Contract No. (if available):	[REDACTED]	
Grant/Contract or Project Title:	[REDACTED]	
Attached: Grant Methodology Section	<input type="checkbox"/> Yes	<input type="checkbox"/> No If "NO", please provide explanation in text box below. (Text box will expand.) [REDACTED]
No Funding	<input checked="" type="checkbox"/>	

3. Conflict of Interest

Will members of the research team have financial interest in, receive personal compensation from, or hold a position in an industry sponsoring this study or otherwise have a potential conflict of interest regarding the conduct of this study? If so, please provide explanation below.

No conflicts of interest exist.

4. Student Investigators

Indicate if research is for any of the following and provide explanation in the text box below, if needed:

Class project Undergraduate Master Doctoral

Doctoral dissertation project.

5. Purpose of Project

Provide a brief summary (i.e. 300 words or less) of the purpose of the project in layman's terms including: background information as necessary, research question(s), and explanation of why the study is needed. Provide the full name/title at least once when using acronyms.

The purpose of the project is to investigate the character of neighborhood change in Charlotte, North Carolina. I will use a mixed-methods approach to identify neighborhoods that have experienced demographic and home sale price changes over the past thirty years and will then select a subset of neighborhoods in which to conduct qualitative research, including interviews and discourse analysis.

Research questions are as follows: 1) What are the trajectories along which neighborhoods in "Subprime Charlotte" have moved as a result of the globalized-localized political and economic factors driving neighborhood change? 2) What are the dominant discourses about neighborhoods, and how are these discourses reinforcing or challenging trajectories of neighborhood change? 3) To what extent do the experiences of individuals living in Charlotte's neighborhoods align with, dictate, or are influenced by dominant discourses about these neighborhoods? 4) Are individuals contesting, embracing, or accepting trajectories of neighborhood change and accompanying discourses? What are strategies do they employ? Are these strategies effective?

The study is needed for a variety of reasons. Primarily, because the study is mixed-methods, it will allow me (the researcher) to explore multiple dimensions of space, as proposed by Lefebvre with his spatial triad. Secondly, the empirical portion of the study incorporates both Census and Home Mortgage Disclosure Act data to provide a picture of both demographic and real estate-related neighborhood change that may be the result of subprime lending patterns in neighborhoods. Finally, the incorporation of a rigorous methodological template for discourse analysis will provide a great contribution to the field of human geography.

6. Enrollment Information

Expected number of participants:	50
Expected gender representation:	25 men, 25 women
Expected minority representation:	20 white, 15 African American, 10 Hispanic, 5 Other
Expected age of participants:	18-65

7. Vulnerable Populations	Yes (Target Population)	No (Incidental Inclusion)
---------------------------	----------------------------	------------------------------

Children:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Non-English speaking:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Decisionally impaired or mentally incompetent :	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Prisoners, parolees and or other convicted offenders:	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Pregnant women: Select "Yes" if study is about pregnancy, pregnant women and/or the fetus or neonate.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
UNC Charlotte Students:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

8. Characteristics of the Study Population
List required characteristics of potential subjects and those that preclude participation.
<ul style="list-style-type: none"> Inclusion Criteria: Describe the characteristics of the study population(s). What characteristics make someone an ideal candidate to participate in your study? (e.g., age, occupation, M/F, etc.) Exclusion Criteria: What characteristics would make someone ineligible for participation in the study?

Inclusion Criteria:	Must be a resident (homeowner or renter) in one of the selected neighborhoods.
Exclusion Criteria:	Under age 18, does not live in selected neighborhood, other vulnerable populations will be excluded (ie, prisoners).

9. Health Information
The Health Information Portability and Accountability Act (HIPAA) Privacy Rule governs disclosure of personally identifiable health information (deemed "protected health information" or PHI) by hospitals, physicians, and other HIPAA-defined Covered Entities. PHI is broadly defined to include data on a person's physical or mental health, health care, or payment for health care. PHI includes, for example, a list of a person's current medications or a person's weight, smoking status or date of surgery.

As part of this research study, will you obtain any protected health information (PHI) from a hospital, health care provider, insurance agency or other HIPAA-defined Covered Entity?

No Yes

If YES, attach the Application to Use Protected Health Information (PHI) in Research form at:

<http://research.uncc.edu/compliance-ethics/human-subjects/hipaa-info-forms>

If UNSURE, please review the Guidelines for Usage of Protected Health Information (PHI) in Research at:

<http://research.uncc.edu/compliance-ethics/human-subjects/hipaa-info-forms>

10. Summary Checklist – Are any of the following involved?
 The items listed below ARE NOT an all-inclusive list of methods or procedures but are intended to provide 'triggers' or reminders for you to provide appropriate information in subsequent questions in the application or to provide supplemental materials necessary for the review process.

		Yes	No
a)	Will research include use of existing data, research records, patient records, and/or human biological specimens?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
b)	Will data collection include surveys, questionnaires or psychometric testing? <i>(submit copy of survey/questionnaire with protocol application)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c)	Will data collection include interviews or focus groups? <i>(provide interview/focus group question with protocol application)</i>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d)	Will research include deception or less than full disclosure?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e)	Will research include accessing Student Educational Records?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f)	Will research include a data sharing agreement? <i>(Provide details in Question 11 below.)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g)	Will research include an equipment sharing agreement or contract? <i>(Provide details in Question 11 below.)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
h)	Will data collection include:		
	*Audio Recording?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	*Video Recording?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	*Photography?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
*If you answered "Yes" to any of the options in Question H, this information must be disclosed in the consent document AND/OR a separate release consent form. (Sample documents can be obtained from the ORS website or from the Compliance Office.)			

11. Full description of the study design, methods and procedures including:

- the type of experimental design;
- describe study procedures;
- provide a sequential description (explained in steps, phases etc.) of what will be asked of/done to subjects;
- clarify if subjects will be assigned to various groups/arms of the study (if applicable);
- explain what kinds of data will be collected;
- provide details on the primary outcome measurements; and
- explain any follow-up procedures (if applicable).

If you answered "YES" to any of the items in Q #10, please provide explanation/description in this section.

Attach 2 copies of the questionnaire(s); inventories, or scales that will be completed by participants.

The study will begin with a quantitative analysis of neighborhoods in Charlotte (Research Question #1). This portion of the study is divided into two parts. Data for the first part of the quantitative analysis will be obtained from the publicly available Home Mortgage Disclosure Act (HMDA) database. With this data, I will use Exploratory Spatial Data Analysis (ESDA) to control for the likelihood that subprime lending in Charlotte is not spatially random. I will test this hypothesis using the Moran's i test for Local Indicators of Spatial Autocorrelation (LISA) for both number and type of loans granted by by census tract in Charlotte. With these findings, I will identify the tracts that comprise "Subprime Charlotte."

The second portion of the quantitative analysis will use a k-means cluster analysis to identify trajectories of neighborhood change over time. For this, I will use Census data for decennial years 1990, 2000, and 2010. The results of this cluster analysis will indicate which census tracts in Charlotte will serve as case study neighborhoods. Depending on the results of the analysis, I will select between 3-5 neighborhoods for qualitative study.

The qualitative portion of the study begins with a discourse analysis of news articles and planning and policy documents about the case study neighborhoods I have selected (Research Question #2). The sample for analysis includes all articles published in the Charlotte Observer between 1990 and 2010 about each of the case study neighborhoods, as well as all planning and policy documents published by the City of Charlotte staff about the case study neighborhoods, or about a larger geography of which case study neighborhoods are a part. I will also incorporate flyers collected and notes from neighborhood meetings regarding the selected case study neighborhoods. To assist me with the coding process for these documents, I will use NVivo qualitative software. See Attachment 1, Initial Coding Guide for Texts.

After conducting a discourse analysis, I will conduct interviews with residents of the case study neighborhoods (Research Questions #3 and #4). Recruitment of participants in case study neighborhoods will be fully documented in a research journal. Methods of recruitment will include attending neighborhood meetings and snowball sampling. Interviews with participants will be semi-structured and will be driven to some extent by the findings of the discourse analysis portion of the project. The interview schedule (Attachment 2) begins with relatively straightforward questions about current neighborhood conditions and residents' relationship with the neighborhood, moves into questions about neighborhood change, and ends with questions about individual strategies for either catalyzing or combatting such change. I also include a question about the Charlotte context in order to investigate resident perceptions of the level of transferability of the research (Lincoln and Guba, 1985).

I will use latent content analysis to analyze the interview data, looking for both organic and a priori themes (Attachment 3). I will use NVivo qualitative software to assist me in the coding process. Interview participants will be given the option to review transcribed and coded interview data to check for confirmability and accurate representation of participant viewpoints.

12. Duration of entire study and duration of an individual subject's participation, including follow-up evaluation if applicable, including:

- Provide information on the number of required visits, tests, surveys to be completed, interventions.
- Provide information on the approximate duration of each intervention (i.e., how much time should the subject expect to spend).

Participants are required to take part in only one interview session of approximately 60 minutes. They will be given the option to review transcribed and coded data electronically or in person at a later date.

13. Where will the subjects be studied?

If off UNC Charlotte campus, list locations.

Attach 2 copies of letter(s) of permission to conduct the research project from school(s), organization(s) or any off-campus location.

Interviews will take place at either the uptown or main campus of UNC Charlotte, or at an alternate location of the participants' choice. Such a location may include the participants' home, a public park, or a retail coffee shop or restaurant. If I conduct any interviews at a school or other formal organization, I will obtain a letter of consent and complete an IRB amendment.

14. Confidentiality

Explain how you will protect the confidentiality of the data collected. Describe procedures for protecting against or minimizing any potential risks from breach of confidentiality or invasion of privacy. How will you protect the data with respect to privacy and confidentiality? For example:

- Where will the data be stored?
- What security measures will be applied?
- Who will have access to the data? Provide explanation of why they need access.
- If applicable, specify your plans for de-identifying or anonymizing the material if audio/video recordings or photographs will be used.
- If applicable, describe what measures will be taken to ensure that subject identifiers are not given to the investigator.
- If applicable, describe procedures for sharing data with entities not affiliated with UNC Charlotte.
- Provide a timetable for destroying the data and identify how they will be destroyed or provide explanation for perpetual maintenance.

Please note: The IRB expects researchers to access the minimal amount of data to conduct the study and to comply with applicable HIPAA and Family Educational Rights and Privacy Act (FERPA) requirements.

To ensure confidentiality, I will deidentify all data before transcribing it. Interview responses, when transcribed, will be associated only with the participants' neighborhood of residence. All other identifying data will be removed. Data will be stored on a campus computer in a password-protected document in a locked office that is only utilized by me (the primary investigator). No one other than me will have access to the data, except in the case that a participant chooses to participate in the optional confirmation activity described above. In that case, the participant will only review his/her responses, and no one else's. All audio recordings will be deleted as soon as they are transcribed. When the study is complete, transcribed data will be deleted from the hard drive.

15. Data security for storage and transmission.

Check all that apply.

For electronic data:	
Secure network	<input checked="" type="checkbox"/>
Password access	<input checked="" type="checkbox"/>
Encryption	<input type="checkbox"/>
Other (describe in question #14 above)	<input type="checkbox"/>
Portable storage (e.g., laptop computer, flash drive)	<input type="checkbox"/>
Describe in question #14 above how data will be protected for any portable device	<input type="checkbox"/>

For hardcopy data (including human biological specimens, CDs, tapes, etc.):	
Data de-identified by research team	<input type="checkbox"/>
Locked suite or office	<input checked="" type="checkbox"/>
Locked cabinet	<input type="checkbox"/>
Data coded by research team with a master list secured and kept separately	<input type="checkbox"/>
Other (describe in question #14 above)	<input type="checkbox"/>

16. Full description of risks and measures to minimize risks:

Give full descriptions and measures risk factors.

For example:

- psychosocial harm (e.g. emotional distress, embarrassment, breach of confidentiality, etc.)
- economic harm (e.g. loss of insurability), and
- legal jeopardy (e.g. disclosure of illegal activity) as well as
- known side effects of study medication,
- risk of pain and physical injury.

