COMPETING RATIONALITIES: CAPITAL, POWER, GENTRIFICATION AND AFFORDABLE HOUSING IN CHARLOTTE, NORTH CAROLINA

by

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ABSTRACT

THOMAS J. HOWARTH. Competing rationalities: Capital, power, gentrification, and
affordable housing in Charlotte-Mecklenburg, North Carolina
(Under the direction of DR. JANNI SORENSEN)

This dissertation sought to understand uses of power embedded in gentrification processes that threaten affordable housing. Rather than an abstract force acting on its own volition, gentrification is driven by dominant powerholders who employ strategies and rationalizations to achieve their goals. They expect certain benefits from gentrification processes of neighborhood change at the expense of affordable housing loss. This research was designed to interrogate those benefits and better understand how power was used to affect rationality in gentrification processes. To help explain the dynamics between power and rationality, two theoretical threads were merged into the concept of a "rationality of capital." I conceptualize a "rationality of capital" as a way of prioritizing opportunities for capital accumulation in urban landscapes. The concept of the "rationality of capital" draws from Harvey's (1978; 1985) writings on Marxist geography and Flyvbjerg's (1998) case study exploring the interplay of power and rationality in urban planning and development in Aalborg, Denmark. Using the North End neighborhoods in Charlotte, NC as a case study, this research examines how dominant powerholders did or didn't pursue a "rationality of capital" in the redevelopment of these neighborhoods. A case study utilizing archival research and narrative interviews explored how gentrification processes in the North End were carried out, who benefitted from these processes, and how these beneficiaries rationalize the decisions made. The exercise of power mapping augmented the interviews and asked who respondents thought had the most power to address affordable housing issues within the local context and network of power.

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CHAPTER 1: INTRODUCTION

Much research has been done over the past four decades describing the processes and effects of gentrification in a variety of urban contexts. This dissertation sought to understand the exercise of power with respect to gentrification and affordable housing. I merged two theoretical threads into what I call a "rationality of capital" to help explain the dynamics of power and rationality in gentrification processes. I conceptualize a "rationality of capital" as a way of seeing urban landscapes as opportunities for capital accumulation above other considerations. Dominant powerholders pursuing a "rationality of capital" deem capital accumulation as the optimal priority of urban policy and these same powerholders will be the prime beneficiaries of this policy atmosphere. To pursue this "rationality," dominant powerholders employ planning decisions and create rationalizations to protect these decisions from critique to foster capital accumulation at the local level. The concept of the "rationality of capital" draws from Harvey's (1978; 1985; 2014) writings on Marxist geography and Flyvbjerg's (1998) case study exploring the interplay of power and rationality in urban planning and development in Aalborg, Denmark. To examine these phenomenon, I used Charlotte, NC as a study area.
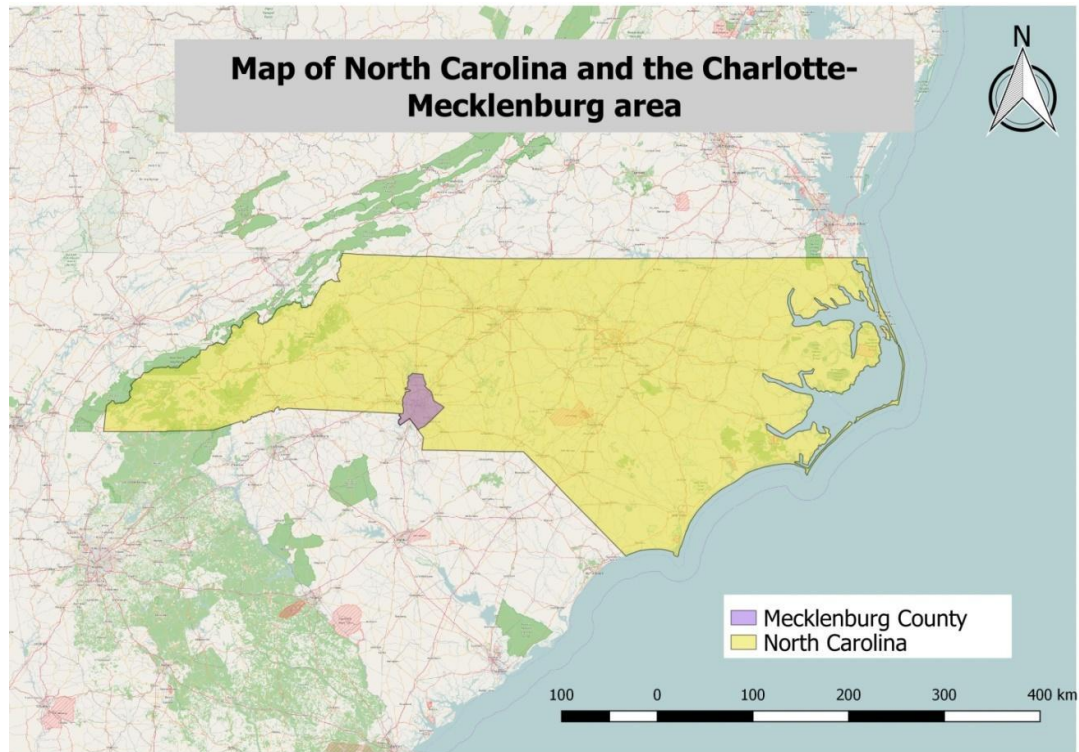
MAP 1: Map of Charlotte-Mecklenburg situated in the Southeast United States by author (US Census, 2017)

The city of Charlotte in Mecklenburg County, NC provides an ideal setting for this study. The city of Charlotte in the county of Mecklenburg has experienced massive population and housing growth since the 1990s (US Census, 2015; Goldfield 2010; Wilson, 2015). In existence since before the American Revolution and nestled in the foothills of the Appalachians (MAP 1), this former textile town has seen its fortunes rise at a time when older cities and regions in the US have endured out-migration of population and employment. Charlotte has demonstrated an ability to survive and thrive during shifts in global economies and political schemes in the last quarter of the 20th century and early 21st century by transitioning away from reliance on manufacturing industries towards an emphasis on high-skill industries such as financial services. This successful transition can be tied to the active exercise of power by local business leaders to build a city attractive to outside capital (Morrill, 2019; McShane, 2015; Smith & Graves, 2003; 2005). As investment has flooded into Charlotte through various gentrification and development processes,

increasing pressure has been placed upon affordable housing. I relied on an in-depth case study methodology drawing on narrative interviews and power mapping based in Charlotte's near northeast neighborhoods referred to as the "North End" to address the following research questions:

What are the power dynamics and actions that support a "rationality of capital" in Charlotte's North End?

1. Who has power, what kind of power do they have, and how is it used to further a "rationality of capital" that alters housing affordability and neighborhood demographics in Charlotte's North End?

    a. What evidence of the use of power exists in the process of the North End's change?

    b. Within this neighborhood, who benefits as the "rationality of capital" is pursued through neighborhood reinvestment and gentrification?

2. What are the narratives and discourse created regarding affordable housing?

    a. How do people with different levels of power create and reinforce narratives about gentrification, affordable housing, and neighborhood change?

3. How do interview participants perceive the power levels of actors involved in Charlotte, NC's affordable housing context?

1.1 Origins of the research and positionality statement

I was introduced to the topics of affordable housing and gentrification through my graduate work with the Charlotte Action Research Project. The Charlotte Action Research Project (CHARP) strives to connect the University of North Carolina at Charlotte (UNCC) with residents of predominantly black neighborhoods. CHARP students and faculty work with neighborhood residents to create partnerships to solve problems, leveraging the local expertise of residents and the research resources of the university. Throughout the partnerships, we have a focus on social justice and raising consciousness of the structural inequalities facing these communities (Morrell et al, 2015). I worked with the neighborhoods of Graham Heights, Druid Hills, and Lockwood to the northeast of Charlotte's downtown. I have worked extensively with residents of Graham Heights on securing grants and building the capacity of the neighborhood association. During this partnership, I have built relationships with residents who I call my friends and colleagues. Their concerns over gentrification, real estate speculation, and staying in place inspired this dissertation work.

Through the course of community meetings and smaller group discussions with neighborhood leaders, residents voiced their fears of gentrification-led displacement, the potential loss of their homes, and drastic changes in the neighborhood character they have enjoyed for decades. Residents in North End neighborhoods understand gentrification and what it means. They acknowledge the potential benefits of property appreciation and an increase in amenities but are deeply concerned with being able to stay in place as housing prices increase. Real estate speculators stuff their mailboxes with offers to buy their houses now for cash and "We Buy Houses" signs dot the streets in these neighborhoods. Most of the people CHARP works with are African-American seniors and homeowners. Despite the stability offered by homeownership, these residents have seen other historically black neighborhoods in Charlotte, such as the Cherry neighborhood, redeveloped beyond recognition by gentrification (Portillo, 2015b). Many are also

on fixed incomes and raise concerns over rising tax bills which would make their homes unaffordable. Homeownership may provide some protection against inflating housing costs. However, within our partner neighborhoods, the average homeownership rate is 38% (CQOLS, 2019). This lack of homeownership leaves a large rental population in a precarious position as these neighborhoods gentrify. Landlords can raise rents or sell the rental properties to meet the demand for urban living. As gentrification pressures housing prices upward, more and more people have become concerned with finding affordable housing.

The precarious situation of affordable housing is at the center of Charlotte's ascendance and of this research. Charlotte has been held up as an urban success in the 21st century because of its ability to attract jobs and capital. The gentrification of its urban core has been the hallmark of its prosperity and success (Goldfield, 2010; Smith & Graves, 2003; 2005; Smith & Livingstone, 2010). However, the positive change has been unable to obscure the growing inequality and poverty in this "New South" city. Mecklenburg County ranked 99th out of 100 counties in the ability of children to move out of poverty in their lifetime (Kurtzleben, 2011; Chetty et al, 2015; Chetty & Hendren, 2015; Berube, 2014; Terry & Tomsic, 2015). Poverty has increased in Mecklenburg County as the population has swelled from under 500,000 to 990,000 as poverty nationally has held steady and poverty in minority populations has declined nationally (TABLE 1).

TABLE 1: Percent of people in poverty by race in Mecklenburg County and US from 1980-2015 (Geolytics, 2019; US Census, 2019)

	United States 1980	United States 2015	Mecklenburg County 1980	Mecklenburg County 2015
Proportion of people below poverty level	13	13.5	10.65	15.2
Proportion of Blacks below poverty level	32.5	24.1	19.92	22.6
Proportion of Latinos below poverty line	25.7	21.4	13.19	28.2

Urban growth and prosperity in Charlotte have not been experienced by all of its citizens and the growing concerns over affordable housing have exposed the inequalities Charlotte must face. This inequality has increased and become more glaring due to the rapid gentrification and prosperity some segments of Charlotte have experienced in the last 20 years.

The core thrust of this dissertation is to assist communities like Graham Heights. People working to contest gentrification's negative impacts and affordable housing loss could use this research's examination of power to craft solutions to preserve affordable housing and maintain places without losing the people who have lived there for decades. It is important to recognize how this stance has impacted the analysis of the interviews collected. My initial position was that the changes in the North End would be negative and indicative of the predations of a "rationality of capital." As the research continued, this assertion was not always true and not every action by dominant powerholders fit into this initial bias. The final product of this research shows a broader gamut of impacts created by powerholders of various strengths and reveals a tentatively unique pattern of redevelopment and gentrification for the neighborhoods examined.

This research is rooted in the neighborhoods to the northeast of Charlotte's downtown wards. Throughout this research I will refer to these neighborhoods as the North End. The term "North End" was used as a branding scheme for Charlotte's North Tryon Corridor and the Applied Innovation Corridor by Center City Partners, a group dedicated to boosting the attractiveness of Charlotte's downtown, and included the northern parts of North Tryon Street that were still contained within the I-277 beltway (Charlotte Center City, 2019; Morrill & Reed, 1997; Smith, 1999). The term "North End" echoes the branding of Charlotte's South End as it has grown immensely in the past decade because of light rail development and the demand for urban proximity.