There are no known risks to subjects for participating in the study, outside of the normal risks encountered in daily life.

17. Benefits to subjects and/or society:

The possibility of benefits to society should be clearly distinguished from the possibility of benefit to the individual subject, if any.

If there is no direct benefit to the individual subject, say so. Do not list monetary payment as a benefit.

Benefits to subjects include the ability to share their experiences and perceptions of their communities in a study that will be disseminated to a wider academic and public audience.

Benefits to the academic audience include: Rigorous use of discourse analysis methodologies, unique mixed methods approach to the study of neighborhood change.

Benefits to larger society include: Exploration of the role of subprime lending in neighborhood change, exploration of the character of "subprime" neighborhoods in Charlotte including those that are suburbanized.

18. Inducements for participation:

If monetary, specify the amount and how this will be prorated if the subject withdraws (or is withdrawn) from the study prior to completion.

There are no inducements for participation.

19. Costs to be borne by subjects:

If there are no costs to subjects, indicate this.

There are no costs to be borne by subjects.

20. Data analysis:

State how the data will be evaluated, indicate where and by whom data analysis will be performed.

I will be coding data using NVivo qualitative software and the assistance of the tables (see Attachments 1 and 3).

21. Methods of recruiting:

Tell how prospective subjects are contacted. Provide recruitment script (letters, email, flyers and advertising, telephone script, verbal, website, etc.).

Recruitment of participants will be fully documented in a research journal that will accompany the final dissertation. Recruitment methods will include attending neighborhood meetings and snowball sampling. Neighborhood meeting times are available through contacts I have established from working with the City of Charlotte's Neighborhood and Business Services Division, or through community police officers. Before attending meetings, I will plan to reach out to community leaders via email or telephone to explain my purpose in attending the meetings--that I am hoping to recruit subjects for participation in the study, as well as develop a long-term partnership with the community. I will plan to attend a minimum of four meetings in each neighborhood as an observer only before asking for study participation in order to demonstrate my interest in familiarizing myself with neighborhood politics and culture before beginning data collection. This method will likely be useful in recruiting residents who are engaged in community-based organizations. To include those who are less engaged, I will post flyers around the neighborhood with study information.

Recruitment script for community meetings:

Hello, my name is Liz Morrell, and I am a PhD student in geography at UNC Charlotte. I am currently working on my dissertation, which is about neighborhood change in Charlotte. So far, I have found the following (show results of quantitative study). Your neighborhood has emerged as one that has seen a lot of change over the past several decades, and I'd like to talk with you about that change. I am interested in your experiences and perceptions of the neighborhood, which may differ from--or be similar to--what is publicly presented. The study will take about one hour of your time and can be scheduled at your convenience. It will be completely anonymous. If you would like to participate, please sign up (provide sign up sheet) and provide your email and/or phone number.

Recruitment script for flyers:

Residents of (x) neighborhood needed to participate in UNC Charlotte study about neighborhood change. Researchers are interested in your experiences living in the community. Study will be anonymous. If interested, contact Liz Morrell at eshockey@uncc.edu.

22. How will informed consent be obtained?

Give full descriptions and measures for all of the following applicable risk factors:

- Describe the process.
- It is typical to obtain assent from children ages 7-17.
- When the consent of a legally authorized representative is substituted for consent of the adult subject, explain why this is necessary.
- If non-English-speaking subjects will be enrolled, a consent form should be prepared in their foreign language.
- Someone who is fluent in the subjects' language must be available to interpret.

Attach 2 copies of the informed consent document(s) printed on your department's letterhead.

Before beginning the interview process, I will review the informed consent document with participants and give them time to ask any questions or air any concerns they may have. See Attachment 4.

23. Waiver of Consent Documentation and/or Procedure

Waiver of consent documentation: An IRB may waive the requirement for the investigator to obtain a signed consent form for some or all subjects if certain conditions are met and if sufficient justification is provided.

Waiver of Consent Procedure: An IRB may approve a consent procedure which does not include, or which alters, some or all of the elements of informed consent set forth in this section, or waive the requirements to obtain informed consent subjects if certain conditions are met and if sufficient justification is provided.

If waiver(s) is being requested provide brief explanation below of request for waiver(s) AND attach completed waiver form. For more details and downloadable forms, go to: <http://research.uncc.edu/compliance-ethics/human-subjects/informed-consent>

	YES	NO
Waiver or Alteration of Consent Procedure: <i>Complete appropriate Waiver form and submit with protocol application.</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Requesting waiver of some elements of consent?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Requesting waiver of consent entirely?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waiver of Consent Documentation: <i>Complete appropriate Waiver form and submit with protocol application.</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Explanation:

Attachment 1: Initial Coding Guide for Texts

Name of Document:

Year of Publication:

A Priori Descriptive Codes

Conditions and Context

- Neighborhood of focus
- Quality of life evaluation of neighborhood/existing conditions
 - Strengths
 - Weaknesses

Interactions

- Among neighborhood residents
- With outsiders (city, media, police, others)
 - Conflicts
 - Collaborations

Strategies and Tactics

- Interventions by both public and private sector
- Goals identified for the neighborhood (by insiders and outsiders)

Consequences

- Outcomes of interventions

A Priori Analytic Codes

Attitudes and Experiences

- “Cultural myth” discourses about personal responsibility
- Usage of private-sector influenced language (evidence of neoliberalism)

Meanings

- “Community”
- “Revitalization”
- “Quality of Life”

Organic Themes (fill in as appropriate upon analysis)

Source: Cope, 2012

Attachment 2: Semi-Structured Interview Guide

5. Please tell me how long you have lived in (X) neighborhood.
6. Please draw the boundaries of this neighborhood (present participant with a map and marker). (*Fluidity of Scale*)
7. Do you own or rent your home/apartment/condo?
8. What circumstances brought you to this particular community?
9. Do you interact frequently with your neighbors? Are these positive or negative interactions? Describe. (*Spatial Practices*)
10. What does “neighborhood quality of life” mean to you? (*Spaces of Representation*)
11. How do you assess Quality of Life in your neighborhood? (*Spaces of Representation*)
 - a. Prompts:
 - i. Crime;

- ii. Access to services and amenities;
 - iii. Presence and quality of schools and other institutions;
 - iv. Noise and code violations;
 - v. Foreclosure and vacancies;
 - vi. Activities for youth;
 - vii. Opportunities for engagement;
 - viii. Appearance and built environment.
12. What does “neighborhood change” mean to you? (*Spaces of Representation*)
- a. Prompts:
 - i. How can you tell a neighborhood is changing? What are the visible signs?
 - ii. Does neighborhood change take multiple forms?
13. Have you seen changes in neighborhood Quality of Life since you’ve lived here? (*Spaces of Representation*)
- a. Prompts:
 - i. Were there changes that occurred before you moved here? Did those changes have anything to do with your decision to move here?
 - ii. Do you anticipate any changes in the future? What kind of changes? Will those changes affect your decision to stay in this neighborhood?
14. In your opinion, why does neighborhood change occur? If it has occurred in your neighborhood, why has it occurred here?
15. Is there anything personally you have done, do, or plan to do to either *prevent* or *catalyze* change in your neighborhood? (*Spatial Practices*)
16. How effective are the strategies you’ve used or plan to use in influencing neighborhood change? Is there anything you’d like to do differently? (*Spatial Practices*)
17. Is there anything about Charlotte in particular that has affected the pace or type of neighborhood change in your community? (*Charlotte Context/Transferability*)
18. (Refer to field notes) According to (source), this neighborhood has been described as (X). Do you agree or disagree with this? Why or why not? (*Representations of Space vs. Spaces of Representation*)

Attachment 3: Initial Coding Guide for Interview Data

Respondent Number:

Respondent Neighborhood:

A Priori Descriptive Codes (*Spatial Practices*)

Conditions and Context

- Neighborhood boundaries
- Time lived in neighborhood
- Participant tenure (own/rent)
- Quality of Life
- Quality of Life Assessment
 - Crime
 - Services/Amenities
 - Schools/Institutions
 - Noise/Code Violations
 - Foreclosure/Vacancies
 - Youth Activities

- Opportunities for Engagement
- Appearance/Built Environment
- Charlotte Context

Interactions

- Presence/number of relationships with neighbors
- Quality of interactions with neighbors (positive/negative/neutral)

Strategies and Tactics

- Strategies to prevent neighborhood change
- Strategies to catalyze neighborhood change

Consequences

- Effectiveness of strategies

A Priori Analytic Codes (*Spaces of Representation*)

Attitudes and Experiences

- Reason for living in neighborhood
- Experiences of Neighborhood Change
- Opinions about Neighborhood Change (Why it occurs)

Meanings

- “Quality of Life”
- “Neighborhood Change”

Organic Themes (fill in as appropriate upon analysis)

Source: Cope, 2012

Attachment 4: Informed Consent Document

(UNC Charlotte Letterhead)

Project Title

Subprime Charlotte: Trajectories of Neighborhood Change in a Globalizing New South City

Introduction

The purpose of this meeting is to learn about your perceptions of the community in which you live. I am interested in how your perceptions compare with those that are publicly available.

Investigator Contact Information

Elizabeth Morrell, M.A., Ph.D. Candidate
 University of North Carolina at Charlotte, Department of Geography and Earth Sciences
eshockey@uncc.edu
 (765) 491-6855

Supervising Faculty Contact Information

Heather A. Smith, Ph.D.
 University of North Carolina at Charlotte, Department of Geography and Earth Sciences
heatsmit@uncc.edu
 (704) 687-5989

Eligibility

You are eligible to participate in this study if you are a resident of one of the case study neighborhoods I am investigating and are over the age of 18. You are ineligible for the study if you do not meet these criteria.

Procedure and Subject Involvement

There will be a minimum of 30 and a maximum of 70 persons involved in this study. This interview is the only form of participation sought. I will be asking you a variety of questions about your neighborhood and your experiences as a resident there. Please review the attached interview guide for a list of questions I plan to ask and understand that you are free to answer or not answer any of the questions.

I will be using a digital recorder to record our conversation. I will later transcribe this conversation; however, all identifying data will be removed other than your neighborhood of residence. In other words, your name and other identifying information will not be matched to your responses—they will be anonymous.

I will not be taking any photographs during our interview.

Risks of Participation

There are no foreseeable risks to your participation in this study.

Benefits of Participation

This study is beneficial to you because you are given the opportunity to express your opinion and share your experiences as a resident of your neighborhood. The final study will be disseminated to both an academic and public audience.

Volunteer Statement

You are a volunteer. The decision to participate in this study is completely up to you, and you may stop at any time. You will not be treated any differently if you decide not to participate in the study or if you stop once you have started.

Privacy and Confidentiality

All data collected for the study will be de-identified. The following steps will be taken to ensure complete confidentiality:

- Your name and any other personally identifiable information will not be used for any portion of the project.
- After transcribing our conversation during the interview portion of this activity, we will erase the audio recording.

Statement of Fair Treatment and Respect

If you have any further questions about today's interview or the study after our meeting today, please contact me or my supervisor at the above email address and phone number.

UNC Charlotte wants to ensure that you are treated in a fair and respectful manner. Contact the university's Research Compliance Office at (704) 687-3309 if you have questions that you do not feel comfortable asking me or my supervisor.

Approval Date

This form was approved on xx/xx/xxxx for a period of one (1) year

APPENDIX C: TABLE OF DATA FOR DISCOURSE AND CONTENT ANALYSIS

Number	Type of Document	Year	Source/Author	Neighborhood(s)	Title
1	News Article	2014	Charlotte Observer/Katya Lezin	East Forest	In south Charlotte, Monroe Road group takes on change
2	News Article	2015	Charlotte Observer/Ely Portillo	East Forest	Eye on Development – Monroe Road area hopes redevelopment sparks identity – Goode Properties is redeveloping a 20-acre site at Monroe and Idlewild Roads – Community leaders have been meetin

					g to find a name and form an identity for the area – They’re hoping to lure a grocer and other businesses that have left the area
3	Area Plan	2011	Charlotte-Mecklenburg Planning Department	East Forest	Independence Boulevard Area Plan
4	News Article	2011	The Mecklenburg Times/Tara Ramsey	East Forest	Monroe Road project developers fail to get rezoning support from planning department

5	Online Post	2016	Charlotte Agenda/Andrew Dunn	East Forest	Monroe Road is looking for more love – and a place to hang out
6	Website	2016	www.moraclt.com	East Forest	About MoRA
7	Website	2016	www.moraclt.com/about	East Forest	Our Mission/Who We Are
8	Online Post	2016	www.moraclt.com/posts	East Forest	What's replacing the old Steve and Barry's university sports wear?
9	Online Post	2016	www.moraclt.com/posts	East Forest	Zoning : Why it matters to you
10	Online Post	2016	www.moraclt.com/posts	East Forest	Neighborhood Bash
11	Online Post	2016	www.moraclt.com/posts	East Forest	Upper McAlpine Creek

					Green way
12	Online Post	2016	www.moract.com/posts	East Forest	Lane Closures – Expect Delays – Rama Road near Monroe Road
13	Online Post	2016	www.moract.com/posts	East Forest	Knight Cities Challenge Results
14	Online Post	2016	www.moract.com/posts	East Forest	MoRA Independence Blvd Update 3/4/16
15	Online Post	2016	www.moract.com/posts	East Forest	MoRA Board – Want a place at the table?
16	Online Post	2016	www.moract.com/posts	East Forest	Foodie Court concept a Knight Cities Challenge grant finalist

17	Online Post	2015	www.moract.com/posts	East Forest	Community Tree Lighting + Bonfire + Refreshments
18	Online Post	2015	www.moract.com/posts	East Forest	Community Block Party + Food Trucks + Flat Tire Trio
19	Online Post	2015	www.moract.com/posts	East Forest	Demystification! (of land use and transportation decisions)
20	Online Post	2015	www.moract.com/posts	East Forest	Creative Brainstorming workshop
21	Online Post	2015	www.moract.com/posts	East Forest	And then there was MoRA!
22	Online Post	2015	www.moract.com/posts	East Forest	First annual town

					hall meeting at East Meck HS
23	Online Post	2015	www.moraclt.com/posts	East Forest	MoRA Awarded NBS Grant
24	Website	2016	www.moraclt.com/gallery	East Forest	MoRA Gallery
25	Website	2016	www.meridianplace.com	East Forest	Meridian Place Home Page
26	Website	2016	www.meridianplace.com/about/master-plan	East Forest	Meridian Place Master Plan
27	Website	2016	www.meridianplace.com/about/area-plan	East Forest	Meridian Place Area Plan
28	Website	2016	www.meridianplace.com/about/demographic-data	East Forest	Meridian Place Demographic Data
29	Website	2016	www.meridianplace.com/location	East Forest	Meridian Place Location
30	Website	2016	www.meridianplace.com/commercial	East Forest	Meridian

					Place Comm ercial
31	Website	2016	www.meridianplace.com/apartments	East Forest	M Station Apart ments
32	Online Post	2016	www.meridianplace.com/press-room	East Forest	Hawth orne's to Ancho r New Retail Buildi ng at Meridi an Place
33	Online Post	2016	www.meridianplace.com/press-room	East Forest	Monro e Road Comm unity Advoc ates Form MoRA to Advan ce Creati ve
34	Online Post	2016	www.meridianplace.com/press-room	East Forest	First Reside nts Move into M Station Apart ments
35	Online Post	2016	www.meridianplace.com/press-room	East Forest	CATS Holds Public Works hops

					for LYNX Silver Line/S outhea st Corrid or Transit Study
36	Online Post	2016	www.meridianplace.com/press-room	East Forest	Monro e Road Area Progre ss and Meridi an Place Noted in Article
37	Online Post	2016	www.meridianplace.com/press-room	East Forest	Design s for Office and Retails Buildi ngs Unveil ed
38	Online Post	2016	www.meridianplace.com/press-room	East Forest	Apart ments Now Leasin g
39	Online Post	2016	www.meridianplace.com/press-room	East Forest	M Station Design s and Ameni ties
40	Online Post	2016	www.meridianplace.com/press-room	East Forest	M Station Apart

					ments Bringing New Look to Monroe Road
41	Online Post	2016	www.meridianplace.com/press-room	East Forest	Design Team Comments on Meridian Place
42	Online Post	2016	www.meridianplace.com/press-room	East Forest	East Meck to See Renovations
43	Online Post	2016	www.meridianplace.com/press-room	East Forest	Monroe Road Association Pushing Forward with Major Initiatives
44	Online Post	2016	www.meridianplace.com/press-room	East Forest	Community Contributions Ongoing and Appreciated
45	Online Post	2016	www.meridianplace.com/press-room	East Forest	Conference Drive Overp

					ass Now Open
46	Online Post	2016	www.meridianplace.com/press-room	East Forest	Meridi an Place and East Side's Mome ntum
47	Online Post	2016	www.meridianplace.com/press-room	East Forest	Groun dbreak ing Celebr ated
48	Online Post	2016	www.meridianplace.com/press-room	East Forest	Neigh borhoo ds Condu ct Focus Group s and Provid e Input
49	Online Post	2016	www.meridianplace.com/press-room	East Forest	Indepe ndence Expres s way Report s – NCDO T
50	Online Post	2016	www.meridianplace.com/press-room	East Forest	Conce pt Started with Develo pment of Indepe ndence Boulev

					ard Area Plan
51	Online Post	2015	www.meridianplace.com/press-room	East Forest	Indepe ndence Boulev ard Expan sion Slated for Octobe r 2016 Compl etion
52	Website with Map	2016	www.ncdot.gov/project/us74wideningimprovements	East Forest	U.S. 74 Widen ing & Impro vemen ts
53	Prezi	2016	NC DOT	East Forest	U.S. 74 Widen ing & Impro vemen ts: Indepe ndence Boulev ard Impro vemen ts: Charlo tte, NC
54	Online Post	2013	NC DOT at https://apps.ncdot.gov/newsreleases/details.aspx?r=8381	East Forest	NCDO T will close Confer ence Drive at

					Independence Boulevard in Charlotte this month
55	News Article	2004	Charlotte Observer/Michelle Crouch	East Forest	Residents protest extension of road – request could test city policy aimed at relieving congestion
56	News Article	2004	Charlotte Observer/Doug Smith	East Forest	Walmart site lures developers – mix of retail, housing among projects planned in Crown point area
57	News Article	2001	Charlotte Observer/Opinion Page (Staff)	East Forest	Monroe Road: how

					many more kids must die before city acts?
58	News Article	2004	Charlotte Observer/Michelle Crouch	East Forest	Hospice back off Monroe Road site – given delays, agency considering other, undisclosed locations
59	News Article	2002	Charlotte Observer/Doug Smith	East Forest	Galleria expanding by 57 acres – large Walmart, walkable office-retail center planned for Crown point-area complex

60	News Article	2010	Charlotte Observer/Nancy Thomason	East Forest	Cross Country pioneer leaves permanent trail for runners – teacher helped build McAlpine Park course – Stoneh ave
61	News Article	2003	Charlotte Observer/Howie Paul Harnett	East Forest	Complex owners blame roadwork – Independence 's Paving and a too-small culvert spawn floods, they say
62	News Article	2005	Charlotte Observer/Doug Smith	East Forest	Mixed-use project to replace old mill –

					Homes , retail planned to rise after 1930s building demolished
63	News Article	2005	Charlotte Observer/Observer Staff	East Forest	The Galleria
64	News Article	2003	Charlotte Observer/Howie Paul Hartnett	East Forest	County calls buyout unlikely – officials say money isn't there, and owners might not sell anyway
65	News Article	2002	Charlotte Observer/Peter Smolowitz	East Forest	Leash-free dog park opening at McAlpine Greenway in fall – 2 acres with amenities

					will be county's first comfort zone for canines
66	News Article	2012	Charlotte Observer/Taylor Piephoff	East Forest	Few migrants, but lots of locals at McAlpine Park – Piedmont Birding
67	News Article	2008	Charlotte Observer/Greg Lacourand and Adam Bell	East Forest	East Charlotte apartments are declared unsafe – 96 units in Cavalier Apartments are ruined in flood, Mecklenburg inspectors say

68	News Article	2014	The Mecklenburg Times/Payton Guion	East Forest	Goode Properties planning huge mixed-use project off of Independence Boulevard
69	News Article	2015	The Mecklenburg Times/Roberta Fuchs	East Forest	Renovation Report : Carolina Cinemas reels in customers with upgrades
70	News Article	2014	The Mecklenburg Times/Graziella Steele	East Forest	First road improvement opens along independence corridor
71	News Article	2012	The Mecklenburg Times/Payton Guion	East Forest	Commercial Confidential: Galleria Shoppi

					ng Center in Charlo tte
72	News Article	2012	The Mecklenburg Times/Scott Baughman	East Forest	A home for the displac ed: Charlo tte- based Goode Proper ties sees opport unity in Indepe ndence wideni ng
73	News Article	2012	The Mecklenburg Times/Deon Roberts	East Forest	259- unit apartm ent compl ex planne d on Monro e Road in Charlo tte
74	News Article	2011	The Mecklenburg Times/Tara Ramsey	East Forest	Monro e Road project develo pers in Charlo tte fail to get rezoni

					ng Ok'd
75	News Article	2011	The Mecklenburg Times/Caitlin Coakley	East Forest	Big-box vision for Independence Boulevard in Charlotte draws supporters, critics
76	News Article	2011	The Mecklenburg Times/Caitlin Coakley	East Forest	Panelists recommend buses and streetscars, not light rail, for Independence Boulevard in Charlotte
77	News Article	2009	The Mecklenburg Times/Fred Tannenbaum	East Forest	Charlotte's East Side Story: Candidate seeks louder voice for busine

					sses
78	News Article	2009	The Mecklenburg Times/Fred Tannenbaum	East Forest	Residents, officials hash out vision for Independence
79	Presentation	2015	City of Charlotte	Enderly Park	Comprehensive Neighborhood Improvement Program (CNIP): West Trade/Rozzelle's Ferry Area
80	News Article	2011	Charlotte Observer/Gerry Hostetler	Enderly Park	Enderly Park's "squeaky wheely" got things done
81	News Article	2014	Charlotte Observer/Linly Lin	Enderly Park	Company eyes its profits, charity –

					Charlotte-based Torrent Consulting aims to be a profitable business as it advances social causes it believes in
82	News Article	2014	Charlotte Observer/Steve Lyttle	Enderly Park	7 sentences for drugs, violence in NW Charlotte neighborhood
83	News Article	2014	Charlotte Observer/Carol Gifford	Enderly Park	Charlotte – Coffee drives mission to give back
84	News Article	2013	Charlotte Observer/Cameron Steele and Maria David	Enderly Park	Charlotte drug probe results in raids,

					10 arrests – friends, relatives in Enderly Park are charged in the case
85	News Article	2012	Charlotte Observer/Meghan Cooke	Enderly Park	Marchers “want the killing to stop” – Crowd of 200 gathers for vigil near the site where the 13-year-old was fatally shot
86	News Article	2012	Charlotte Observer/Megan Cooke and Maria David	Enderly Park	Grandma mourns victim, suspect – she says return to troubled area

					has been “a nightm are”
87	News Article	2011	Charlotte Observer/Cleve R. Wootson, Jr.	Enderly Park	Many '10 slayings were in one area – Charlotte police are puzzled that a cluster of neighborhoods northwest of uptown had 18 homicides last year. That's 3 times more than in 2009.
88	News Article	2010	Charlotte Observer/Cleve R. Wootson, Jr.	Enderly Park	Neighbors hear screams, find woman fatally stabbed

					d – homicide and gang unit detectives look for suspect; no arrests announced.
89	News Article	2010	Charlotte Observer/Dannye Powell	Enderly Park	Just trying to find someone who cares
90	News Article	2009	Charlotte Observer/Karen C. Wilson	Enderly Park	Targeting the kids are targets themselves – PAL’s new after-school program hopes to show at-risk students a world beyond drugs, crime.