The "North End" has been used to identify the neighborhoods of Greenville, Genesis Park, the Park at Oaklawn (formerly Fairview Homes), Lockwood, Graham Heights, Tryon Hills, Dillehay Courts, Druid Hills, and Double Oaks (now Brightwalk). This term has been embraced by some residents of the area in the adoption of the North End Smart District, a planning scheme designed around sustainability, and the creation of the North End Community Coalition by leaders of these neighborhoods. However, the term "North End" can have the effect of erasing the identity of individual neighborhoods in order to build a marketable brand. Renaming can facilitate gentrification by distancing the "new" neighborhood from the disinvestment and disorder of the old. Identifying neighborhood boundaries can exclude people and portions of neighborhoods. This boundary-making combined with control over naming can make the negative impacts of gentrification more palatable by erasing or excluding the people who may be affected (Drew, 2012; Hwang, 2016; Stroud, 1999).

I will use the term the "North End" during this research as a way to talk about this area. I acknowledge that I am reiterating the homogenization of these communities and potentially erasing the identities of these individual communities. However, these communities as a whole have a vested interest in amassing collective power and taking control over the term "North End"

can help them determine the shape and course of development in the future. In addition, I must also acknowledge that the dissertation will benefit me as a scholar as I attempt to procure benefits for the residents of these communities. This research will be used for conferences, publications, and in securing employment.

In the following passages, I will outline the gentrification processes present in Charlotte and a discussion of Charlotte's affordable housing policy context before turning to the literature review. The literature focuses on Marxist geography, economic restructuring, neoliberalism, the United States' affordable housing history, how affordable housing is defined, and pathways to creating affordable housing. The methods section outlines data collection and prefaces the case study of the history and demographic evolution of the North End neighborhoods. The analysis section breaks down the results of the data collection and answers the research questions.

1.2 Gentrification in Charlotte

Downtown neighborhoods within and surrounding the center city have seen a variety of gentrification processes that have drastically changed older neighborhoods near Charlotte's city center from some of the most disinvested and dangerous into landscapes for middle class living and consumption (Chandler, Mellnik, & Wright; 1994; Chandler & Wright, 1995; Rhee 1991; Smith & Graves, 2003). My interest in gentrification stems from its impact on the quantity, quality, and location of affordable housing. Affordable housing cannot be fully understood without understanding the movement of capital and the role gentrification plays in the availability of affordable housing. In the subsequent sections, I will discuss gentrification and affordable housing in Charlotte's context.

Traditionally, gentrification is viewed as the piecemeal investment and migration of the middle and upper class into disinvested, working class neighborhoods which are usually inhabited

by communities of color. Beginning with artists and homebuyers willing to put in sweat equity, these neighborhoods see a slow trickle of more affluent renters and homeowners. The incoming population buys and renovates existing housing stock. Property values appreciate, housing costs go up, and interest in investing in housing and commercial space increases in these communities. The end result of this gentrification process is a drastic shift in the socioeconomic and demographic profile of the neighborhood with existing residents displaced due to increased housing costs (Glass, 1964; Davidson & Lees 2005; Hackworth & Smith, 2001; Ley, 2003; Smith, 1986). Charlotte-Mecklenburg's gentrification has been multi-faceted and has not always followed the piecemeal pathway we have become familiar with in popular stories about gentrification. The four most salient facets of Charlotte-Mecklenburg's gentrification story are discussed below.

1. Individual homeowners have gentrified the Noda, Plaza Midwood, Belmont, and Villa Heights neighborhoods to the east, the Cherry neighborhood to the south, and the Wesley Heights neighborhood to the west. Older ranch style houses have been bought and either upfitted or demolished to create a new more expensive house (Portillo, 2015a; 2015b). Both home sale prices and rents have skyrocketed in these communities and the physical look of the community has changed. As an example, on this researcher's small street in Villa Heights with 20 lots, only 6 have gone unchanged since 2010. This gentrification stems from a new demand for urban living and a desire to be proximate to urban amenities. This desire for proximity has merged with local transportation infrastructure investments.

2. Public investments in a light rail system have sparked private development along the southwest corridor of Charlotte-Mecklenburg. The light rail opened in 2007 and since then a core of breweries, mixed use developments, and upscale apartment buildings has solidified into the South End. A new rail line reaches northeast from downtown to the University of North Carolina at Charlotte as more rail spurs have been proposed to the southeast to the Town of Matthews,

west to Charlotte-Douglas International Airport, and north to the suburbs of Mooresville and Huntersville (Martin, 2016; Morrill & Harrison, 2017). Neighborhoods adjacent to the light rail such as Wilmore, Revolution Park, and Brookhill have experienced housing renovation and demolition of low-income and low-quality apartments as massive, new apartment complexes have sprung up along the rail lines.

3. Partnerships between local developers and government have leveraged federal Housing Opportunity for People Everywhere (HOPE VI) funds to demolish public housing developments in and around downtown like Earle Village (1997), Dalton Village (1996), Fairview Homes (2001), Piedmont Courts (2008), and Boulevard Homes (2010) (Smith & Graves, 2003; Smith & Livingstone, 2010; HOPE VI grants, 2016). The neighborhoods that had been plagued by segregation and social isolation were rebuilt as mixed income neighborhoods. Families living in these communities were displaced for the rebuilding and very few were able to return as the amount of affordable housing was lowered considerably (Holliday, 2008; Jones & Popke, 2010).

4. Public-private partnerships have spearheaded large scale development and gentrification in center city neighborhoods like 4th Ward and the North End. The impact of this type of gentrification has been creating upper income housing, often single family housing, to remake neighborhoods to attract the middle and upper class with little policy demands on replacing lost affordable housing. The drivers of this gentrification are not individual owners but a collection of private and public funders intent on reshaping communities for better economic investments. Private housing stock which are usually rentals are converted to for sale homeownership opportunities. The 4th Ward and the CMHP's efforts Brightwalk demonstrate the capital that can be leveraged to carry out redevelopment. This type of gentrification process will be the focus in this research.

The gentrification and development of downtown Charlotte and the neighborhoods surrounding it remains an essential component of Charlotte's climb to prominence on the global stage (Smith & Graves, 2003; 2005). As new landscapes of opportunity for the professional class are created in Charlotte, affordable housing disappears for the working class, and the neighborhoods enjoyed by existing residents, most often people of color, become unrecognizable (Glenn, 2015; Dorsey, 2016). Rather than creating integrated communities along race and class lines in the long term, gentrification recreates segregation and poverty concentration by rearranging the location of affordable housing. I will now discuss the efforts Charlotte has taken to address affordable housing and the barriers it faces in addressing this issue.

1.3 Charlotte-Mecklenburg Affordable Housing Policy and Context

Charlotte employs a variety of strategies drawing from multiple sectors and scales to address affordable housing. The Charlotte Housing Authority manages the federal Section 8 housing voucher program as well as the city's remaining public housing communities. The Charlotte Housing Authority currently operates 3,431 subsidized units in public housing developments and 1,158 units with fixed rents for low-income families (CHA, 2019). At the state level, North Carolina's homestead tax exemption gives a property tax break for seniors who are homeowners and who make under a certain income level (Mecklenburg Tax Assessor, 2019). Charlotte city government has leaned heavily on partnerships with the private and non-profit sectors to create affordable housing and has made money available for affordable housing developments through the Housing Trust Fund.

Private and non-profit developers apply to the City of Charlotte's Housing Trust Fund to build affordable units. The Fund provides gap funding for projects approved for the Low Income Housing Tax Credit program. Since the Fund began in 2001, over 5,000 units have been created

or rehabilitated with over half of those units going to people making 30% or less of the area

median income (The Housing Trust Fund, 2017). Voter-approved municipal bond offerings stock

the Fund with money for development. The City of Charlotte made affordable housing a priority

in the wake of the Keith Scott shooting in 2016. A letter to the community mandated 5,000

affordable units to be built by 2019 (Lindstrom, 2019). However, critics have stated that the funds

the City has promised over the next two years ($15 million) is woefully inadequate (Portillo,

2017a; 2017b). Some of the city's efforts have been successful but are still falling short of

adequately addressing the need for affordable housing. Public-private partnerships involving

Habitat for Humanity, The Charlotte-Mecklenburg Housing Partnership, the Renaissance West

Community Initiative, Laurel Street Residential, and community development corporations

(CDCs) such as the Belmont CDC have created a number of mixed-income and affordable

housing projects. The affordable housing created by these partnerships is often mixed-income and

the units may not stay permanently affordable. Federal housing programs such as the Low

Income Housing Tax Credit mandate housing affordability for a particular time period. After that

time expires, the units can revert to market rate (Kinsey, personal communication, 2017; HUD

Office of Policy Development and Research, 2017; McClure, 2000). At this point, very few

housing developers are community-based or grassroots with an emphasis on community control

and ownership of housing.

　　While these housing efforts are mostly positive, Charlotte is almost completely bereft of

affordable housing policy. The City Council lacks the ability to install more aggressive affordable

housing policy to check rising housing prices. This inability stems from North Carolina's

designation as a Dillon's rule state rather than a home rule state. A home rule state allows

substate governments like municipalities to craft laws without specific sanction by the state

government. North Carolina is a Dillon's rule state, and thus, the state legislature does not allow

its municipalities to create laws the state legislature has not expressly allowed through state

legislation (Bluestein, 2006; National League of Cities, 2015). Laws passed at the local level could be ruled unconstitutional by the state legislature and removed (Markovich, 2014). Charlotte has a voluntary inclusionary zoning ordinance where a developer can increase the density of a development if a portion of the units are affordable. Currently, no developer has taken advantage of the program (Harrison, 2015; Newsom, 2013).

In the absence of policy, local government officials have few remedies to suggest for those Charlotte residents searching for affordable housing. Housing policy like the Low Income Housing Tax Credit discussed above addresses new housing development, but few protections exist for existing housing stock. Some city leaders suggest that homeowners in gentrifying neighborhoods hold off on selling their homes to reap greater rewards, educate themselves on the real value of their homes, and apply for grants to improve their homes (Kinsey, personal communication, 2016; Mayfield, personal communication, 2015). This rhetoric only helps homeowners who are provided some stability through homeownership. No alternatives are offered to address the rising cost of rentals. Charlotte rents have risen 35% in only five years (Portillo, 2017a).

Neighborhood residents promote holding off on private home sales to neighbors to ensure they receive the most money for their home. They work to improve the appearance of the neighborhood as a potential solution to gentrification pressure; an attractive neighborhood may give real estate speculators less ability to take advantage of people. Improvements in a neighborhood's physical environment without an affordable housing policy to counterbalance this improvement may actually stoke positive attention to the neighborhood and spur gentrification . In addition, the policy of "don't sell now" focuses on the benefits to the homeowner. Selling a home in a gentrifying neighborhood could be a windfall for individual wealth creation, but it further erases affordable housing and locks out other households looking for affordable housing in improving neighborhoods. Without more funds for affordable housing backed up by a cohesive

affordable housing policy regimen, Charlotte is in danger of banishing affordable housing to the area's fringes and casting those who rely on this housing further from the city's prosperity, both figuratively and geographically. The following literature review explores gentrification as the movement of capital through space, the processes that facilitate gentrification in urban settings such as neoliberal governance practices, and at the industry and history of affordable housing provision in the US.

2.0 LITERATURE REVIEW

The following review focuses on Harvey's work regarding Marxist geography as a theoretical lens to understand urban processes. This dissertation uses David Harvey's writings on Marxist geography and global capitalism as the theoretical lens for discussing gentrification and affordable housing in US cities. Capitalism underpins gentrification, resistance to it, and the US history of affordable housing policy. The review of Marxist geography documents how capital accumulation has driven urban processes of decline and growth in US cities. Following this portion of the review, the literature surrounding affordable housing will be discussed including definition, policy, and the conflicts between what housing goals should be pursued. Finally, the dichotomy of community development and community organizing are discussed in the context of initiatives to redevelop communities followed by a contribution to the literature.

Capitalism is the circulation and accumulation of capital for the purposes of producing surplus value also known as profit (Gregory et al, 2009; Harvey, 1978; 1985). Accumulation is the production and reproduction of capital on an expanding scale. Capital begins as a commodity. A commodity is an item that has a use value. It satisfies our wants and needs when we use it (Harvey, 1985). This same commodity also possesses an exchange value, the amount of money it can garner in an exchange. Commodities do not have an inherent exchange value. Social relationships, past exchanges, and desire for consumption create a value for a commodity. A commodity becomes capital when it is exchanged and circulated to create surplus value (profit) and reproduce more capital. This surplus value is reinvested into capital to start off the process of accumulation of capital once again (Gregory et al, 2009; Harvey, 1978; 1985). Capitalism is the ever-expanding act of "accumulation for accumulation's sake" (Harvey, 1978; 1985). In other words it is the persistent drive to realize profit by wielding capital.