91	News Article	2009	Charlotte Observer/Dannye Powell	Enderly Park	Enderly Park area has a distinguished pedigree
92	News Article	2008	Charlotte Observer/Karen Sullivan	Enderly Park	Better get them while the price is right
93	News Article	2008	Charlotte Observer/Melinda Johnston	Enderly Park	Meet some good neighbors – at 78, she’s a tireless and inspiring advocate
94	News Article	2007	Charlotte Observer/Melinda Johnston	Enderly Park	Enderly Park garden could grow a legacy – AIDS team members’ effort is about service, lasting relation

					nships
95	News Article	2006	Charlotte Observer/Greg Lacour	Enderly Park	An older community needs fixing but will voters buy in? – Physical improvements seen as way to draw residents, business
96	News Article	2001	Charlotte Observer/Erica Beshears	Enderly Park	Loss of school more sweet than bitter: old Enderly building, a magnet for crime, makes way for rec center
97	News Article	2015	Charlotte Observer/Eric Frazier	Enderly Park	Reducing Charlotte's

					homicides – murders down citywide, holds steady on west side of town
98	News Article	2015	Charlotte Observer/Cleve R. Wootson, Jr.	Enderly Park	1 division in CMPD : 1 in 4 murders – Police consider new tactics for northwest neighborhoods
99	News Article	2014	Charlotte Observer/Fred Clasen-Kelly	Enderly Park	Couple build community – ministers say they are living out Christian mission in trouble neighborhood near

					uptow n
100	Planning Document	2015	City of Charlotte	Enderly Park	Comprehensive Neighborhood Improvement Program Final Document: West Trade/Rozzelles Ferry Area
101	Newsletter	2015	Greater Enderly Park Neighborhood Association/Engage Community Empowerment Corp. of Charlotte	Enderly Park	Engage Greater Enderly Newsletter, Fall/Winter 2015
102	Online Post	2016	www.charlottefive.com/enderly-park-wants-a-say/ Vanessa Infanzon	Enderly Park	Enderly Park wants a say in the way it's shaped
103	Online Post/Vid	2016	cltsoundbites.blogspot.com/2016/04/milestone-club-launches-	Enderly Park	Milestone

	eo		gofundme.html?m=1 Courtney Devores		Club launches GoFundMe campaign to repair west side venue
104	Newsletter	2015	Greater Enderly Park Neighborhood Association/Engage Community Empowerment Corp. of Charlotte	Enderly Park	Engage Greater Enderly Newsletter, Spring/Summer 2015
105	Online news story/Video	2015	WBTV Charlotte	Enderly Park	Charter school for at-risk students to open on Freedom Drive, some neighbors not happy
106	Flyer	2015	City of Charlotte	Enderly Park	"Tell us where to invest dollars in

					YOUR comm UNIT Y”
107	Flyer	2015	Greater Enderly Park Neighborhood Association/Engage Community Empowerment Corp. of Charlotte	Enderly Park	Engage Greater Enderly, Winter 2015/15
108	Flyer	2014	Greater Enderly Park Neighborhood Association/Engage Community Empowerment Corp. of Charlotte	Enderly Park	Engage Greater Enderly, Fall 2014
109	News Article	2015	Creative Loafing/Greg Jarrell	Enderly Park	Change is creeping into the west side – discontented gentrification
110	News Article	2013	WCNC/Glenn Counts	Enderly Park	Ten arrested in west Charlotte federal drug roundup
111	News Article	2016	Charlotte Observer/Pam Kelley	Enderly Park	White people in

					Biddleville: the story of a changing neighborhood – a new desire for urban living is transforming Charlotte's oldest African-American community – whites have discovered black neighborhoods around the center city – amid revitalization, there's worry that residents will be
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					displaced, history lost
112	News Article	2014	US Fed News	Enderly Park	7 Charlotte men sentenced for conspiracy to traffic in narcotics
113	News Article	2013	Creative Loafing/David Aaron Moore	Enderly Park	Question the Queen City: Is the westside the new best side?
114	News Article	2012	Creative Loafing/David Aaron Moore	Enderly Park	Question the Queen City: What inner city Charlotte 'hoods offer history and affordable pricing?
115	News	2006	Charlotte Observer/Greg Lacour	Enderly	City neighb

	Article			Park	orhood s show improv ement – UNCC study finds fewer “challe nged” areas, some say stable areas at risk
116	News Article	2005	Charlotte Observer/Leigh Dyer	Enderly Park	For a while, Freedo m Mall will mix retail, county offices – eventu ally the stores will close, but county doesn’ t need space yet
117	News Article	2004	The (Rock Hill, SC) Herald/Lauren Hoyt	Enderly Park	Shaun Cassid y talks about a work he’s compl

					eting
118	News Article	2003	Charlotte Observer/Richard Rubin	Enderly Park	Turner , Walton in conflict on ideas, methods
119	Planning Document	2010	City of Charlotte	All	Center , Corridors, Wedges: Growth Framework
120	News Post and Audio Clip	2013	WFAE/Charlotte NPR/Tasnim Shamma http://wfae.org/post/court-rules-hidden-valley-kings-gang-members-cant-mingle	Hidden Valley	Court rules Hidden Valley Kings gang members can't mingle
121	Online Post	2007	Crime In Charlotte http://www.crimeincharlotte.com/feds-bust-hidden-valley-kings-gang/#.VnF3ZfmDFBc	Hidden Valley	Feds bust "Hidden Valley Kings" gang
122	Online News Article and Video	2015	WSOC Charlotte/Blake Hanson http://www.wsocvtv.com/news/news/local/hidden-valley-neighborhood-celebrates-life-after-g/nbsc/	Hidden Valley	Hidden Valley neighborhood celebra

					tes life after gangs
123	Online Post	2014	Creative Loafing/Ryan Pitkin	Hidden Valley	Hidden Valley tries to start anew
124	Online Post	2014	Charlotte Business Journal Morning Edition/Jen Wilson http://www.bizjournals.com/charlotte/blog/morning-edition/2014/08/charlotte-s-sedgefield-neighborhood-to-be-among.html?surround=etf&ana=e_article	Sedgefield	Charlotte's Sedgefield neighborhood to be among nation's hottest, Redfin predicts
125	Webpage	2016	Neighborhood Link http://www.neighborhoodlink.com/Woodberry_Forest/info	East Forest	Woodberry Forest
126	Newsletter	2009	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/ May-June 2009
127	Newsletter	2009	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/ March-April

					2009
128	Newsletter	2009	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/January-February 2009
129	Newsletter	2008	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/November-December 2008
130	Newsletter	2008	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/August-September 2008
131	Newsletter	2008	Woodberry Forest Neighborhood Association/Scott Williams	East Forest	Woodberry Forest Newsletter/June-July 2008
132	Planning Document	2013	Charlotte Mecklenburg Planning	Hidden Valley	Blue Line Extension: Transit Station Area

					Plan
133	Planning Document	2013	City of Charlotte	Enderly Park, Hidden Valley, East Forest	Incentive Based Inclusionary Housing
134	Planning Document	1999	Mecklenburg-Union County Planning Organization	Prosperity Church	I-485 Interchange Analysis
135	Planning Document	2000	City of Charlotte	Sharon Woods	Southpark Small Area Plan
136	Planning Document	2000	City of Charlotte	Enderly Park	Westside Strategic Plan
137	Documentary	2009	The History Channel	Hidden Valley	Gangland: Killing Snitches
138	Wikipedia Entry	2016	Wikipedia	Hidden Valley	Hidden Valley Kings
139	News Article	2015	Charlotte Observer/David Perlmutter	Hidden Valley	Urban Crime – Hidden Valley celebrates “demise” of gangs

140	News Article	2014	Charlotte Observer/Tasnim Shamma	Hidden Valley	2 guilty under anti-gang injunction – police IDed them last year as members of Hidden Valley Kings
141	News Article	2013	Charlotte Observer/Hilary Trender	Hidden Valley	Slain woman was decapitated – police search warrant outlines details about the killing and suspected killer
142	News Article	2013	Charlotte Observer/Cleve R. Wootson, Jr.	Hidden Valley	Police: suspect in dismembered body case found dead – police

					identif y couple , say they lived togeth er
143	News Article	2009	Charlotte Observer/Kathy Haight	Hidden Valley	New hope in their new home: homel ess no more, hopefu l again
144	News Article	2009	Charlotte Observer/Cleve R. Wootson, Jr., Gary L. Wright, Ted Mellnik, Liz Chandler, Maria David	Hidden Valley	Hidde n Valley 's new day – 2 years after more than 20 Kings gang memb ers were arreste d, residen ts are reclai ming their Charlo tte neighb orhood
145	News	2008	Charlotte Observer/Gary L. Wright	Hidden	Gang- tied

	Article			Valley	crimes net hefty sentences – judge hands down prison terms in Charlotte drug ring for 6 men accused of being Hidden Valley Kings
146	News Article	2008	Charlotte Observer/Dan Tierney	Hidden Valley	City children get chance to bike on wooded trails – Trips for Kids Charlotte offers opportunity for youth from troubled neighborhoods, kids

					can earn free bikes.
147	News Article	2008	Charlotte Observer/Dan Tierney	Hidden Valley	1 killed, 4 hurt in 4 th shooti ngs – arrests were down marke dly from last year, police attribut e it to planni ng, additio nal officer s, and some rain
148	News Article	2008	Charlotte Observer/Rich Haag	Hidden Valley	Despit e distrus t, bonds formin g – neighb ors learnin g to build bridge s with Hispan ic newco

					mers
149	News Article	2015	Charlotte Observer/Editorial Staff	Hidden Valley	Police need our help to fight gangs
150	News Article	2007	Charlotte Observer/Greg Lacour	Hidden Valley	Store clerk shoots and kills robbery suspect – Fast Mart has been help up 3 times in 13 months
151	News Article	2007	Charlotte Observer/Melissa Manware, Eric Frazier, Maria Wygand	Hidden Valley	Arrests made in gang crackdown – 15 suspected members held on drug-dealing charges sweep by 100

					officers in biggest criminal gang case in Charlotte in 25 years, federal indictment: Hidden Valley Kings split area into zones
152	News Article	2007	Charlotte Observer/Tommy Tomlinson	Hidden Valley	Her bus ride to school key to her future
153	News Article	2007	Charlotte Observer/Karen Cimino	Hidden Valley	A “constant battle” but also a worthy one – effort to reclaim floodplain helps community, garner

					s award
154	News Article	2006	Charlotte Observer/Karen Cimino	Hidden Valley	Student robbed, seriously injured – victim shot in stomach after fighting attacker in apartment complex
155	News Article	2006	Charlotte Observer/Kytha Weir	Hidden Valley	Still striving for harmony – some neighbors see change in area once riddled with crime
156	News Article	2005	Charlotte Observer/Michele Wayman	Hidden Valley	A peppy parade in Hidden Valley – event feature

					s classic cars, dance and step teams, even a llama
157	News Article	2005	Charlotte Observer/Editorial Staff	Hidden Valley	Fendin g off gangs – more help from parents , comm unity needed for this fight
158	News Article	2005	Charlotte Observer/Melissa Manware, DaNica Coto, Kytja Weir	Hidden Valley	Gang death has residen ts afraid – gunfire in neighb orhood comm on recentl y, police educat e citizen s
159	News Article	2005	Charlotte Observer/Karen Cimino	Hidden Valley	N. Tryon, gangs on

					area's agenda – politicians, city officials hear concerns from residents about revitalization of corridor
160	News Article	2005	Charlotte Observer/Karen Cimino	Hidden Valley	Flood area now a preserve – Hidden Valley ecological garden established along Little Sugar Creek waterway
161	News Article	2005	Charlotte Observer/Richard Rubin	Hidden Valley	Hidden Valley wants answers – issues: rental housing

					g, run-down property
162	News Article	2005	Charlotte Observer/Cleve R. Wootson, Jr.	Hidden Valley	Bullet flies through school bus window – none of preschool passengers hurt, children moved to another bus
163	News Article	2005	Charlotte Observer/Celeste Smith	Hidden Valley	County forces benefit to find new location – park officials say radio publicity might have drawn too big a crowd

164	News Article	2005	Charlotte Observer/Editorial Staff	Hidden Valley	Citizen watchdog – are Hidden Valley wetlands breeding mosquitoes?
165	News Article	2005	Charlotte Observer/Melissa Manware	Hidden Valley	Boy shot, likely with gun found in house – police say self-inflicted neck wound occurred at grandmother's home
166	News Article	2005	Charlotte Observer/Cleve R. Wootson, Jr.	Hidden Valley	Teen paid no heed to pal's warning – slaying could be gang related

					, 17-year-old was shot in car while picking up 2 teens from a party in northeast Charlotte
167	News Article	2005	Charlotte Observer/Gerry Hostetler	Hidden Valley	“Deep, deep dimples” brought joy to friends – Mary Ann Howie was faithful to family, church, community
168	News Article	2005	Charlotte Observer/Mark Price	Hidden Valley	25 indicted in alleged cocaine, crack ring – investigation targets

					Hidden Valley area
169	News Article	2004	Charlotte Observer/Celeste Smith	Hidden Valley	W. Charlotte football star arrested
170	News Article	2003	Charlotte Observer/Carrie Levine	Hidden Valley	Coming together to stop gangs – community forum urges parents to play big part in children’s lives
171	News Article	2002	Charlotte Observer/Richard Rubin	Hidden Valley	Schools, rehabilitation brought out – Hidden Valley residents hear widely divergent ideas, approa

					ches
172	News Article	2002	Charlotte Observer/Melissa Manware	Hidden Valley	Drive-by crossfire kills boy – 13-year-old was inside care whose occupants shot at home, police say homeowner reported he fired back, prosecutor to decide whether charges will be filed in the case
173	News Article	2002	Charlotte Observer/Robert F. Moore	Hidden Valley	Children hit after boy puts car in gear – sister tries to pull child

					out of driver's seat, neither hurt badly
174	News Article	2001	Charlotte Observer/Jen Pilla	Hidden Valley	Neighbors cheer demolition plan for flood plain, tearing down houses brings new hope
175	News Article	2000	Charlotte Observer/Ann Doss Helms	Hidden Valley	No place like a home
176	News Article	2000	Charlotte Observer/Diane Suchetka	Hidden Valley	Victim retraces steps for officers
177	News Article	2000	Charlotte Observer/Leigh Dyer, Robert F. Moore, Celeste Smith	Hidden Valley	Police seek gunman in abduction
178	News Article	2014	Charlotte Observer/Staff	Hidden Valley	Man charged with murder in Hidden

					Valley shooting
179	News Article	2014	Charlotte Observer/Staff	Hidden Valley	Woman killed in shooting
180	News Article	2014	Charlotte Observer/Michael Gordon	Hidden Valley	Gang order expires soon – yearlong injunction against the Kings ends Aug. 26, but Hidden Valley crime is down
181	News Article	2014	Charlotte Observer/Cleve R. Wootson, Jr.	Hidden Valley	Teens record attack on ice cream seller – two arrested after daytime assault in Hidden Valley

182	News Article	2014	Charlotte Observer/Cleve R. Wootson, Jr.	Hidden Valley	4 charged after shooting death – police believe victim had argument with suspects Friday night
183	Planning Document	2010	Charlotte-Mecklenburg Planning Department	Hidden Valley	North Tryon Area Plan
184	Planning Document	2014	Charlotte Planning Commission/Nancy Wiggins	Hidden Valley	Planning Committee Report, BLE Update, 12/17/14
185	News Article	2012	Charlotte Post/Bryant Carter	Hidden Valley	Hidden Valley out front in mounting comeback
186	News Article	2015	Charlotte Post/Amanda D. Raymond	Hidden Valley	Once under siege,

					Hidden Valley's back
187	News Article	2008	Charlotte Post/Herbert L. White	Hidden Valley	Subsidized dilemma – inner city neighbors want city to disperse low-income housing
188	News Article	2008	Charlotte Post/Herbert L. White	Hidden Valley	Kings banished to prison – U.S. indictment results in long sentences for Hidden Valley drug conspirators
189	News Article	2010	Charlotte Post/Herbert L. White	Hidden Valley	Neighbors take city to task on subsidized housing

					policy
190	News Article	2010	Mecklenburg Times/Catilin Coakley	Hidden Valley	More than a train stop for Charlotte
191	Website with Video and Newsletter	2016	Hidden Valley Community Association	Hidden Valley	Hidden Valley Community Association
192	Planning Document	2015	City of Charlotte	Prosperity Church	Prosperity Village CNIP – May 2, 2015 Public Charlotte Summary
193	Planning Document	2015	Woolpert Design Firm	Prosperity Church	Prosperity Village CNIP Focus Group Conclusions
194	Online Post	2014	Plan Charlotte plancharlotte.org/story/can-innovative-interchange-plan-survive-suburbia	Prosperity Church	Can innovative interchange plan survive

					e suburbia?
195	News Article	2014	Charlotte Observer/Steve Harrison	Prosperity Church	NE Charlotte apartments OK – city approves rezoning for up 292 units near I-485
196	News Article	2008	Charlotte Observer/Gail Smith-Arrants	Prosperity Church	Is that Mallard Creek with or without Church?
197	News Article	2008	Charlotte Observer/Victoria Cherrie	Prosperity Church	Mourners gather to bid teen a tearful farewell – family, friends host vigil for youth who was shocked with a stun

					gun
198	News Article	2008	Charlotte Observer/Victoria Cherrie	Prosperity Church	Teen who died after taser shot had marijuana – store manager had asked him to leave, but warrant doesn't say why
199	News Article	2007	Charlotte Observer/Karen Cimino	Prosperity Church	Advocates talk tough on transit tax – one side predicts heavy traffic, the other says repeal forces, new taxes
200	News Article	2007	Charlotte Observer/Steve Lyttle	Prosperity Church	Be wary when walkin

					g, joggin g – Wellin gton incide nt prompt s police to stress the need to call 911
201	News Article	2007	Charlotte Observer/Rich Haag	Prosperity Church	Custo mers show zest for new Tijuan a Flats – Prospe rity Churc h Road restaur ant serves up te- mex fare
202	News Article	2007	Charlotte Observer/Karen Cimino	Prosperity Church	Senior apartm ent compl ex opens
203	News Article	2007	Charlotte Observer/Karen Cimino	Prosperity Church	City modifi es its policy on site

					plans – limits placed on what changes planners can make after council vote
204	News Article	2007	Charlotte Observer/Karen Cimino	Prosperity Church	Live/work units hearing Monday – planners not on board for Prosperity Church, DeArmon Roads project
205	News Article	2014	Charlotte Observer/Theresa Morr	Prosperity Church	University City – Community says farewell to longtime resident

206	News Article	2006	Charlotte Observer/Erica Beshears	Prosperity Church	Talks on possible paving delayed – board will discuss plans for Prosperity Church Road extension at January retreat
207	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	260 homes proposed – design fails to comply with criteria in plan, which causes concern
208	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	In case you're wondering... - that's someone's "dream house" going

					up, Nick Miller and Polly Costell o have permit s to build a 6895 square foot house
209	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	New plans are in the works for site – highen d restaur ant could be built in area
210	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Retail, offices , homes plans are in the works – Charlo tte develo per has DeAr mon, Prospe rity Churc

					h site in mind for project , Charlotte DOT has not reviewed how the proposed project , which does not follow the area plan, would impact traffic
211	News Article	2006	Charlotte Observer/Karen Cimino and Adam Bell	Prosperity Church	Apartments target 55 and older market – onsite amenities, such as fitness room, mindful of independent seniors

212	News Article	2006	Charlotte Observer/Karen Cimino and City of Charlotte	Prosperity Church	City envisions villages at I-485 – planners aim for downtown feel around Prosperity Church Rd.
213	News Article	2014	Charlotte Observer/Lisa Thornton	Prosperity Church	Prosperity Presbyterian fighting address change – church would lose addresses on namesake road
214	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Councilman explains vote for mixed center – Mumford 1 of 3 who

					voted to OK rezoning
215	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Mixed-use project rejected – rezoning of Prosperity Church Road tract denied
216	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Developer defends housing – Prosperity Creek won't hurt community by accepting Section 8, Felder says
217	News Article	2006	Charlotte Observer/Karen Cimino and Adam Bell	Prosperity Church	Eastfield center poised to grow – Prosperity Villag

					e site's developer wants to add 20,000 square feet
218	News Article	2014	Charlotte Observer/Amanda Harris	Prosperity Church	Prosperity Hucks – residents want to alter plan for growth – they want walkable village at interchange
219	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Changes possible to senior facility – developer agrees to meet with detractors
220	News Article	2006	Charlotte Observer/Michelle Crouch	Prosperity Church	City planners opposing

					retail project – they fear the area can't sustain additional stores
221	News Article	2006	Charlotte Observer/Karen Cimino	Prosperity Church	Senior housing causes concern – residents say plan isn't what they agreed to
222	News Article	2005	Charlotte Observer/Karen Cimino	Prosperity Church	Large house might have to yield to development – Merrifield Partners requests rezoning, wants to move

					home
223	News Article	2005	Charlotte Observer/Karen Cimino	Prosperity Church	Big white house may be on move – Merrified Partners asks for rezoning for mixed-use project
224	News Article	2005	Charlotte Observer/Karen Cimino	Prosperity Church	Projects cluster ahead of “loop” – Prosperity Church Road bustling as I-485 nears completion
225	News Article	2004	Charlotte Observer/Dianne Whitacre	Prosperity Church	Round and round we’ll go – roundabout will keep traffic moving

					g off highway, planners say
226	News Article	2013	Charlotte Observer/Lisa Thornton	Prosperity Church	I-485 work worries friends of cemetery – church members, friends, ask city to protect graveyard
227	News Article	2004	Charlotte Observer/Steve Lyttle	Prosperity Church	City council expected to vote on 1 zoning change – developer is seeking a change for 36.2 acres on the city's north side
228	News	2004	Charlotte Observer/Steve Lyttle	Prosperity Church,	City council

	Article			East Forest	1 delays action on 2 noteworthy zoning cases – in one case, groups near Independence oppose multifamily proposal
229	News Article	2003	Charlotte Observer/Peter St. Onge	Prosperity Church	Rezoning sign sparks the creation of advocacy group – discovery of cemetery delays and eventually scuttles builder's plans
230	News Article	2003	Charlotte Observer/Peter St. Onge	Prosperity Church	Best intentions, results

					collide at I-485 off-ramps
231	News Article	2003	Charlotte Observer/Peter St. Onge	Prosperity Church	Boomt own burdens country, byway bloats as a big city brims over
232	News Article	2002	Charlotte Observer/Earnest Winston	Prosperity Church	Northside plans approved – Charlotte agrees to regional mall and a compromise project near I-485, 2 developments likely to spur growth with shops, housing and offices