The production of surplus value drives the primary circuit of capital. This circuit is the simplest form of exchange of commodities between the production of commodities and the consumption of commodities that garners surplus value and accumulation of more capital (Harvey, 1978). In pursuing accumulation, the capitalist acts in their own self-interest to drive more and more accumulation. This situation creates benefits in the present but works against their interests for accumulation in the future. Accumulation is tenuous and any action taken to drive accumulation is in danger of becoming obsolete or causing crises.

Accumulation of capital is kept afloat by exploiting the working class' labor for wages (Harvey, 1978; 2014). Capitalism's competitive norms and pursuit of accumulation creates a continual class struggle between laborers and capitalists (Harvey, 1978). As a class, capitalists inflict violence on laborers to extract more profit and capital. Laborers are powerless against this violence because they are competing for wages in order to survive (Harvey, 1978). This process of the accumulation and class struggle is precarious at best. Crises are an inherent and mandatory situation for capitalism. Competition forces the capitalist to continue this drive for more and more accumulation. These actions in the present will force them to make costly decisions to continue to secure accumulation in the future (Harvey, 1978; 1985).

In the primary circuit, the crisis of overaccumulation can occur where there is too much capital produced that cannot create surplus value (Harvey, 1978). The imperative of capitalism is to accumulate for accumulation's sake despite evidence that this accumulation leads to crises where capital becomes devalued (Harvey, 1978). When this happens, investments in the built environment and fixed capital can soak up idle capital. This circulation of capital is known as the secondary circuit of capital (Harvey, 1978; 1985). The flows of capital in this secondary circuit are of paramount interest in this dissertation.

Initially, investments in the built environment help alleviate the crisis of overaccumulation and offer an opportunity for unused capital to begin producing profit (Harvey, 1978; 2014; Morrell, 2018). On their own, capitalists have difficulty switching capital from the primary to the secondary circuit. To assist in the conversion to the secondary circuit, the state facilitates large scale investments in housing and the built environment, both examples of fixed capital. In addition, credit and debt structures create fictitious capital to allow further investment in the built environment (Harvey, 1978; 1985; 2014).

Investments in the secondary circuit are a gamble to capitalists as there is no guarantee that these investments will make returns of surplus value. Fixed capital investments in the built environment also have a tendency to become unproductive at some point, and the exchange value attached to the investment becomes devalued. This devaluation may occur because the demand for a location has waned; the fixed capital is growing older; or better opportunities for accumulation appears in new locations. Capitalism must expand to survive, and it expands to new geographies in order to continue its accumulation. When accumulation stalls in one area, capital switches to a new location to spark production of surplus value (Harvey, 1978; 1985; 2014). New locations for accumulation provide a "spatial fix" when accumulation stalls in a particular geography. Capitalism thrives and survives its persistent contradictions and crises due to the mobility and fluidity of capital to seek out opportunities for accumulation despite the potential to devalue existing capital investments (Defilippis, 2004; Harvey, 1978; 2014; Smith, 1982).

Capital's mobility inherently devalues and abandons existing investments in search of new locations for accumulation. Capitalism balances a "creative destruction" (Gregory et al, 2009; Harvey, 2006; 2014); preserving the exchange values of investments in the built environment and destroying this value as capital moves on to better accumulation opportunities. The circuits of capital flow back and forth and result in the restless and uneven formation, destruction, and reformation of the built environment. Capital "switches" its geographic setting,

creating a "locational seesaw" (Smith, 1982, p. 151) as it pursues accumulation maximization and surplus value realization wherever it may be. This situation creates a spatial unevenness of capital where areas of previous accumulation are devalued while others enjoy intense capital investment (Harvey, 1978; 1985; 2014).

2.1 Fordist cities suffer as capital switches geographies

To further understand the movement of capital and its "creative destruction," we turn to the experience in US cities in the 20th century. The story of the decline and rise of US cities speaks to the unevenness of capital and the need for spatial fixes to the problems of overaccumulation or declining accumulation potential. US cities at the turn of the 20th century were Fordist, manufacturing agglomerations of industry, concentrating jobs and population into a center urban core. After World War II, industry boomed, building cars, components for housing, and consumption items like ovens and refrigerators for the burgeoning suburbs. However, this boom would not last in these older Fordist cities (Bell, 1976; Adelman, 2003; Sassen, 1990; Smith, 1986). Capital accumulation stalled as the cost of doing business increased. Capital needed a spatial fix and switched to cheaper land and labor in the suburbs and in Sun Belt cities.

Stated earlier, making a geographic switch or a switch into the secondary circuit of capital often requires assistance from the public sector. The Federal Housing Administration (FHA) created a raft of new housing programs and subsidies in the 1930s and 1940s that made buying a home cheaper than ever especially in the new suburban landscape (Adelman, 2003). The FHA provided and guaranteed loans to new suburban homebuyers. Between 1934 and 1962, $120 billion in loans were financed for new suburban homebuyers (Cheng & Adelman, 2003; Shlay, 2006). The move to the suburbs satisfied both the use and exchange values for those who could afford it. This policy environment matched the use value desire of the US populace to move out

of the crowded city and grasp upward social mobility, status, and the "American Dream" in the suburbs (Adelman, 2003; Newman & Wyly, 2006; Rohe et al, 2002; Wyly, 1999). In turn, these inexpensive home loans would create massive wealth and offer exchange value to future generations (Lui et al, 2006).

The Homeowners Loan Corporation (HOLC), created during the New Deal, mapped the neighborhoods in major American cities and assessed how creditworthy each neighborhood was on a scale of A to D. The neighborhoods with the worst ratings, the D's, were colored red on the home loan credit maps and were rejected for loans. These "redlined" neighborhoods overwhelmingly were high-minority, low-income areas. Investment and development in the "redlined" inner city became almost impossible. The Federal Housing Administration, responsible for underwriting low-cost home loans, followed the guidelines set by the HOLC and refused to underwrite guaranteed loans in inner city neighborhoods of color (Adelman, 2003; Newman & Wyly, 2006; Shlay, 2006; University of Richmond DSL, 2016).

These government policies severely impacted minority wealth creation for decades to come and set the stage for the intense devaluation needed to spark gentrification (Cheng & Adelman, 2003; Lui et al, 2006; Shlay, 2006). The ravages of capital had shocking impacts on the working class and people of color. Redlining devalued communities of color, preventing individuals from investing capital in these neighborhoods. The imperative of capital accumulation cut off these communities from opportunity in favor of the white suburbs. The home loans guaranteed by the FHA were not offered to people of color with only 2% of the $120 billion in loans insured by the government going to non-white households (Adelman, 2003; Cheng & Adelman, 2003).

After World War II, the inner cities became devalued and decayed as capital moved into and invested in the suburbs where land, mortgages, and housing was cheap and offered

opportunities to exploit the largest available rent gap (Harvey, 1978; 2014; Smith, 1982). Loss of population and tax revenues crippled municipal finances and caused further out-migration of the city population (Von Hoffman, 2008). The groundwork for the devaluation of the US center cities began through New Deal policy and has continued up until gentrification began to occur in abandoned downtowns.

Despite federal policy to enforce devaluation of US inner cities, the public sector at multiple scales attempted to entice capital back into the urban core. At the same time as capital was switching to the suburbs, the federal government tried to create "a decent home and a suitable living environment for every American family" within the urban core (Kaiser, 1968; Von Hoffman, 2008, p. 17). This turn of events makes a perverse sort of sense. The imperative for capital accumulation in the suburbs would brook no challenges to its profit-making potential. Creating affordable housing for people of color or low-income populations in the suburbs would endanger profit (Albright et al, 2013; Krumholz, 2004). Affordable housing and those who needed it were relegated to the devaluing inner city in order to preserve suburban capital accumulation.

The unevenness of capital creates gaps in the current and potential value of urban built environment (Smith, 1982). Places become heavily invested while others are devalued but do not completely lose their use value (Blomley, 2004; Harvey, 1978; 1985; Knox, 1991; Smith, 1982). This residual use value is what allows fixed capital to be reinvigorated at a later date as capital flows back to it for new avenues of accumulation (Harvey, 1978). A gulf opens between the costs to invest in the devalued built environment and the potential for profit once the built environment is redeveloped to its "highest and best use" (Blomley, 2004, p. 84). This difference is called the rent gap (Smith, 1982; Ley, 1986).

The unevenness of capital and the creation of a rent gap create landscapes primed for gentrification (Harvey, 1978; Smith, 1982). Within these landscapes, a number of actors at multiple scales pursue the accumulation of capital for the production of surplus value. Gentrification is the expression of the circuits of capital. Capitalism is the "why" and gentrification is "how" capital flows back into the disinvested inner city. As gentrification serves as an example of the mobility of capital, we see the pursuit of "accumulation for accumulation's sake" in the US history of housing and urban development.

2.2 Transition to the post-industrial, neoliberal city

Global economic restructuring changed the location and nature of capital and industry. Capital searched for new sites of capital accumulation as the costs of labor, land, and material increased in developed countries. In the US, capital moved overseas taking manufacturing jobs with it. Cities tried to adapt and shift away from Fordist, manufacturing-dependent economies towards consumption, information, and service economies beginning in the 1970s (Bell, 1976; Brenner & Theodore, 2005; Ley, 1980; Sassen, 1990; Smith, 2016). This new post-industrial city relied on high-skilled industries to drive growth. Financial, insurance, real estate, information technology, and other professional sectors grew in the center cities (Bell, 1976; Defilippis 2004; Marcuse, 1985a; Sassen, 1990; Smith 1982; 1986). Cities began to compete for white collar service jobs and the high-skilled people to work in them by creating attractive amenities and opportunities for consumption like stadiums, arts districts, and places for people to socialize that would attract and retain these workers and their disposable income (Defilippis, 2004; Smith, 2016; Wilson & Wouters, 2003). In addition, low-skill service jobs to staff these amenities and consumption playgrounds were needed. As the urban industrial structure changed, its population became more polarized between a moneyed upper middle class and a struggling lower-middle

and working class who lost their earning potential compared to their Fordist counterparts in the mid-twentieth century (Marcuse, 1985a; Sassen, 1990).

Political landscapes changed at the same time as the global economic arrangement changed in the city. Fordist production industries had created stable, middle class jobs in the first half of the 20th century, and the welfare policies of the time had protected the middle and lower classes from the economic strife (Sassen, 1990). As capital switched locations, cities struggled to survive and chose to dismantle stronger welfare regimes in favor of neoliberalism in the 1970s. Neoliberalism is a governance system that places the open and unregulated logic of the market as the "optimal mechanism for economic development" with the public sector becoming increasingly hands-off and non-interventionist (Brenner & Theodore, 2002, p. 350; Dean, 2008; Hackworth, 2013; Prince, 2014). This political arrangement supports the pursuit of capital by choosing the market as the guide for action.

Neoliberalism has no pure form and involves "geographically constituted" and context specific strategies and processes (Brenner & Theodore, 2002; 2005; Castree, 2005, p. 541; Mansfield, 2004; Peck & Tickell, 2007; Prudham, 2004). Case studies have offered a way to find "actually existing neoliberalism" in urban contexts (Brenner & Theodore, 2002; 2005, p. 103; Castree, 2005; Prudham, 2004). There are particular hallmarks that vary across these contexts: the privatization and devolution of services and activities historically carried out by the public sector; austerity and reduction in government spending; deregulation and a rollback of the public sector (Peck & Tickell, 2007; Prudham, 2004). As more and more responsibility is devolved to non-governmental organizations, both private and non-profit, citizen volunteers, and public-private partnerships, more emphasis is placed on networks of actors forming partnerships to handle civic governance and negotiating consensus rather than relying on top-down solutions from the public sector (Defilippis, 2004; Jessop, 2002; Miraftab, 2004; Prince, 2014; Rosol, 2012).