233	News Article	2002	Charlotte Observer/Earnest Winston	Prosperity Church	Developers make deal to build Eastfield Village – new plan reduces retail, office space on Prosperity Church site
234	News Article	2002	Charlotte Observer/Mary Newsom	Prosperity Church	Can I-485 be tamed? Upcoming rezoning vote will be strong indicator
235	News Article	2002	Charlotte Observer/Earnest Winston	Prosperity Church	Mayor vows veto of project off I-485 – city staff splits with planning committee

					ssion
236	News Article	2002	Charlotte Observer/Steve Lyttle	Prosperity Church	Eastfield-Prosperity land actions put off – residents won't know fate of planning, zoning requests for awhile
237	News Article	2002	Charlotte Observer/Editorial Staff	Prosperity Church	Loop or noose? Growth soars, even at unbuilt I-485 interchanges
238	News Article	2002	Charlotte Observer/Doug Smith	Prosperity Church	Mid-range homes set for northeast Charlotte – New South Properties will build on 28

					acres near golf course
239	News Article	2001	Charlotte Observer/Steve Lyttle	Prosperity Church	One development backed – one is one hold, planners, zoners ok Eastfield Road Homes, Ridge Road site delayed
240	News Article	2000	Charlotte Observer/Steve Lyttle	Prosperity Church	Development firm scuttles its plan to build townhouses
241	News Article	2000	Charlotte Observer/Pat Borden Gubbins	Prosperity Church	Prosperity coalition to meet this evening
242	News Article	2008	Charlotte Observer/Adam Bell	Prosperity Church	99-unit townhome development

					ment comin g
243	Planning Docume nt	2015	City of Charlotte/Charlotte Mecklenburg Planning Department	Prosperity Church	Prospe rity Hucks Area Plan
244	Meeting Minutes	2015	Woolpert	Prosperity Church	Prospe rity Villag e CNIP Public Meetin g Minute s, Octobe r 6, 2015
245	Planning Docume nt	2016	Woolpert	Prosperity Church	Prospe rity Villag e Compr ehensi ve Neigh borhoo d Impro vemen t Project (CNIP)
246	Presentat ion	2015	Woolpert/City of Charlotte	Prosperity Church	Prospe rity Villag e CNIP Public Presen tation,

					September 29, 2015
247	Charrette Questionnaire Summary	2015	Woolpert/City of Charlotte	Prosperity Church	Prosperity Village CNIP Charrette Questionnaire, May 2, 2015
248	Charrette Ballot Responses	2015	Woolpert/City of Charlotte	Prosperity Church	Prosperity Village CNIP Charrette Ballot Responses, May 2, 2015
249	Focus Group Summary Table	2015	Woolpert/City of Charlotte	Prosperity Church	Prosperity Village CNIP 2 nd Focus Group Results
250	Focus Group Presentation	2015	Woolpert/City of Charlotte	Prosperity Church	Prosperity Village CNIP 2 nd Focus

					Group Meetings
251	News Article	2013	Mecklenburg Times/Graziella Steele	Prosperity Church	Confusion and congestion snarl north Charlotte community
252	News Article	2014	Mecklenburg Times/Graziella Steele	Prosperity Church	More than 140 residents of communities in North Charlotte show up for Prosperity Hucks meeting
253	News Article	2012	Mecklenburg Times/Payton Guion	Prosperity Church	The Fresh Market coming to University Area in Charlotte
254	News	2014	Mecklenburg Times/Graziella Steele	Prosperity	Residents

	Article			Church	drop in for Prosperity Hucks plan update in Charlotte
255	Presentat ion	2016	Charlotte Mecklenburg Planning: Planning Committee	All	Planni ng Charlo tte's Future: March 15, 2016
256	Presentat ion	2016	Charlotte Mecklenburg Planning: Transportation and Planning Committee	All	Planni ng Charlo tte's Future: March 14, 2016
257	Presentat ion	2016	Charlotte Mecklenburg Planning: Transportation and Planning Committee	All	Planni ng Charlo tte's Future: Februa ry 8, 2016
258	Presentat ion	2016	Charlotte Mecklenburg Planning: Planning Commission	All	Planni ng Charlo tte's Future: Februa ry 1, 2016
259	Flyer	2016	City of Charlotte	All	Area Plans

					& Place Types
260	Flyer	2016	City of Charlotte	All	Charlotte Place Types
261	Flyer	2016	City of Charlotte	All	Elements of Place Types
262	Flyer	2010	Charlotte-Mecklenburg Planning Department	All	Diagnostic Assessment and Recommendations
263	Planning Document	2013	Charlotte-Mecklenburg Planning Department	All	Charlotte, North Carolina: Zoning Ordinance Assessment Report
264	Planning Document	2013	Clarion Associates LLC	All	Charlotte, North Carolina: Zoning Ordinance Approach Report
265	Appendix	2013 (?)	Charlotte-Mecklenburg Planning Department	All	Appendix: Summ

					ary of Stakeholder Feedback
266	Website	2016	Prosperity Village Area Association prosperityvillagenc.org	Prosperity Village	Home Page
267	Presentation	2016	Prosperity Village Area Association	Prosperity Village	Prosperity Village Area Association 1 st Quarter Public Meeting, March 22, 2016
268	Website	2016	Prosperity Village Area Association prosperityvillagenc.org/prosperityvillagenc/about-us	Prosperity Village	About Us
269	Meeting Minutes	2016	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Thursday, February 11, 2016
270	Meeting Minutes	2016	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, January 13, 2016

271	Meeting Minutes	2015	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, December 9, 2015
272	Meeting Minutes	2015	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, November 11, 2015
273	Meeting Minutes	2015	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, October 14, 2015
274	Meeting Minutes	2015	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, September 9, 2015
275	Meeting Minutes	2015	Prosperity Village Area Association	Prosperity Village	Meeting Minutes, Wednesday, August

					12, 2015
276	Website	2016	Prosperity Village Area Association prosperityvillagenc.org/about-the-prosperity-village-area	Prosperity Village	About the Prosperity Village Area
277	Online Post	2015	University City Partners www.universitycitypartners.org/i-485-reviews-fantastic-crazy-grateful-unbelievable-shocked/	Prosperity Village	I-485 reviews: Fantastic! Crazy! Grateful. Unbelievable! Shocked!
278	Online News Article	2015	WBTV Charlotte/Charlotte Observer Staff www.wbtv.com/story/29198248/outerbelts-completion-could-touch-off-development-boom	Prosperity Village	Outerbelt's completion could touch off development boom
279	Online News Article	2015	WSOCTV/Stephanie Maxwell www.wsoctv.com/news/local/last-leg-i-485-loop-open-friday/52140183	Prosperity Village	FINALLY: After numerous delays, last leg of I-485 opens
280	Online News Article	2014	Charlotte Business Journal/Jennifer Thomas www.bizjournals.com/charlotte/news/20	Prosperity Village	Publix signs lease

			14/10/29/publix-signs-lease-for-northeast-charlotte-store.html		for northeast Charlotte store
281	Online Post	2014	University City Partners www.universitycitypartners.org/charlottes-bonds-could-spur-birkdale-style-community-here/	Prosperity Village	Charlotte's bonds could spur Birkdale-style community development here
282	News Article	2014	Charlotte Observer/Eric Frazier	Sedgefield	Rezoning filed for \$190 million mixed-use development, new Harris Teeter, in South End
283	News Article	2014	Charlotte Observer/Joe Marusak	Sedgefield	Man charged in attempted rape of local elderly woman

284	News Article	2008	Charlotte Observer/Nichole Monroe Bell	Sedgefield	Savanna Woods re-do eyed – larger complex would have residents of mixed income
285	News Article	2008	Charlotte Observer/Nichole Monroe Bell	Sedgefield	Neighbors oppose pair of projects – Myers Park, Sedgefield want council's denial on Monday night
286	News Article	2004	Charlotte Observer/Leigh Pressley	Sedgefield	Neighborhood Spotlight: Sedgefield
287	News Article	2003	Charlotte Observer/Doug Smith	Sedgefield	Townhomes to be just trot from transit

					– Sedgefield Station units go for under \$110,000
288	News Article	2014	Charlotte Observer/Elisabeth Arriero	Sedgefield	South Charlotte – Rankings show Sedgefield heating up – transportation, uptown access add to appeal
289	News Article	2014	Charlotte Observer/Page Leggett	Sedgefield	Cultivating a sanctuary – Charlotte couple transforms drab yard into lush escape full of greenery and flowers

290	News Article	2013	Charlotte Observer/Editorial	Sedgefield	The Observer Forum
291	News Article	2013	Charlotte Observer/Jennifer Ford	Sedgefield	Methodist church adds "Sedgefield" to its name – congregation hopes to attract new members from surrounding neighborhood
292	News Article	2011	Charlotte Observer/Jennifer Ford	Sedgefield	Being good stewards of the environment – Sedgefield garden club has tilled the soil for 62 years
293	News	2010	Charlotte Observer/Karen Sullivan	Sedgefield	The more

	Article				Greyst one change s... the more it'll taste the same, owners say. Planned renovations include making blue-plate style appeal to new urban neighbors.
294	Wikipedia Entry	2016	Wikipedia	Sedgefield	Sedgefield (Charlotte neighborhood)
295	News Article	2014	Mecklenburg Times/Eric Dinkins	Sedgefield	Council seeks details on Sedgefield development
296	News Article	2014	Mecklenburg Times/Payton Guion	Sedgefield	Marsh properties needs rezoning

					ng for \$190 million redevelopment near South End in Charlotte
297	News Article	2014	Mecklenburg Times/Graziella Steele	Sedgefield	Sedgefield is one of nation's hottest neighborhoods
298	News Article	2014	Mecklenburg Times/Eric Dinkins	Sedgefield	On The Level: Jamie McLa whorn: Carryi ng on the Marsh family name
299	News Article	2013	Mecklenburg Times/Tony Brown	Sedgefield	Charlo tte's South End by southw est: new retail, office and apartm ent buildin gs push

					past neighborhood's boundaries
300	Planning Document	2000	Charlotte-Mecklenburg Planning Commission	Beverly Woods	Southpark Small Area Plan
301	News Article	2008	Charlotte Observer/Janet Haas	Beverly Woods	Kids have heart for the hungry
302	News Article	2000	Charlotte Observer/Jen Pilla	Beverly Woods	Residents split on mall plan
303	News Article	2012	Mecklenburg Times/Scott Baughman	Beverly Woods	Signs of a pickup in the luxury home market in Charlotte
304	News Article	2013	Mecklenburg Times/Tony Brown	Beverly Woods	On The Level: Kenny Smith knows real estate, but he wants to talk Charlo

					tte politic s
305	News Article	2000	Charlotte Observer/Scott Dodd	Beverly Woods	Mall growth plan divides neighb ors
306	News Article	2006	Charlotte Observer/Ken Garfield	Beverly Woods	Is it Piper Glen or Portofi no? Fancif ul names help sell upscal e image of homes
307	News Article	2004	Charlotte Observer/Contributors	Beverly Woods	The Buzz
308	News Article	2001	Charlotte Observer/Heather Vogell, Melissa Manware	Beverly Woods	Fewer goblin s descen d on neighb orhood s – candy goes unclai med despite good weathe r in a “casua lty of

					this time”
309	News Article	2000	Charlotte Observer/Scott Dodd	Beverly Woods	Real battle waged out of sight
310	News Article	2016	Charlotte Observer/Ely Portillo	East Forest	Monroe Road corridor tries on a new identity: MoRA
311	Online Post	2016	MoRA Website	East Forest	Lidl in the MoRA area
312	Online Post	2016	MoRA Website	East Forest	Can you escape MoRA's coolest business? Spotlight on Escape Hour
313	Online Post	2016	MoRA Website	East Forest	Spotlight on Inner Peaks
314	Online Post	2016	MoRA Website	East Forest	MoRA Market Watch, June-July 2016

315	Online Post	2016	MoRA Website	East Forest	Profile : Why you should know Daniel Levine
316	Online Post	2016	MoRA Website	East Forest	Russel l's Pub and Grill
317	Online Post	2016	MoRA Website	East Forest	We want a brewery in the Monroe Road corridor
318	Online Post	2016	MoRA Website	East Forest	MoRA 's business make Charlotte Magazine's Best of the Best
319	Online Post	2016	MoRA Website	East Forest	MoRA wants to bring a QC joyride to you
320	Online Post	2016	MoRA Website	East Forest	Groundbreaking at Hawthorne's;

					Café at Community Culinary School of Charlotte
321	Online Post	2016	MoRA Website	East Forest	A look inside Sardis market place
322	Video	2014	Charlotte City Council Citizen's Forum – August 25, 2014	East Forest	Statement from Erik Johnson
323	Online Forum	2014	City-data.com	East Forest	Silver Oaks Apartment Demolition
324	City Council Report	2014	Charlotte City Council	East Forest	Follow-up Report on Erik Johnson Complaint (Silver Oaks Apartments)
325	News Article	2013	Wsoctv.com	East Forest	Charlotte apartment compl

					ex demoli tion to force hundre ds of residen ts out
326	News Article	2014	Charlotte Observer	East Forest	Partner s keep familie s housed
327	News Article	2017	Charlotte Observer	Enderly Park	“We can’t be bought .” Can this Charlo tte neighb orhood stop investo rs from movin g in?