The reason the devolution has occurred to non-profit and volunteer organizations speaks to the belief that they are more democratic and flexible than the public sector. Therefore, the processes led by these organizations with new power to influence planning will be more democratic. Freed from the rigidity and bureaucracy of the public sector, these more community-based organizations can more effectively and democratically achieve urban goals. The reliance on these types of community organizations, often the spaces for activist and community organizing work, to perform these functions, has created the potential for co-optation. These organizations can be disempowered by the neoliberal shift as they must use their unpaid or underpaid labor to fill the gaps left by the retreating state or serve larger capital interests to stay financially viable which pushes them further away from organizing for justice (Kamat, 2004; McCarthy, 2005; Miraftab, 2004; Swyngedouw, 2005). Civil society is empowered in name only as those with power in urban planning and policy still have substantial power in decision-making (Miraftab, 2004)

The use of neoliberalism was touted as a solution to urban decline and the dwindling resources of municipal governments during the period of economic restructuring. Cities became entrepreneurs to survive the intense competition for mobile capital (Defilippis, 2004). By shrinking the footprint of the public sector, cost savings on municipal services could be accomplished and the private sector would be given the room it needed to improve urban settings and attract capital (Brenner & Theodore, 2005; Jessop, 2002; Prudham, 2004). Cities had to partner with private entities and became more business friendly to maintain good credit ratings to fund city redevelopment (Hackworth & Smith, 2001). Rather than rolling back the public sector's role, under neoliberalism, the public sector must take a larger role and increase its regulation and activity to support the function of the markets, facilitate private investment, and reduce risk for the private sector (Brenner & Theodore, 2005; Jessop, 2002; Mansfield, 2004; Peck & Tickell, 2007; Prudham, 2004). Although a turn towards neoliberalism was sold as an urban solution, it

exacerbates the crises and tensions inherent to capitalism it was purported to solve (Brenner & Theodore, 2005; Dean, 2008; Jessop, 2002; Prudham, 2004). It creates "normal accidents" at the crossroads of deregulation and the rollback of the public sector as the private sector is given more leeway to accumulate capital (Prudham, 2004, p. 344).The neoliberal shift and economic restructuring occurred concurrently kicking off drastic changes in how cities were viewed and used by consumers. As cities attracted higher skilled industries to their urban cores, people and capital returned to the city through processes of gentrification.

2.3 Gentrification: A return to the city

Gentrification is the influx of capital and an educated upper-middle class, both moving into low-income and high-minority neighborhoods (Davidson & Lees, 2005; Prince, 2014; Wyly & Hammel, 1999). Gentrification was first identified by Ruth Glass as the invasion of the gentry, upper class British households, into lower class areas in London (Glass, 1964 in Davidson & Lees, 2005; Betancur, 2011). Gentrification is a "process that is fundamentally rooted in class and inherently geographic in its manifestations" (Wyly & Hammel, 1999, p. 716). Gentrification is the expression of uneven capital and its imperative to identify spatial fixes and flow from place to place to realize a profit (Harvey, 1978; Ley, 1986; Smith, 1982).

Capital adapts to and shapes landscapes in order to pursue capital accumulation. As capital seeks new opportunities for accumulation and overcomes instances of overaccumulation and idle capital, it must come up with a "fix." This spatial "fix" is a solution and the actual affixing of capital into the landscape for accumulation purposes. The "fix" creates an uneven landscape with areas of high and low value capital where old capital is endangered, forsaken, and devalued in favor of capital accumulation and profit in other locations (Harvey, 1982; 2014). Capital's "creative destruction" balances the preservation of the exchange values of the existing built

environment and destroying this value in order to pursue better accumulation opportunities (Defilippis, 2004; Harvey, 1978; 2014; Smith 1982). In the case of gentrification, the inner city's value was forsaken in favor of suburban investment.

As capital saw opportunities for profit accumulation in the suburbs in the mid-20th century, the intense disinvestment of the black urban core through redlining set the stage for capital accumulation in the late 20th and early 21st century (Defilippis, 2004; Prince, 2014; Smith, 1982; 1986). Gentrification and inner city devaluation are, thus, complimentary phenomena. Capital sought a spatial "fix" in the suburbs to overcome barriers to accumulation and declining exchange values in the inner city in the mid-20th century. When capital found its spatial "fix" in the suburbs, the inner city did not disappear. The exchange value of its fixed capital and built environment declined (Morrell, 2018). Once the rent gap was maximized in the urban core, the process of rejuvenating devalued fixed capital began. This "devalued capital" became a source of renewed accumulation and profit-seeking once this fixed capital was transformed to its "highest and best use" through investment and redevelopment. This cycle has repeated in the inner ring suburbs. As housing stock ages and the demand for these first suburbs decline, poverty has grown (Kneebone, 2010; Kneebone & Berube, 2013).

Areas of disinvestment in the center cities became new "frontiers of profitability" (Beauregard, 1986; Smith, 1986, p. 19). Civic leaders viewed gentrification as an urban revitalization strategy, rationalized as a natural evolution of urban space driven by mobile capital. Converting devalued spaces to their "highest and best use" is something to be pursued in order for cities to stay competitive for capital (Blomley, 2004; Harvey, 1978; Smith, 1986). Civic leaders rushed to facilitate and exploit the desire for urban living and the devalued urban core for capital accumulation.

2.4 Gentrification as a process in stages

Initial gentrification is piecemeal, single-family home rehabilitation that expands with each subsequent middle class household that moves into the area. Early gentrifiers may be artists looking for inexpensive housing or other people looking for alternative living conditions (Hackworth & Smith, 2001; Ley, 2003). Other middle class households may enjoy the proximity to work and amenities and social diversity (Beauregard, 1986; Knox, 1991; Ley, 1986). In addition, investing in a gentrifying neighborhood makes good economic sense for the individual. Inexpensive housing is abundant and households can turn their sweat equity into higher exchange values as housing prices could potentially increase as neighborhoods gentrify (Newman & Ashton, 2004; Prince, 2014). As these early gentrifiers grow in number, the neighborhood transitions from predominantly black and poor to a mix of race, income, and education. These gentrifying spaces also gain the interest of the public sector and larger private entities that see opportunities for capital accumulation (Hackworth & Smith, 1981; Ley, 1986; Newman & Ashton, 2004).

The public sector has a history of taking the lead in gentrification in efforts to attract private capital and as part of an urban growth strategy (Davidson & Lees, 2005; Fraser & Kick, 2014; Hackworth & Smith, 200; Newman & Ashton, 2004; Prince, 2014; Smith & Graves, 2003; 2005). As we stated earlier, the public sector facilitated private capital switching into gentrifying landscapes. As described by Hackworth & Smith (2001), the first wave of gentrification which began in the 1970s was led by urban government trying to ward off urban decline. As Fordist industries continued to be replaced by post-industrialism in the second wave during the 1980s, the public sector allowed gentrification to grow in the city and supported private efforts with grant mechanisms. The state stepped in to reduce the risk for capital to invest in new neighborhoods and "tame" the perception of these neighborhoods as risky investments. Local governments used grants and land holdings to support private capital in efforts to gentrify (Bezdek, 2009;

Hackworth & Smith, 2001). The most recent third wave has dominated the scene after cities survived the recessions of the 1980s.

Public-private partnerships highlight this wave and leverage large amounts of corporate and global capital to gentrify wide swaths of the city (Bezdek, 2009; Hackworth & Smith, 2001; Smith & Graves, 2003; 2005). City governments facilitated market-rate housing developed by massive corporate capital that could handle the risk in order to take advantage of global, corporate capital and compete with other cities (Davidson & Lees, 2010; Hackworth & Smith, 2001; Harvey, 2014; Smith & Graves, 2003; 2005). This mutual sharing of risk allows the public and private sector to partner like never before. The local public sector has a vested interest in supporting capital accumulation and consolidating its territorial wealth and power. Local governments rationalize the ravages of capital upon vulnerable populations by leaning on neoliberal, pro-business policy and gentrification as an urban revitalization strategy (Blomley, 2004; Defilippis, 2004; Hackworth & Smith, 2001; Harvey, 2014; Miraftab, 2004; Newman & Ashton, 2004; Niedt, 2006).

New-build gentrification led by public-private partnerships and private developers has replaced the individual gentrifier in some urban settings. This type of gentrification involves the capital investment and redevelopment of new housing and landscapes for the upper middle class (Davidson & Lees, 2010). While new-build gentrification may buck the conventional definition of gentrification, it is still a " 'class remake of the central urban landscape' " (Smith, 1996 in Davidson & Lees, 2010). The ability to build upper scale housing may derive from demolition of existing affordable housing and replaced with mixed income housing or market rate housing (Davidson & Lees, 2010; Newman & Ashton, 2004). These new developments change the class make-up of a community whole-cloth and place housing cost pressure on adjacent communities (Davidson & Lees, 2005; 2010; Newman & Ashton; 2004).

Gentrification holds an esteemed place in urban governance because of its potential benefits. Municipal governments reap new tax revenues and reactivate parts of the city that had underperformed in tax rolls and actually cost the city more to provide services (Freeman & Braconi, 2004; Lees, 2008; Marcuse, 1985; Prince, 2014). Many of these benefits repair early depredations of capital. Poverty concentration and segregation by race and class have been the most pressing urban issues, and gentrification in a variety of forms has been able to tackle the issue (Beck Pooley, 2014; Blomley, 2004; Curley, 2010; Davidson & Lees; Doucet, 2009; Joseph, 2006; Lees, 2008; Doucet, 2009; Goetz, 2000; Kontakosta et al, 2014; Lucio et al, 2014; Wilson, 1987). Neighborhoods become more diverse and socially mixed through the influx of upper middle class households. Gentrification reduces segregation and social isolation because it creates opportunities for social mixing and building social capital across class (August, 2015; Blomley, 2004; Curley, 2010; Davidson & Lees, 2005; Doucet, 2009; Joseph, 2006; Lees, 2008).

Neighborhood effects literature states that neighborhoods shape the opportunity structure for its residents. A neighborhood with positive attributes and stability encourages economic mobility and causes its residents to require fewer social service resources (Goetz, 2010). A neighborhood with high crime, high instability, and a number of interacting negative outcomes constrains the opportunity structure and further isolates people from mainstream opportunity and the social capital that can connect people to upward economic mobility (Curley, 2010; Morenoff & Tienda, 1997; Wilson, 1987). Gentrification promised improved opportunity structures for low-income residents through social mixing with upper and middle income households. It was proposed that the values and success of middle class neighbors would "rub off" on existing low-income residents who could then aspire to the success of their middle class neighbors. Higher income people could enforce higher social norms and rules to increase social order in neighborhoods framed as wild frontiers (Fraser et al, 2012; Joseph, 2006; Lucio et al, 2014). Gentrification

would improve the overall socioeconomic condition of existing residents by connecting them to social capital and decreasing the negative impacts of poverty, segregation, and social isolation.

These social benefits can be perceived as hollow. Affordable housing has fallen in priority against the free circulation of capital amid gentrification (Basolo, 2000; Graddy & Bostic, 2009; Orlebeke, 2000). The imperative by civic leaders to actively support gentrification lies in capital flows back to the city as the rent gap has reached its maximum. The mix of incomes and social diversity brought by gentrification claimed to create richer social capital, better economic and social opportunity, deconcentration of poverty, and more integrated communities. However, an expanding literature around gentrification refutes these claims. Rather than helping communities, even in the short term, gentrification achieved social mix by displacing existing residents and dismantled existing social networks in gentrifying communities (Betancur, 2011; Marcuse, 1985; Prince, 2014).

Gentrification is the flow of capital back into the city. As capital switches its geography, decisions to embrace and engage in accumulation follow along with violence against class and race in gentrifying neighborhoods in the forms of dispossession and displacement. This class violence stems from the conflict between use and exchange value and how different groups of people take actions and make decisions to pursue maximization of use and exchange value in gentrifying landscapes (Beauregard, 1986; Ley, 1986; Smith, 1986; Wyly, 1999).

2.5 Conflicts between use and exchange value

All things under capitalism are commodities. Commodities have a use value which satisfies our wants and needs, and an exchange value once this commodity is exchanged for a socially-agreed upon amount of money (Harvey, 1982). In gentrifying landscapes, both gentrifiers and existing residents of gentrifying neighborhoods pursue a balance between use and exchange value

simultaneously. Conflicts between the pursuit and protection of these values shape neighborhoods (Beauregard, 1986; Kirkpatrick, 2007). These different views beg important questions: whose neighborhood is this and whose use of the neighborhood is more legitimate?

Young urban professionals shape the form and character of gentrification by pursuing unique use values of rejuvenated urban core capital. This demographic makes lifestyle choices to support their desires for consumption and reproduction (Beauregard, 1986). Knox (1991) argued that gentrification was more than capital accumulation; it was the deliberate exercise of the production of status, access to reproductive opportunities, and the ability to consume in a way that exemplifies status. Gentrification offers a pathway for a new consumption-driven middle class interested in seeking and demonstrating upper class symbols of status (Ley, 1986; Smith, 2016; Wyly, 1999). In the post-industrial city, Bell (1976, p. 12) stated that the driving principle behind the post-industrial city's culture is the "enhancement and fulfillment of the self." As the middle class moves back into the city, they are offered many opportunities to consume symbolic capital in order to make distinct their class status. Production of new consumption types responds to and creates new opportunities for satisfying these use values (Harvey, 1985). The middle class is pursuing distinction and the aesthetics of class power. They are flexing their economic muscle and taste preferences. Developers and planners create consumption landscapes to match the demand of this class to consume symbolic capital, and in turn, create new wants and needs to be consumed (Beauregard, 1986; Harvey, 1985; Ley, 1986; Knox, 1991).

In low-income communities, the relationship between use and exchange value is different. People are often trapped in space often through structural forces and exclusionary policies such as redlining (Adelman, 2003; Smith, 1986). Landlords can choose not to accept Section 8 vouchers and go after market-rate renters which can exclude working class families from resource-rich areas (Bratt & Keating, 1993; Turner, 2003). Discrimination in the home sales and rentals was outlawed by the Fair Housing Act of 1968. However, no action was taken against discrimination

by realtors and banks (Lui et al, 2006). The impacts of this have been staggering as realtors have been found to discriminate and steer people of color away from affluent areas (Galster & Godfrey, 2005; Krumholz, 2004; Lui et al, 2006 Turner, 2003). Overall, working class neighborhoods have had a much lower exchange value for an extended period of time (Smith, 1986). The use value of the home and the community intensifies for its residents as exchange value is lower. Housing anchors people to place and offers safety, stability, and "home" (Martin, 2004; Rohe et al, 2002; Scannell & Gifford, 2010). People create personal and common memories through the physical places they live in, and they foster intense attachment to these places through the social and historical connections embedded in a place. In the absence of viewing a home through the lens of exchange value, people use places to reassert important facets of their identity (Betancur, 2011; Scannell & Gifford, 2010).

Gentrification threatens use value of existing residents because the attempts by gentrifiers to satisfy their use value also drives up the exchange value of gentrifying neighborhoods. The exchange value of the housing in the neighborhood appreciates and continues to grow with each successive arrival of gentrifying households. The cost of rentals and home sales increases as those with control over property look to maximize the exchange value of their investments. The social upgrading by the middle class and the appreciation of exchange value causes displacement of existing residents and effectively excludes the working class from gentrifying spaces.

2.6 Displacement

Displacement "describes what happens when forces outside the household make living there impossible, hazardous, or unaffordable" (Hartman et al, 1982 in Slater, 2009, p. 294-5). Gentrification changes the conditions of a neighborhood for existing residents where they are unable to stay in place. Renters are most likely to be directly displaced and priced out of the

neighborhood because they do not own property, available incomes have plateaued over time, and renters do not receive the social and economic support homeowners receive (Blomley, 2004; McKee, 2011; Newman & Wyly, 2006). Rental opportunities may be converted by landlords into market-rate owner-occupied units to gain large home sale payouts. In Newman & Wyly's (2006) research, landlords hold immense power over their buildings and find ways to pressure people who use them to move, illegally raise rents, or intimidate renters if they complain about the dwellings. Some homeowners find housing unaffordable as tax assessments on their homes increase (Betancur, 2011; Davidson & Lees, 2005; Marcuse, 1985a; 1985b; Martin, 2007; Newman & Wyly, 2006).

Exclusionary displacement occurs when high prices make it impossible for working class households to move into gentrifying neighborhoods (Freeman, 2005; Doucet, 2009; Marcuse, 1985a; Slater, 2009). This type of displacement is especially egregious as it replicates segregation and isolation of the working class from opportunity structures and potential for wealth accumulation in stable communities. Scholars argue about the level of displacement of low-income populations from gentrification. However, even scholars (Freeman, 2005; Freeman & Braconi, 2004) who have downplayed displacement from gentrification acknowledge that the rising cost of housing due to gentrification will exclude lower income households from moving into gentrifying areas.

Displacement pressure highlights the discomfort felt as the neighborhood people have called home for decades begins to change beyond all recognition. Continued displacement of neighbors disrupts social and survival networks vital to low-income populations. The disintegration of community and its web of survival strategies may be the bigger tragedy for racial minorities in gentrifying communities. Displacement or moving away voluntarily may not be an option for people as it would significantly undermine their ability to survive and thrive as they have done for

years (Betancur, 2011; Curley 2010; Hanson & Pratt, 1988; Lucio et al, 2014; Strabrowski, 2014).

Businesses and institutions that foster survival strategies vanish and are replaced by commercial enterprises geared towards the gentrifying demographic (Doucet, 2009; Marcuse, 1986; Slater, 2009). The cultural and historical landscapes of the community, built and sustained by collective memory and common experience, can be completely displaced and erased (Blomley, 2004; Lucio et al, 2014; Marcuse, 1985; Newman & Wyly, 2006; Prince, 2014; Stabrowski, 2014). As the community gentrifies, it becomes less livable and welcoming to original residents, and rather than stay and endure the social pressures and conflict from new neighbors, families will move rather than be forced out. As working class racial minorities are displaced, they may be relocated into neighborhoods with less access to social services and the strong local institutions that provide resources and facilitate social interaction and capital (Curley, 2010; Kingsley et al, 2003). Gentrification changes the use and character of places, and people end up "feeling like a stranger in places you used to know" (Prince 2014, p. 10). The neighborhood is not what it used to be and this change puts a strain on existing residents who no longer recognize or feel welcome in their own community (Marcuse, 1986; Prince, 2014; Slater, 2009; Stabrowski, 2014). This conflict between use and exchange values, between existing and incoming residents problematizes the purported benefit of social mix promised by gentrification (August, 2015; Fraser et al, 2013; Joseph, 2006).

While some have embraced gentrification as a potential remedy to urban social issues, the impacts of gentrification processes on people and places are diverse and complex. As communities become the battleground between classes, organizations attempt to build power for people from within the community or exert capital investment upon the community. The dichotomy between community organizing and community development explains how the use value and exchange value clashes are dealt with as communities evolve.

2.7 Balancing community organizing and community development

Community organizing empowers and grows individuals left out of the decision-making process while building community power and shifting the balance of power. Community organizing focuses on building strong community organizations built on relationships in order to advocate for and change power dynamics (Stoecker, 2003). Structural inequality begets the need for community organizing and it starts with the powerless (Beard, 2003; Smith, 1996; Stoecker, 2003). Disinvested communities struggle to assert power because of the myriad issues they face in economic, social, and political spheres (Saegert, 2006). Communities organize to enact new arrangements of power to gain the control needed to address community issues and combat the ravages of mobile and global capital. Unfortunately, capital is much easier to organize than a community (Saegert, 2006).

Community development creates the necessary structure to hold onto power through the possession and use of capital. Community development is about taking control of capital to exercise control at the community level and address pressing issues (Kirkpatrick, 2007; Perry, 1973; Stoecker, 1997; 2003; Thibault, 2007). One way to achieve this goal lies in binding capital to the local by owning it in some collective form (DeFillipis, 2004). Organizing and development may be at odds but both are needed for a community to change its circumstances from the bottom-up and challenge gentrification and the depredations of capital.

Capital mobility and neoliberal globalization impair the perceived effectiveness of local action. The local is situated as inferior to mobile and global capital (DeFillipis, 2004; Loh & Shear, 2015). Competition between cities and communities force them both to chase for resources rather than improving the overall well-being of a community (Loh & Shear, 2015; Stoecker, 1997). This competition is stoked further by the expanding gulf between community organizing

to build class power and community development that falls in line with the hegemony of global and mobile capital relations (DeFillipis, 2004; Loh & Shear, 2015).

The divide between community organizing and community development has become more apparent since the 1960s. As neoliberal and pro-business governments have passed their functions to the private and non-profit sector, community development organizations have filled these gaps (DeFillipis, 2004; Newman & Ashton, 2004). Nonprofit community development organizations (CDOs) and community development corporations (I will refer to both collectively as CDOs) have taken on an expanded role in housing provision often in partnership with the public sector at multiple scales (Newman & Ashton, 2004; O'Regan & Quigley, 2000). The federal government has made set asides for nonprofit housing developers in the LIHTC and HOME housing programs. Nonprofit developers have been given this stronger role because they are more cognizant of local, geographic context and supply underserved populations with housing that for-profit housing developers most likely will not (Krumholz, 2004; O'Regan & Quigley, 2000). CDOs play a crucial role in creating and preserving affordable housing more so than local housing authorities (Krumholz, 2004). The efforts of these CDOs have combatted the displacement engendered in gentrification and helped to develop and strengthen communities (Kirkpatrick, 2007; Krumholz, 2004; Newman & Wyly, 2006).

In the process of striving towards community development, many of these community-based organizations have become more professionalized, market-oriented, and cooperative with the local state and large private funders (Defillipis, 2004; Frisch & Servon, 2006; Thibault, 2007). Community organizing for working class power and addressing urban poverty has waned amidst the pursuit by CDOs to connect their communities to the free market and capital (Frisch & Servon, 2006; Stoecker, 1997) CDOs adopt this attitude in order to fiscally survive and attract more funding. Funders of the CDOs co-opt the original community organizing intent of the organizations and push them to better connect disinvested neighborhoods to global capital (Bratt,

2019; Kirkpatrick, 2007; Stoecker, 1997). These shifts have ushered in an era of "neoliberal communitarianism" in the community development field (Defillipis, 2004, p. 55). Within "neoliberal communitarianism" the work of CDOs avoids confrontation as they take on the mantle of services abdicated by public sector (DeFillipis, 2004; Kirkpatrick, 2007; Miraftab, 2004). Furthermore, CDOs and the funders who sponsor them prize "community capitalism" (Thibault, 2007, p. 887). Community capitalism sees community empowerment rooted in consumption; private rather than collective ownership; and connecting disinvested communities to mainstream capitalism as the solution to urban ills (Thibault, 2007). Part of this strategy is the installation of low income homeownership as a way to redevelop communities. This strategy offers access to potential wealth creation for individuals and the potential to improve communities by installing stable homeowners. The outcomes of low income homeownership on homeowners and the community has been debated with few definitive answers (Rohe et al, 2002 ; Shlay, 2006). One definite outcome is that CDOs that are pushed by public sector partners to provide low-income homeownership end up with no assets with which to control the community's destiny and are dependent on local funders (Newman & Ashton, 2004).

As a result, the role of CDOs in community organizing, community empowerment, and contesting the impacts of neoliberal globalization has been muted. This shift in focus has ushered in market-oriented development that may negatively impact low-income populations and facilitate more gentrification (Fraser & Kick, 2014; Kirkpatrick, 2007; Loh & Shear, 2015; Newman & Ashton, 2004; Stoecker, 1997; Thibault, 2007). By allowing the community to become more of a commodity, the devalued neighborhood can be reborn. In this situation, community control has not been realized, poverty has gone unaddressed, and the interests of mobile capital are at odds with the interests of the community (Defillipis, 2004; Thibault, 2007).

Harvey discussed this phenomenon of the growing commodification of communities through his concept of "accumulation by dispossession" (Harvey, 2006, p.153; Morrell, 2018).

This process takes multiple forms of dispossessing land, assets, and property rights from the working class. The imperative to create homeownership dispossesses assets from community organizations that can hold onto power in the form of collective assets. Creating homeownership opportunities for low income households acts as a form of "accumulation by dispossession." These opportunities mean creating mortgage debt for the working class that has debated economic benefits (Shlay, 2006). Homeownership may offer a path to wealth creation for the individual but it can fracture collective and class power over place. As a remedy, community organizers have used collective housing mechanisms to create housing alternatives.