APPENDIX D: BEHAVIORS, POLICIES, AND TRANSACTIONS

Document Name or Participant Number:

Neighborhood:

Year of Publication (if applicable):

Behaviors

What are the prominent behaviors cited by this source that have served to affect the neighborhood over the past decade? Earlier? List them below with any additional information.

Policies

What are the prominent policies cited by this source that have served to affect the neighborhood over the past decade? Earlier? List them below with any additional information.

Transactions

What are the prominent transactions cited by this source that have served to affect the neighborhood over the past decade? Earlier? List them below with any additional information.

APPENDIX E: WINDSHIELD SURVEY TOOL

Boundaries

- What are the boundaries of the neighborhood?
- Are the Census Tract and NPA boundaries consistent with the built environment?

Housing

- Describe the housing stock of the neighborhood. Is it single family, multifamily, or both? How old is it? In what condition? What else do you notice about housing?
- Include photos to demonstrate, if possible. Do not take photos of people's homes without their permission, but if there are apartment complexes, new construction/rehabs, or similar types of activity, that is all fair game for photography.

Assets

- What are the neighborhood's assets? Examples of assets include schools, parks, streetscaping, local businesses etc. Assets are anything that neighborhood residents could use to improve quality of life in their community.
- Include photos, if possible.

Decay and Blight

- Is there evidence of decay or blight? Examples could include deteriorating or vacant housing stock, vandalism, litter, etc.
- Include photos, if possible.

Common Areas/Public Spaces

- What types of gathering spaces are available for use by neighborhood residents, if any? Do they appear to be sufficient?
- Include photos, if possible.

Retail and Services

- One important component of neighborhood quality of life the amount and quality of retail and other services available to residents. Make an inventory of shops, stores, and other services (police, museums, schools, etc.) that are within the neighborhood boundaries or proximate to them.
- Do existing retail and service facilities appear to be sufficient?
- Include photos, if possible.

Transit

- Make an assessment of public transportation options in the neighborhood, as well as road, sidewalk, and bike networks. Does the neighborhood have greenway access? Is it walkable? Does the transportation structure need improvement, or is it adequate?
- Include photos, if possible.

People

- Is there anyone walking around or using public space? Does the community appear to be a vibrant locale? Why or why not?
- Do not take photos of anyone.

Other

--What else is interesting, concerning, or noteworthy in the community?

--Include photos, if appropriate.

APPENDIX F: FULL K-MEANS RESULTS (FASTCLUS)

The SAS System

The FASTCLUS Procedure

Replace=FULL Radius=0 Maxclusters=5 Maxiter=100 Converge=0.02

(All values rounded to the nearest 100th)

Initial Seeds		
Cluster	Percent_Subprime	Percent_Originated
1	1.48	-1.95
2	4.79	-1.90
3	-1.44	-2.66
4	-0.60	0.02
5	-0.96	2.85

Minimum Distance Between Initial Seeds = 2.81

Iteration History						
Iteration	Criterion	Relative Change in Cluster Seeds				
		1	2	3	4	5
1	.69	.25	.36	.37	.13	.45
2	.48	.10	.18	.21	.04	.12
3	.42	.03	.10	.11	.03	.05
4	.40	.01	.10	.10	.02	.02
5	.39	.02	.04	.08	.00	.01
6	.38	.03	.01	.05	.01	.00
7	.38	.03	.00	.05	.01	.00
8	.37	.01	.00	.03	.01	.00
9	.37	.00	.00	.02	.02	.01

Convergence criterion is satisfied.
 Criterion Based on Final Seeds = .37

Cluster Summary						
Cluster	Frequency	RMS Std Deviation	Maximum Distance from Seed to Observation	Radius Exceeded	Nearest Cluster	Distance Between Cluster Centroids
1	226	.41	1.68		3	1.10
2	81	.64	2.40		1	1.57
3	279	.36	2.62		4	1.02
4	389	.33	1.32		3	1.02
5	404	.30	1.73		4	1.02

Statistics for Variables				
Variable	Total STD	Within STD	R-Square	RSQ/(1-RSQ)
Percent_Subprime	1	.37	.87	6.47
Percent_Originated	1	.37	.87	6.29
OVER-ALL	1	.37	.87	6.38

Pseudo F Statistic = 2192.37
 Approximate Expected Over-All R-Squared = .80
 Cubic Clustering Criterion = 18.56

WARNING: The two values above are invalid for correlated variables.

Cluster Means		
Cluster	Percent_Subprime	Percent_Originated
1	1.06	-1.25
2	2.61	-1.49
3	.19	-.59
4	-.36	.27
5	-.90	1.14

Cluster Standard Deviations		
Cluster	Percent_Subprime	Percent_Originated
1	.36	.46
2	.74	.51
3	.34	.38
4	.37	.29
5	.25	.35

The FREQ Procedure

Table of CT by Cluster						
Census Tract Number (2010)	2001	2002	2003	2004	2005	2006
1	5	4	4	4	4	5
3	5	5	5	4	5	5
4	5	5	4	5	5	4
5	5	5	5	5	4	4

6	5	5	5	5	5	5
7	3	1	4	3	1	3
8	1	2	1	3	1	3
9	2	1	2	1	1	1
10	5	5	5	4	4	4
11	5	4	5	4	5	4
12	4	3	4	4	4	4
13	3	3	3	3	3	3
14	3	4	5	4	4	4
15.04	1	1	3	1	1	2
15.05	3	1	4	1	3	2
15.07	3	1	3	1	1	1
15.08	3	1	3	1	1	1
15.09	3	1	1	1	1	1
15.10	3	1	1	1	1	1
16.03	3	3	3	3	1	4
16.05	3	1	3	1	3	3
16.06	3	1	3	1	3	3
16.07	3	1	3	1	3	3
16.08	3	1	3	1	1	1
16.09	3	1	3	1	1	1
17.01	4	4	5	4	4	4
17.02	4	4	3	4	4	1
18.01	4	4	4	3	3	4

18.02	4	4	4	3	3	4
19.10	3	2	3	1	1	2
19.11	3	1	3	1	1	1
19.12	3	2	1	1	1	1
19.14	4	3	3	3	3	3
19.15	4	3	3	3	3	3
19.16	3	3	3	1	3	1
19.17	3	3	3	1	3	1
19.18	3	1	3	1	3	1
19.19	3	1	3	1	3	1
19.20	3	1	3	1	1	1
19.21	3	1	3	1	1	1
19.22	3	3	3	1	2	1
19.23	3	3	3	1	2	1
20.02	5	5	5	5	4	4
20.03	5	4	5	4	4	4
20.04	5	5	5	5	5	4
21	5	5	5	5	5	4
22	5	5	5	5	5	5
23	1	3	3	1	1	2
24	5	5	5	5	5	5
25	5	4	5	5	4	4
26	5	3	5	5	5	5
27.01	5	5	5	5	5	5

27.02	5	5	5	5	5	5
28	5	5	5	5	5	5
29.03	5	5	5	5	5	5
29.04	5	5	5	5	5	5
29.05	5	5	5	5	5	4
29.06	5	5	5	5	5	4
30.06	5	5	5	5	5	5
30.07	5	5	5	5	5	4
30.08	5	5	5	4	4	4
30.11	5	5	5	5	5	4
30.12	5	5	5	4	5	5
30.13	5	5	5	5	5	4
30.15	5	5	5	5	4	4
30.16	5	5	5	4	5	5
30.17	5	5	5	5	4	4
30.18	5	5	5	5	4	4
31.02	5	4	4	4	5	4
31.03	5	5	5	5	4	5
31.05	5	5	5	4	5	4
31.06	4	4	4	4	4	4
31.08	4	4	4	4	4	4
31.09	4	4	4	4	4	4
32.01	5	5	4	4	4	3
32.03	5	5	5	5	5	5

32.04	5	5	5	5	5	5
33	5	5	5	5	4	4
34	5	5	5	5	5	5
35	5	5	5	5	5	3
36	1	2	3	1	1	1
37	3	1	1	3	4	5
38.02	1	2	2	2	2	2
38.05	4	2	1	1	1	1
38.06	4	2	1	1	1	1
38.07	3	2	2	1	1	1
38.08	3	2	2	1	1	1
39.02	1	2	1	1	1	2
39.03	1	2	2	1	2	1
40	1	1	1	1	1	3
41	1	2	1	1	1	3
42	3	1	1	1	2	1
43.02	3	1	1	1	2	1
43.03	3	2	1	1	2	2
43.04	3	2	1	1	2	2
43.05	3	2	1	1	2	2
44	1	2	1	1	1	2
45	3	1	1	2	2	3
46	1	2	1	2	2	1
47	2	1	2	1	1	1

48	3	2	2	2	2	1
49	1	1	2	1	1	1
50	2	2	2	2	3	2
51	1	1	1	1	3	1
52	3	2	2	2	1	2
53.01	3	1	1	1	3	1
53.05	1	2	2	2	2	2
53.06	1	2	2	2	2	2
53.07	3	2	3	3	1	1
53.08	3	2	3	3	1	1
54.01	2	1	1	1	1	3
54.03	3	1	1	1	2	2
54.04	3	1	1	1	2	2
55.08	5	4	4	3	3	3
55.09	5	4	4	3	3	3
55.10	5	4	4	3	3	3
55.11	5	4	4	3	3	3
55.12	5	4	4	3	3	3
55.13	5	4	5	4	3	3
55.14	5	4	5	4	3	3
55.15	5	4	5	4	4	3
55.16	5	4	5	4	4	3
55.17	5	4	5	4	4	3
55.18	5	4	5	4	4	3