2.8 Collective Alternatives in Community Development

Community organizers and developers have looked for alternatives to control capital without losing community control and empowerment. The concept of the "solidarity economy" offers an answer that combines solidarity within and agency over the community that is undermined by the depredations of mobile capital (Loh & Shear, 2015, p. 245). A "solidarity economy" offers an alternative and collective way to develop a community that prioritizes on democratic and ethical economic decision-making and building power within a community. This method of development transforms how communities interact with global capital (Defilippis, 2004; Loh & Shear, 2015). In the realm of housing, communities have turned to a number of collective ownership devices that strive towards building a "solidarity economy." Collective ownership in housing and community-owned assets serve as protections against gentrification by maintaining permanent affordable housing.

Shared equity housing such as a housing cooperative spreads the rewards, risks, responsibilities, and rights among a group of homeowners. This cooperative and collective method of housing allows for joint ownership and democratic control over housing and assets for

the community by the community (Davis, 2010; Sazama, 2000; Saegert & Benitez, 2005). Shared

equity housing makes housing more permanently affordable by anchoring equity to the

community. When a person sells a home, the equity built into the home by the community

becomes mobile and can leave the community (Davis, 2010). This limit on equity the resident can

gain acts as a barrier to some as building equity and selling a house for that equity can be a

substantial route to wealth creation (Davis, 2010).

Community land trusts (CLTs) are grassroots efforts that draw on the ethos of community

organizing and the mechanics of community development. CLTs began in the US in 1969 and

there are now over 150 operating (Greenstein & Sungu-Eryilmaz, 2007; Moore & McKee, 2011).

CLTs acquire and manage land and strike land-lease agreements with the owners of the housing

units on top of the land. The housing unit can be bought and sold by the owner but the land is

held in trust by the CLT which brings down the overall cost of the housing unit (Greenstein &

Sungu-Eryilmaz, 2007; Moore & McKee, 2012; Saegert & Benitez, 2005). Community land

trusts emphasize strong community empowerment and democratic management in an effort to

address the local community's housing needs. A mix of residents who own housing associated

with the CLT, community members in the service area of the CLT, and local experts govern the

CLT. This arrangement ensures that those being served by the CLT have a say in how it operates

(Greenstein & Sungu-Eryilmaz, 2007; Moore & McKee, 2012). CLTs retain a portion of the

equity at resale usually by owning the land upon which houses are built. Ground lease agreements

allow households to own the home sitting on the CLT land. Resale restrictions limit the amount

of equity that can be taken out of the home. The houses can be sold but the land stays with the

trust and thus can reduce the costs of housing for future buyers (Greenstein & Sungu-Eryilmaz,

2007; Moore & McKee, 2012). CLTs attempt to balance the competing goals of allowing current

owners to realize profits on their home investment against making housing affordable for future

owners. Resales are guided by a resale formula and the CLTs first option to purchase upon resale that supports perpetual affordability (Greenstein & Sungu-Eryilmaz, 2007).

All of the community-based and private affordable housing schemes discussed need a lot of financial and community support from both their members and from outside experts to keep them operational (Davis, 2010; Sazama, 2000; Saegert & Benitez, 2005). Local and non-profit housing providers face considerable legal and financial barriers to producing affordable housing (Prince, 2014). In efforts to stay financially afloat, community organizations may pursue funding opportunities that cause them to lose sight of their original mission (Kirkpatrick, 2007; O'Regan & Quigley, 2000; Perry, 1973). Collective ownership faces a lack of support from the public sector in American modern history as collective ownership was perceived as antithetical to the American Dream of individualism and private ownership of housing. Concessions for cooperatives were eliminated from the Federal Housing Act of 1949 and cooperatives overall suffered from a lack of government support except in New York City (Ganapati, 2010). The balance between organizing and development is difficult even in successful examples because the economic viability of them relies on the expansion of the development. Their financial independence and local control are still hard to achieve because of this reliance on outside funding and capital (Defilippis, 2004; Kirkpatrick, 2007; Stoecker, 1997). As such these collectives do not challenge the hegemonic constructs of property, homeownership, and mobile capital and the market, but act as outsiders and alternatives to the mainstream (Sazama, 2000; Saegert & Benitez, 2005).

As we discuss the outcomes of gentrification processes, the primary negative impact of gentrification concerns the availability of affordable housing in a community as housing costs drastically increase. We must better understand what we mean when we talk about affordable housing. The next section will explore the definitions and normative stances around affordable housing. This portion is important to the overall research questions and to understanding the

history of the US affordable housing industry. Affordable housing provision has complicated the capitalist imperative of accumulation for accumulation's sake through developing fixed capital to its highest and best use. Before we continue to discuss the unevenness of capital in urban contexts, we will discuss what affordable housing is and the role it plays as necessity and obstacle to accumulation in urban development.

2.9 Defining and measuring affordability

Within this section of the review, we will define what affordable housing is and how affordability is measured. We will discuss why people pursue affordable housing as a social good, reasons for resistance to affordable housing, and how scholars prescribe housing solutions.

Affordable housing embodies the relationships between people and housing, between the income of a household and the sum of costs tied to a housing unit (Hulchanski, 1995; Stone, 2006). When discussing affordable housing, we must ask what housing is affordable to whom; on what standard are we measuring affordability, and for how long it will be affordable (Stone, 2006, p.96). The affordability of housing takes into account the full cost of housing, household size, household income, and the cost of nonshelter items as a percentage of total income mediated by the local cost of goods and services (Bratt et al, 2006; Hulchanski, 1995; Stone, 2006). This description already highlights the difficulty in identifying affordable housing. We cannot determine whether a housing unit is inherently affordable or unaffordable. We must determine how able someone can pay the cost of a housing unit and not be placed in financial difficulty.

In addition to monetary considerations, other aspects of housing influence the suitability of housing. Although housing may be affordable, it may be in poor quality, experience overcrowding, or be located in unsafe or resource-poor locations. When evaluating affordable housing, the aspects of quantity, quality, and location must be addressed in addition to

affordability. Attempting to improve one without the others can create substandard housing in "good" neighborhoods, more affordable housing far from opportunity-rich environments, or create high-quality homes in opportunity-poor neighborhoods. The location of housing can determine potential property appreciation. Affordable housing in segregated and isolated neighborhoods may decrease well-being and curtail potential equity accumulation. (Rohe et al, 2002). Housing costs and available income are also not static and are subject to change based on larger scale trends in income, the local changes in the desirability of housing and its location, and the role of government regulation (Glaeser & Gyourko, 2008; Tighe & Mueller, 2013). Therefore, creating affordable housing must take into account affordability as well as the overall quantity of affordable housing in a community, the quality of affordable housing, and where this affordable housing is located (Bratt et al, 2006; Freeman, 2005; Glaeser & Gyourko, 2008; Graddy & Bostic, 2009; Hartman, 1998; powell, 2005; Tegeler & Berstein, 2011).

The accepted indicator of housing affordability is the ratio of housing cost to income. Regardless of income, households are searching for housing units where they can spend under 30% of their income on housing and housing-related costs such as utilities. Since the early 1980s, paying over 30% of your income in housing would make a household cost-burdened (HUD.gov, 2019; Sirmans & MacPherson, 2003; Stone, 2006). This ratio as a benchmark has been accepted because it is a practical measure that is easy to apply to policy creation. By this measure, any housing unit can be affordable or unaffordable based on your income (Nguyen, 2005). However, this ratio measure is highly arbitrary and does not reflect the diversity of household consumption patterns, the impact of poverty on housing accessibility changes in income, changes in the cost of goods, the size of a household, the potential for overcrowding or poor quality housing, or even the changes in seasonal or cyclical shifts in housing prices (Baker et al, 2015; Bramley, 2012; Glaeser & Gyuorko, 2008; Hulchanski, 1995; Kutty, 2005; Stone, 2006). The ratio measure

despite its wildly popular use as an indicator of housing need may be the worst at determining

actual housing need and cost burdens (Hulchanski, 1995).

Housing scholars call for more flexible measures to assess affordability that are also

based in independent logical or theoretical bases. In addition, they seek differentiation between

housing indicators and housing standards. Indicators like the 30% ratio simply tell us a number.

Standards create normative, appropriate values we should strive for in housing provision (Stone,

2006). Scholars argue that we must avoid arbitrary indicators in pursuit of an affordability

standard for all households (Bramley, 2012; Hulchanski, 1995; Stone, 2006). For example, Kutty

(2005) uses poverty thresholds to better describe the relationship of people to housing costs and

influenced by Stone (2006) offers the residual income approach as a counterpoint to the simple

ratio used predominantly in housing discussions. The residual income approach sets a normative

standard of a minimum income required to meet non-housing needs after paying for housing. This

approach posits that the appropriate indicator of the relationship between housing costs and

income is their difference rather than their ratio. By determining what is left after paying for

housing, a sliding scale is created that respects household size, type, and income. The particular

advantage is that it takes into account larger households that may have higher nonhousing costs

even though they may be paying under the 30% housing to income ratio (Stone 2006). Using a

difference measure rather than a ratio measure could better tailor housing subsidy eligibility and

payment to the needs of the people (Stone, 2006).

2.10 Normative stances on addressing affordable housing

Building and creating an adequate supply of affordable housing which is high quality and

located in resource-rich neighborhoods is an ongoing challenge in the US because of the conflict

of competing goods. We are forced to choose between various housing goals that we can agree

upon in the abstract as socially and morally desirable. We have housing goals but how do we reconcile achieving all of them with limited resources? This conflict harkens back to Garrett Hardin's "Tragedy of the Commons" discussed by Diamond (2009, p. 7) where society has finite resources and growing needs overtax those resources. We are then forced to make difficult decisions and concessions between competing goods and costs. Some of the competing housing goals or ethics are housing as 1) provision of shelter, 2) wealth creation and economic good, 3) "home," 4) improvement of health, educational performance, and participation in civic society, 5) socioeconomic integration in order to provide greater access to resources in capital rich neighborhoods, and 6) housing as a human right (Desmond, 2012; Diamond, 2009, p. 1; Hartman, 1998; Inglesias, 2009; Shlay, 2006).

Affordable housing proponents take normative stances over the priority of these housing goals and say that housing should be a right (Bratt, Stone, & Hartman, 2006; Hartman, 1998). Housing is a values issue and as shelter and housing are essential to life and connection to the community, housing should be a universal right. Access to safe and decent affordable housing is viewed as an issue of justice and dignity where we have created an implicit social contract to provide adequate affordable housing (Hartman, 1998; Desmond, 2012; Diamond, 2009). Securing decent housing for all can lower community costs stemming from homelessness (Kottke, Abariotes, & Spoonheim, 2017). Providing housing can help satisfy one of the largest personal costs to households. The widening gap between income and housing prices and the lack of movement of incomes to chase rising housing prices has made affordable housing a serious concern for low and middle income households (Bratt et al, 2006; Greenstein & Sungu-Eryilmaz, 2007; Hartman, 1998; Kutty, 2005). The scholars who support a right to housing have been met with resistance to this idea.

Opponents to the idea of a right to housing comment that it would be "poverty with a roof" without social programs to break up concentrations of poverty and equal access to resources

(Carr, 1998; p. 248). This assertion points to the importance in location of affordable housing. Affordable housing should not be a public good such as roads because better housing for some would not serve the wider community interest (Salins, 1998) although providing housing to people can drastically reduce costs to the community (Hartman, 1998). Rather than more public provision, the answer to sufficient affordable housing is through stronger antidiscrimination laws and relaxing the local constraints on private market housing provision that drive up costs. If given freedom from regulation, the private market would be able to create a variety of housing types for all income strata and the quantity of housing that would reduce housing costs. Finally, housing justice and guaranteeing housing for all goes against our merit-based society and is perceived to reward people who have not worked as hard for their homes to be afforded housing (Salins, 1998). Unaffordability is not a quality inherent to housing. It arises, as some scholars argue, because of poverty and thus unaffordable housing is a poverty issue rather than a housing issue (Glaeser & Gyourko, 2008). Rather than creating housing policy, poverty should be the focus of policy efforts. Housing policy should not be used to create affordable housing as this obstructs housing consumption decisions and confuses poverty with housing markets (Glaesar & Gyourko, 2008). While scholars agree there are a number of ways to address affordable housing, affordable housing as term carries strong connotations and stokes resistance to its creation.

2.11 Resistance to affordable housing

Affordable housing conjures up negative connotations. Narratives of resistance to affordable housing developments have centered on the detrimental impact affordable housing will have on existing property values and fear of the "imagined" race, class, or social activity of the affordable housing residents. Not-in-my-backyard (NIMBY) campaigns paint affordable housing as a threat to prosperity, homogeneity, and safety. In more concrete effects, affordable housing

will lead to increased traffic, overcrowded schools, and general decline of local property values (Goetz, 2000; Nguyen, 2005; Nguyen, Basolo, & Tiwari, 2013; Pendall, 1999; Scally & Tighe, 2015; Tighe, 2010).

Are the fears of existing residents justified? Housing scholars attempt to refute the claims that affordable housing has no negative impact on property values (Nguyen, 2005). Researchers have found that the resistance to affordable housing developments and the impacts of affordable housing development on adjacent property values are context dependent. Pendall (1999) found that more housing protests originated from lower income communities although developers may choose to site affordable housing in communities with less capacity to resist development (Scally & Tighe, 2015). The quality of the affordable housing construction as well as the character of the neighborhood receiving the affordable housing development affects how affordable housing can impact property values. Negative effects on property values although small may be more prominent when the receiving neighborhood is already disadvantaged (Diamond & McQuade, 2019; Nguyen, 2005). Diamond & McQuade (2019) explored a contrary finding in that Low Income Housing Tax Credit developments increased property values in lower income communities and depreciated housing in higher income communities.

Residents mobilize during multiple phases of the affordable housing development process to shoot down potential affordable housing developments. The development of affordable housing is an essential component of urban development. However, it is beset by a more complicated development and financing process that makes the development of affordable housing more daunting than market rate and luxury housing. The longer time line needed for affordable housing development allows for more opportunities to stage resistance (Scally & Tighe, 2015; Tighe, 2010). Resistance is directed at both the affordable housing developer and the local government who is almost certainly supporting the developer with funding or land (Nguyen, Basolo, & Tiwari, 2013). Scholars have called for efforts to reframe the affordable

housing conversation and use strategies to manage local opposition and acknowledge that there will always be resistance to affordable housing developments because of deeply ingrained connotations connected to affordable housing (Goetz, 2008; Iglesias, 2002; Tighe, 2010).

The concept of affordable housing entwines with the concept of urban development. As we reconnect back to Marxist geographic theory, we note that building affordable housing is antithetical to the imperative to accumulate capital for the sake of accumulation and seeking out the best opportunities for profit despite the consequences. Affordable housing or subsidized housing and the people who need it are perceived as a threat to capital accumulation. Efforts to create affordable housing have been hamstrung by powerful forces who wish to protect accumulation and keep the circuits of capital flowing. The context of affordable housing need overlaps with the changing fortunes of US cities in the 20th century. As some cities decline in jobs and population, other cities "heat" up as large influxes of jobs and people increase demand and housing costs, endangering affordable housing and straining the relationship between classes in the city.

2.12 Federal housing and development policy begins in the urban core

Beginning in 1949 the US government passed Federal Housing Acts that would shape the affordable housing industry as well as development of US urban centers for decades. The Federal Housing Acts of 1949 established funds for "slum" removal and authorized the construction of 810,000 public housing units over the next 6 years. Housing reformers wanted blight to be ameliorated and saw "slum" clearance as important to the health of the city. They felt that only the government could effectively provide decent housing to those in need and replace the housing that would be destroyed. However, the private sector through powerful housing lobbies fought intensely to prevent any public housing construction. They offered a comprehensive rehabilitation

and code enforcement alternative to repair blighted communities and ward off public housing investment. In addition, more home loans and better mortgage insurance would stoke more home-building especially in the suburbs. They also supported goals of ending slums and providing low-income housing through means other than public housing (Von Hoffman, 2008).

Leading up to the Federal Housing Act of 1954, the concept of urban renewal took center stage, driven by housing industry leaders who wielded massive influence in guiding federal housing policy. Federal funds would be made available to local governments to eliminate slums and replace them with new housing. Provisions in this act allowed for non-residential projects to replace some housing and offered favorable loan conditions for rehab of housing and low-income housing on urban renewal sites. The amount of public housing to be constructed annually was kept to a minimum in the FHA of 1954. Despite the hopes of the private industry backers of the FHA of 1954, very few builders wanted to build in the inner city because of the costs and complications (Von Hoffman, 2008). Furthermore, rehab schemes never surmounted urban renewal's hallmark of slum clearance. The legacy of urban renewal became one of loss, destruction, and displacement earning the moniker "Negro removal" (Adelman, 2003; Lui et al, 2006). Hundreds of thousands were displaced as vibrant and successful black neighborhoods were razed for downtown development projects. Over 400,000 homes were destroyed and never replaced (Lui et al, 2006). Many of those displaced ended up in new public housing ghettoes that reformed concentrated poverty and race (Sirmans & MacPherson, 2003; Von Hoffman, 2008). Building in the urban core was costly, and opportunities for profit were harder to realize. As capital made a forceful exit to the suburbs, municipalities attempted to turn back the tide using federal dollars. The devastating consequence was the removal and displacement of thousands of working class people of color. In Marxist geographic theory, the focus is mainly on class struggle. The impact on people of color is muted in these discussions. The accumulation of capital had dire

impacts on the working class, but as we have noted, the impacts on people of color were multiplied under capitalism and the pursuit of profit.

The federal government created the US Department of Housing and Urban Development (HUD) in 1965 to provide housing assistance, build housing units, and address urban issues (Bratt & Keating, 1993). Federal housing policy has often solely addressed the quantity of housing units rather than looking at the contextual factors around housing (Davidson, 2009; Lisotkin, 1991). Efforts focused on quantity did not understand the complexity of housing problems and their connections to poverty and geographic context. To address this issue, the federal government over time pushed responsibility over how housing dollars were spent to the state and local governments and to private and not-for-profit entities to create housing. By taking itself out of the home construction business, the US government took on a facilitation role in affordable housing by opening up funding streams to the private sector. The role of the private sector in urban development and affordable housing would only increase (Graddy & Bostic, 2009; Orlebeke, 2000; Saegert & Benitez, 2005).

Scholars and housing advocates called for new strategies to address the detriments of concentrated poverty (Glaesar & Gyourko, 2008; Krumholz, 2004; Orlebeke, 2000; Davidson, 2009). The Housing and Urban Development Act of 1968 struck this new tone in that the problems of the slums were complex and could not be solved by housing alone. The act established a 10-year goal to create and rehab 26 million housing units with 6 million of them going towards low-income populations (Kaiser, 1968; Krumholz, 2004). The act created partnerships between the federal government and the private sector. This initiative was actually successful in creating over 600,000 units of affordable housing by using below-market interest rate mortgage programs for home purchasers and apartment developers (Krumholz, 2004; Lisotkin, 1991; Sazama, 2000). In the Kaiser Report supporting the HUD Act of 1968, it stated that a direct housing program led by the federal government would be optimal but would usurp

local government and private sector decision-making. Rather than create this large scale federal housing program, subsidies were used to support the private sector in creating affordable housing (Kaiser 1968; Krumholz, 2004).

Despite the success of the HUD Act of 1968, the federal government suffered high-profile embarrassments with respect to housing projects like Pruitt-Igoe in St. Louis and Cabrini Green in Chicago. These housing projects were depicted as nightmarish landscapes of isolation, concentrated poverty, and anti-social behavior (Graddy & Bostic, 2009; Krumholz, 2004). The housing authorities did not have enough money to maintain the public housing through a ceiling on rent as part of total tenant income. This ceiling constrained available funds and at times these funds were mismanaged as housing agencies became embroiled in corruption and scandal (Krumholz, 2004). These incidents marred the image of public housing as an effective social good and cast into doubt the idea that the federal government and, by extension, local housing authorities could effectively manage and maintain public housing (Bratt, 2019; Krumholz, 2004; Orlebeke, 2000).

In response to these issues, President Nixon placed a moratorium on all federal housing programs in 1973. This moratorium began an even stronger shift away from creating physical housing units by the public sector towards taking advantage of existing private housing stock through the use of federal housing vouchers administered at the local level (Krumholz, 2004). The National Housing Act of 1974 created Section 8 Housing Choice vouchers. Use of the vouchers embraced a demand-side solution to housing and drew closer to a mix of federal funds governed by local decision makers and leveraging existing private sector housing (Orlebeke, 2000; Sazama, 2000). This move to a voucher system echoes the rising tide of neoliberalism in that the federal government would facilitate affordable housing while the private sector would directly provide it through further facilitation by local housing authorities. The Housing Act of 1961 took the first steps towards housing vouchers for low-income households by allowing local

housing authorities to lease privately-owned housing units to qualified low-income households (Krumholz, 2004). Section 8 housing pays the difference between 30% of household income and the average fair market rent (Krumholz, 2004; Sazama, 2000; Sirmans & MacPherson, 2003). Households under 80% of the area median income would be eligible for the vouchers (Lisotkin, 1991). The housing voucher program continues to be popular because it offers more consumer choice and makes subsidized housing less visible and more integrated (Krumholz, 2004; Orlebeke, 2000). Section 8 offered an opportunity to break up concentrated poverty by allowing broader spatial access to housing. Most housing assistance was in the form of housing vouchers by the late 1990s. For the private market of landlords and the real estate industry, Section 8 pumped revenue into the private housing market and moved further away from socialized housing (Sazama, 2000).

One of the largest and current government-sponsored housing programs for working class and middle-income households draws on private capital to create affordable housing. The Low Income Housing Tax Credit (LIHTC) program was created by the 1986 Tax Act and is controlled by the Internal Revenue Service (IRS) (Orlebeke, 2000; powell, 2005; Sirmans & MacPherson, 2003). Owners of approved rental housing apply for a tax credit from the state after building and occupying a housing development with low-income residents. The states administer the tax credit program and receive $1.25 per state population from the IRS to be used for LIHTC housing development and 10% of these funds go to non-profit housing developers (McClure, 2000; O'Regan & Quigley, 2000). The LIHTC is one of the more powerful tools for creating affordable housing by providing incentives and tax credits to private developers to build affordable housing. The LIHTC drives partnerships between the private and public sector and opens doors for non-profit affordable housing production (Krumholz, 2004; O'Regan & Quigley, 2000; Sirmans & MacPherson, 2003). Over a quarter of the available tax credits are used by non-profit developers

(Orlebeke, 2000), and the LIHTC program has built low-income housing units at the rate of 500,000 to 900,000 since its creation (McClure, 2000).

The actual mechanics of the LIHTC help private and non-profit developers create housing but does not ensure permanent affordability. The tax credits reduce taxes paid on the development over a 10 year period. The owners of the development must pledge to keep housing income restricted for 30 years (McClure, 2000). Often, the tax credits are sold to financiers that help the builder with the initial investment (O'Regan & Quigley, 2000). If after 15 years, the owner wishes to convert to market-rate and a buyer is not secured to maintain an affordable property, the housing development can be sold after three years and be converted to market rate (McClure, 2000). The LIHTC program has come under fire recently as there is little oversight by the IRS or anyone else at the federal level. This lack of oversight has led to fewer units produced and the tax credits costing taxpayers 66 percent more. The facilitation by the federal government has become dangerously hands-off where tax credits may not be creating affordable housing and may be concentrating poverty and minorities (McClure, 2019; Sullivan, 2017; Sullivan & Anderson, 2017).

2.13 Ideological differences on how best to create affordable housing

The best way to achieve housing and urban development goals, even though they may be competing, invites debate over who should lead low-income housing provision in the US: the public sector, the private sector, or a combination of both (Bratt et al, 2006; Kaiser, 1968; Von Hoffman, 2004). The public sector can regulate the market so that affordable housing is maintained and permanently so. Tax policy can make affordable housing provision more viable for private actors (Orlebeke, 2000). In addition the public sector can increase the availability of affordable housing through grants and favorable loan arrangements. Housing vouchers which

subsidizes rent for tenants in the private market acts as a demand side solution which promotes revenue in the private market (Sazama, 2000). Public-private partnerships can act as a way for the affordable housing movement to survive and thrive. They can attract larger subsidies for construction and provide the necessary recourse to allow experimentation of different affordable housing schemes. These partnerships can also help change public perception of affordable housing and reposition affordable housing in legal and policy debates as a way to promote the public interest rather than as a human right (Inglesias, 2009).