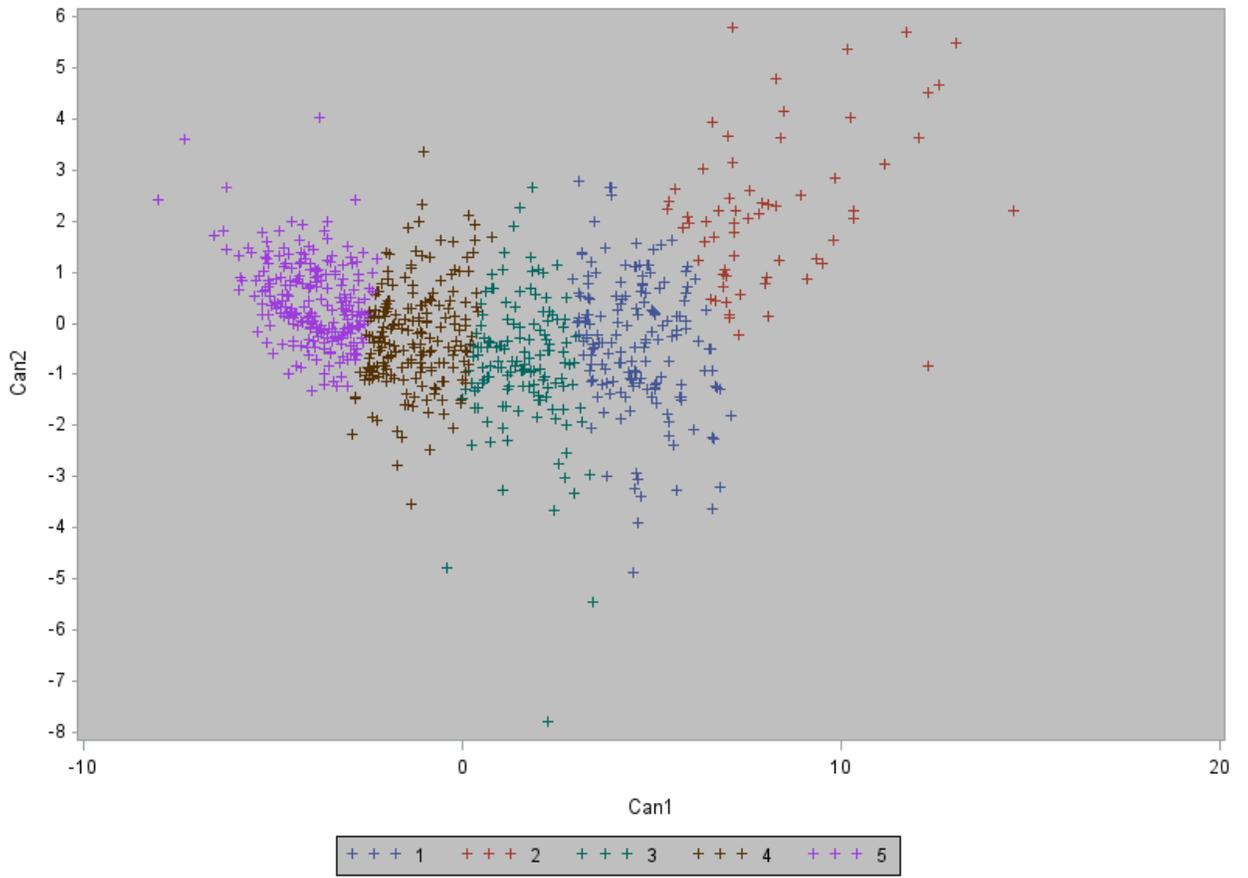
55.19	5	4	5	4	4	3
55.20	5	4	5	4	4	3
55.21	5	4	5	4	4	3
55.22	5	4	3	3	3	1
55.23	5	4	3	3	3	1
55.24	5	4	3	3	3	1
56.04	4	4	3	4	3	3
56.05	4	4	4	4	3	3
56.09	4	4	4	3	1	3
56.10	4	4	4	3	1	3
56.11	4	4	4	3	1	3
56.12	4	4	4	3	3	3
56.13	4	4	4	3	3	3
56.14	4	4	4	3	3	3
56.15	4	4	4	3	3	3
56.16	4	3	3	3	1	1
56.17	4	3	3	3	1	1
56.18	4	3	3	3	1	1
56.19	4	3	3	3	1	1
56.20	4	3	4	3	3	1
56.21	4	3	4	3	3	1
57.06	4	4	4	3	3	3
57.09	4	4	5	4	4	4
57.10	4	4	4	1	2	1

57.11	4	4	5	4	4	4
57.12	5	5	4	4	4	4
57.13	5	5	5	4	4	4
57.14	4	4	4	4	3	4
57.15	4	4	4	4	3	4
57.16	4	4	4	4	3	3
57.17	4	4	4	4	3	3
58.11	5	4	4	4	4	4
58.12	5	4	5	4	4	4
58.15	5	5	5	5	4	4
58.16	5	5	5	5	4	4
58.17	5	5	5	5	4	4
58.23	5	5	5	4	4	4
58.24	5	4	4	3	3	3
58.25	5	4	4	3	3	3
58.26	5	4	4	3	3	3
58.27	5	5	5	4	3	4
58.28	5	5	5	4	3	4
58.29	5	5	5	4	3	4
58.30	5	5	5	4	3	3
58.31	5	5	5	4	3	3
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58.33	5	5	5	5	5	4
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58.36	5	5	5	4	4	4
58.37	5	5	5	4	4	4
58.38	5	5	5	4	4	4
58.39	5	5	5	5	4	4
58.40	5	5	5	5	4	4
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58.46	5	5	5	5	4	4
58.47	5	5	5	4	4	5
58.48	5	5	5	4	4	5
59.06	3	4	4	4	3	3
59.07	3	4	4	4	3	3
59.08	5	4	4	4	3	3
59.09	5	4	4	4	3	3
59.10	5	4	4	4	3	3
59.11	5	4	4	3	3	5
59.12	5	4	4	3	3	3
59.13	5	4	4	3	3	3
59.14	5	4	4	3	3	3
59.15	5	4	4	3	3	3

59.16	5	4	4	3	3	3
59.17	5	4	4	3	3	3
59.18	5	4	4	3	3	3
60.05	3	1	1	1	1	1
60.06	3	1	1	1	1	1
60.07	4	3	4	3	1	1
60.08	4	3	4	3	1	1
60.09	4	3	3	1	1	1
60.10	4	3	3	1	1	1
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61.04	4	4	4	3	3	3
61.05	4	4	4	3	3	3
61.06	4	4	4	3	1	1
61.07	4	4	4	3	1	1
61.08	4	4	4	3	1	1
61.09	4	4	4	3	1	1
62.03	5	5	5	5	4	4
62.04	5	5	5	5	5	5
62.08	5	5	5	5	5	5
62.09	5	5	5	5	5	5
62.10	5	5	5	5	4	4
62.11	5	5	5	5	4	4
62.12	5	5	5	5	4	4
62.13	5	5	5	4	4	4

62.14	5	5	5	4	4	4
62.15	5	5	5	4	4	4
63.02	5	5	4	4	4	4
63.03	5	5	5	4	4	4
63.04	5	5	5	4	4	4
64.03	5	5	5	5	5	4
64.04	5	5	5	5	5	4
64.05	5	5	5	5	5	5
64.06	5	5	5	4	4	4
64.07	5	5	5	4	4	4



APPENDIX G: SEQUENCES BY CENSUS TRACT

Census Tract Number (2010)	Sequence
1	544445
3	555455
4	554554
5	555544
6	555555
7	314313
8	121313
9	212111
10	555444
11	545454
12	434444
13	333333
14	345444
15.04	113112
15.05	314132
15.07	313111
15.08	313111
15.09	311111
15.10	311111
16.03	333314
16.05	313133
16.06	313133
16.07	313133
16.08	313111
16.09	313111
17.01	445444
17.02	443441
18.01	444334
18.02	444334
19.10	323112
19.11	313111
19.12	321111
19.14	433333
19.15	433333

19.16	333131
19.17	333131
19.18	313131
19.19	313131
19.20	313111
19.21	313111
19.22	333121
19.23	333121
20.02	555544
20.03	545444
20.04	555554
21	555554
22	555555
23	133112
24	555555
25	545544
26	535555
27.01	555555
27.02	555555
28	555555
29.03	555555
29.04	555555
29.05	555554
29.06	555554
30.06	555555
30.07	555554
30.08	555444
30.11	555554
30.12	555455
30.13	555554
30.15	555544
30.16	555455
30.17	555544
30.18	555544
31.02	544454
31.03	555545
31.05	555454
31.06	444444
31.08	444444
31.09	444444
32.01	554443

32.03	555555
32.04	555555
33	555544
34	555555
35	555553
36	123111
37	311345
38.02	122222
38.05	421111
38.06	421111
38.07	322111
38.08	322111
39.02	121112
39.03	122121
40	111113
41	121113
42	311121
43.02	311121
43.03	321122
43.04	321122
43.05	321122
44	121112
45	311223
46	121221
47	212111
48	322221
49	112111
50	222232
51	111131
52	322212
53.01	311131
53.05	122222
53.06	122222
53.07	323311
53.08	323311
54.01	211113
54.03	311122
54.04	311122
55.08	544333
55.09	544333
55.10	544333

55.11	544333
55.12	544333
55.13	545433
55.14	545433
55.15	545443
55.16	545443
55.17	545443
55.18	545443
55.19	545443
55.20	545443
55.21	545443
55.22	543331
55.23	543331
55.24	543331
56.04	443433
56.05	444433
56.09	444313
56.10	444313
56.11	444313
56.12	444333
56.13	444333
56.14	444333
56.15	444333
56.16	433311
56.17	433311
56.18	433311
56.19	433311
56.20	434331
56.21	434331
57.06	444333
57.09	445444
57.10	444121
57.11	445444
57.12	554444
57.13	555444
57.14	444434
57.15	444434
57.16	444433
57.17	444433
58.11	544444
58.12	545444

58.15	555544
58.16	555544
58.17	555544
58.23	555444
58.24	544333
58.25	544333
58.26	544333
58.27	555434
58.28	555434
58.29	555434
58.30	555433
58.31	555433
58.32	555554
58.33	555554
58.34	554444
58.35	554444
58.36	555444
58.37	555444
58.38	555444
58.39	555544
58.40	555544
58.41	555544
58.42	555544
58.43	555544
58.44	555544
58.45	555544
58.46	555544
58.47	555445
58.48	555445
59.06	344433
59.07	344433
59.08	544433
59.09	544433
59.10	544433
59.11	544335
59.12	544333
59.13	544333
59.14	544333
59.15	544333
59.16	544333
59.17	544333

59.18	544333
60.05	311111
60.06	311111
60.07	434311
60.08	434311
60.09	433111
60.10	433111
61.03	444333
61.04	444333
61.05	444333
61.06	444311
61.07	444311
61.08	444311
61.09	444311
62.03	555544
62.04	555555
62.08	555555
62.09	555555
62.10	555544
62.11	555544
62.12	555544
62.13	555444
62.14	555444
62.15	555444
63.02	554444
63.03	555444
63.04	555444
64.03	555554
64.04	555554
64.05	555555
64.06	555444
64.07	555444

APPENDIX H: DISCOURSE ANALYSIS GUIDE

Name of Document:

Source:

Year of Publication:

Objects of Research: Neoliberalism

(Use the following code numbers to identify each of the following “objects of neoliberalism,” as outlined in Table: Objects of Research: Liberalism, Neoliberalism, and Neighborhood Change)

1. Restructuring of the labor market for residents
2. Roll-back of municipal services
3. Charter Schools
4. Other examples of privatization
5. Public-private collaborations for “revitalization” or “community organizing”
6. Creative forms of “roll-out” neoliberalism
7. Citizens’ engagement groups
8. Self-policing and spatial governmentality

Findings and Reflection:

Interpretive Context

- a. **Discursive Practice** (How is this document situated within other policy statements, professional debates and literatures?):
- b. **Social Practice** (More general social context?):

Rhetorical Organization

- a. **Textual Analysis** (grammar, vocabulary, sentence structure):
- b. **Performative Analysis** (vocalization, visualization, musicality):

Findings and Reflection:

APPENDIX I: CODE

SAS Code for K-Means:

```
proc standard data=dataset out=Stand mean=0 std=1;
var variablename;
proc fastclus data=Stand out=Clust maxclusters=6 maxiter=100;
var variablename;
run;

proc freq data=Clust;
tables Census_Tract_Number_2010*Cluster;
run;

proc candisc data=Clust out=Can noprint;
class Cluster;
var variablename;
legend1 frame cframe=ligr label=none cborder=black position=center
value=(justify=center);
axis1 label=(angle=90 rotate=0) minor=none;
axis2 minor=none;
proc gplot data=Can;
plot Can2*Can1=Cluster/frame cframe=ligr legend=legend1 vaxis=axis1 haxis=axis2;
run;
```

R Code for Optimal Matching Algorithm and Ward Hierarchical Clustering:

```
##Read data into R:
clusters = read.csv("data.csv")
View(data)
attach(data)

##Load TraMineR:
library(TraMineR)

##Create a sequence object "clusters.seq" from the data:
clusters.seq <- seqdef(clusters, var = 3:8)

##Generate optimal matching distances:
ccost <- seqsubm(seqdata, method = "CONSTANT", cval = 2)
ccost
seqdata.OM <- seqdist(seqdata, method = "OM", sm = ccost)
seqdata.OM

##Cluster the distance matrices:
library(cluster)
```

```
clusterward <- agnes(seqdata.OM, diss = TRUE, method = "ward")  
  
##Plot dendogram:  
plot(clusterward, which.plots = 2)  
  
##Choose the number of clusters (below is based on a six cluster solution):  
cluster6 <- cutree(clusterward, k=6)  
table(cluster6)  
seqfplot(seqdata, group = cluster6, pbarw = T)
```