Despite continued efforts by the federal government "to provide the basic necessities of a decent home and healthy surroundings" (Kaiser, 1968 in Tighe, R. & Mueller, E., p. 31), federal efforts have continually failed and fallen short due to the power of the private sector to mold policy against stronger socialized affordable housing programs. The public sector has been mostly complicit in deferring to the private sector on the matter of affordable housing (Bratt & Keating, 1993; Bratt et al, 2006; Hartman, 1998; Kaiser, 1968; Krumholz, 2004; Marcuse, 1978; Salins, 1998).

The history of US low-income housing has always seen the private sector as the prime creator of affordable housing with the public sector in a facilitating role. The private sector wielded considerable power in creating housing policy. Private lobbies reduced the amount of public housing in early housing acts to be built and focused on creating homeownership opportunities rather than socialized housing (Bratt & Keating, 1993; Von Hoffman, 2004). Support for low-income housing from the private sector and within the federal government has, in general, been weak (Von Hoffman, 2004). Appropriations for housing assistance have dropped or slowed over the past decades despite some successes in creating affordable housing through LIHTC and Section 8 vouchers although critiques of both programs persist (McClure, 2019). 1 in 3 eligible families actually receive a Section 8 voucher because of lack of funding (Turner, 2003). President Reagan slashed affordable housing spending in 1981 by 77 percent and raised the rents

in subsidized housing from 25% of income to 30% of income (Lui et al, 2006). Welfare programs became harder to access and harsher on people needing support in the 1990s (Lui et al, 2006). Housing programs like vouchers do not pay the full amount of housing for low-income households (Krumholz, 2004), but it very well could with enough legislative and budgetary support.

Another view on the challenges the public sector has faced with respect to housing is that the federal government has never really been interested in providing decent, affordable housing for the working class. Rather, weak public policy has been enacted to perpetuate the "myth of the benevolent state." Rather than address social problems, the US government has acted in the interest of the private sector. Public housing has smacked of socialism to its critics and creating more of it would hurt the private sector. Powerful housing lobbies removed remove provision of public housing in the US Housing Acts (Marcuse, 1978; Von Hoffman, 2008). Public housing projects would compete with the private sector, and they would not pay taxes on valuable downtown land (Tighe & Mueller, 2013). Noxious tenement housing and the perceived anti-social behavior of new immigrants living in them at the turn of the 20th century spurred the New York City leaders to make changes to housing production. These changes spurred more private sector investment rather than public sector initiatives. The goal was not the amelioration of the plight of the poor but to make conditions better for the city and those within the city to turn a profit (Marcuse, 1978). Capital accumulation is carried out by the private sector with the direct support of the public sector. In doing so, the working class, people of color, and those who need affordable housing and safe, decent places to live have been left behind by the imperatives of capital.

This discussion around housing and urban development in the 20th century lays bare the imperatives of capital accumulation and the vacuum left in the wake of capital switching to the suburbs. The city devalued while capital, jobs, and population flowed outside of the city. The

unevenness of capital created a disinvested urban core ripe for renewed investment because the rent gap, the value between current and potential value, was staggeringly large. Capital must move in order to accumulate and realize profit. Changes in global economics and the nature of work would bring capital back to the center cities and inflict new depredations upon the working class.

2.14 Understanding Power and Rationality

The thrust of this case study is to investigate and analyze the use of power and how power defines reason and rationality. Power can be positive or negative (Flyvbjerg, 1998; Gregory et al, 2009) and touches every component of our society. It shapes social interactions and "materializes" through social interaction (Schiffer, 2007, p. 5). Weber (1922) described power thus:

> *"'Power is the probability that one actor within a social relationship will be in a position to carry out his own will even against resistance'"* (Weber, 1922, in Schiffer, 2007, p.5).

Power rests on a person's or group's agency; the ability to make a meaningful choice; and in their "opportunity structure," (Alsop & Heinsohn, 2005; Schiffer, 2007, p. 5). Agency can be determined by the assortment of assets and capital a person or an organization possesses such as social, financial, human, or informational (Alsop & Heinsohn 2005). Opportunity structure is the informal and formal rules of a particular context such as social norms and customs or actual laws and regulations (Alsop & Heinsohn, 2005). Agency and opportunity structure underpin the amount of power a person or organization possesses and can wield. Power is relative and the amount of power ebbs and flows throughout our relationships. In addition, our perceptions of power are subjective and change depending on our viewpoint and position within a hierarchy of power (Alsop & Heinsohn, 2005; Schiffer, 2007). Flyvbjerg discussed how power is a "dense and

dynamic net" of relationships, shifting constantly, without particular nodes of power (1998, p. 5). His research sought out powerholders, why they had power, and how their power was used. I attempted to carry out a similar exercise to see how his experience in Aalborg could be used as a model to describe the "dense and dynamic" net of power in Charlotte as it relates to affordable housing and neighborhood change. Specifically, I examined how power influences rationality and reason.

Rationality is the use of knowledge and reason in order to solve a problem. It is often assumed that actors and problem-solvers make rational and logical decisions based on the best course of action from the available and pertinent knowledge (Flyvbjerg, 1998). The pursuit for rationality in planning and policy underpins the rational model of planning. It is a systematic view of planning that defines a problem and sets about defining the solutions and goals to tackling the problem with knowledge and logic. The process identifies the values of the people devising the plan and optimizes their resources in order to address a planning issue (Dalton, 1986; Levy, 2011). The more rational the planning, the better the outcome is supposed to be (Flyvbjerg, 1998).

However, the model ignores the context of politics and power a planner must navigate. Flyvbjerg (1998, p. 227) offered 10 propositions at the end of his book about urban planning in Aalborg, Denmark that explains how power interacts with rationality. Proposition 1states that "power defines reality" and part of Proposition 2 states that "rationality is context-dependent and the context of rationality is power." Who sets the values and who has the power to control what questions are asked or solutions provided in the rational planning exercise (Levy, 2011). The reliance on rationality as a "perfect" system of rational thought and logical problem-solving leaves it vulnerable to irrational uses of power and the mutation of rationality to fit what power wishes rationality to be or do. A rational exercise cannot be conducted because it lives in a system

infused with power and a reliance and trust on rationality as a context-independent concept leaves it exposed to the machinations of power (Flyvbjerg, 1998).

In the second part of Proposition 2, Flyvbjerg states that "power blurs the dividing line between rationality and rationalization" and Proposition 3 states that "rationalization presented as rationality is a principal strategy in the exercise of power" (1998, p. 227-8). Flyvbjerg introduces the idea of "real rationality" (1998, p.6) in his book. "Real rationality" is the use of rationalizations by powerholders to mutate and replace rationality whereby the rationalization becomes the new rationality and logic. The rationalization protects the use of naked power from critique and clothes it in the appearance of rationality. These rationalizations are carried out through subtle but concrete "strategies-and-tactics" (Flyvbjerg, 1998, p.6-7). By looking at concrete actions of powerholders, its rationalizations can be deciphered and differentiated from rationality (Flyvbjerg, 1998). In examining how Charlotte has enacted planning decisions, I could see Flyvbjerg's propositions in action. Dominant powerholders put forth policy and narratives concerning gentrification and affordable housing that would be detrimental to most of the population, but these same actions were rationalized as the best outcome for everyone involved. The propositions gave language and a lens with which to examine how dominant powerholders convince us that what they are doing is in our best interest when in reality they are accruing the most benefits from their actions.

Charlotte, NC has experienced massive capital flows over the past 30 years that has drastically altered the spatial arrangement of race, wealth, and affordable housing at its urban core. Dominant powerholders such as the city's civic leaders have exerted power to foster this capital and change the city's geographies to benefit their goals of capital accumulation. They have rationalized the growing inequality in Charlotte as the consequence for Charlotte's prosperity and growth. Dominant powerholders have gained substantial benefits by operating under a "rationality of capital" whereby all actions by these powerholders are designed to benefit

their capital accumulation aspirations. This dissertation uses Marxist geography as a theoretical lens for exploring why capital accumulation through gentrification happens and draws on Flyvbjerg's work on power and rationality to understand how rationalizations have been used to pursue capital accumulation in the sphere of housing and neighborhood development.   The following literature review will begin with a deeper discussion upon Harvey's Marxist geographic theory.

2.15 Contribution to the literature

This research contributes to the literature by describing a unique gentrification process in Charlotte, NC. The research explains the strategies used by dominant powerholders in the public and private sector to enact community redevelopment and gentrification through a private non-profit. The research offers concrete methods for investigating the planning decisions and rationalizations used by dominant powerholders to enact gentrification.

This research focuses on the prime beneficiaries of gentrification processes rather than focusing on those displaced by gentrification. The goal was to provide a qualitative blueprint for investigating who is perceived to benefit from gentrification processes and taking a critical view of actual beneficiaries of gentrification as an urban redevelopment strategy. This vein of research was spearheaded by Smith & Graves (2003; 2005) in their examination of gentrification in Charlotte where the goals of driving gentrification processes was to increase capital attractiveness for the city of Charlotte and its banking elite. In addition, this research contributes to the understanding of urban development and gentrification processes in fast-growing cities in the South. Many studies have been done on gentrifying older and larger cities like Chicago and New York City with long histories related to affordable housing and social organizing, but Charlotte

and other fast-growing Southern cities have complicated these conventional examinations of gentrification and affordable housing loss.

This research examined perceptions of power in creating affordable housing. The goal is to understand power in order to better challenge it. As it pertains to affordable housing, the research sought to examine the narratives invoked by various powerholders regarding the perceptions of affordable housing and how different types of powerholders understand who can make the most impact on affordable housing. Furthermore, as governments at multiple scales devolve responsibility for service provision to the private and nonprofit sector, the contribution this research can make is an understanding of how policymakers and developers view the responsibility of affordable housing provision and who people across various demographics believe can lead the affordable housing discussion.

3.0 METHODOLOGY

I selected the use of narrative interviews and elements of power mapping within a qualitative case study to explore the following research questions:

What are the power dynamics and actions that support a "rationality of capital" in Charlotte's North End?

1. Who has power, what kind of power do they have, and how is it used to further a "rationality of capital" that alters housing affordability and neighborhood demographics in Charlotte's North End?

    a. What evidence of the use of power exists in the process of the North End's change?

    b. Within this neighborhood, who benefits as the "rationality of capital" is pursued through neighborhood reinvestment and gentrification?

2. What are the narratives and discourse created regarding affordable housing?

    a. How do people with different levels of power create and reinforce narratives about gentrification, affordable housing, and neighborhood change?

3. How do interview participants perceive the power levels of actors involved in Charlotte, NC's affordable housing context?

Case studies uncover the meanings and mechanics of one context through intensive study. This focused study builds understanding of similar contexts and offers an in-depth approach to understanding the "how" and "why" of a context by drawing on mixed methods (Baxter, 2010; Baxter, Eyles, & Elliott, 1999; Brenner & Theodore, 2005; Castree, 2005; Flyvbjerg, 1998; 2006; Murdie & Teixeira, 2011; Prince, 2014; Prudham, 2004). Case studies generate understanding of complex relationships despite focusing on one particular context. Specific observations within a qualitative case study build common themes that lend credence to theories of how social

phenomena happen and work (Baxter, Eyles, & Elliott, 1999; Castree, 2005). The arguments against the validity and use of case studies point to the fact that they are detached from theory and cannot be used to generalize to a broader class of phenomena. However, case studies delve into the concrete and create context-dependent knowledge in order to actually understand how relationships work within a given context. The "proximity to reality" and ability to learn about human interactions on the ground are the strengths of case study methodologies (Flyvbjerg, 2006, p.236). Case studies hold the power to tell a complex story, not from an omniscient and aloof narrator, but from those who are living and operating within a context to fully elucidate how the relationships and structures work (Flyvbjerg, 2006).

This research draws on two important case studies: Smith & Graves' (2003; 2005) case study of Charlotte's center city gentrification and Flyvbjerg's (1998) research on planning in Aalborg, Denmark. Smith & Graves examined how power was used by civic leaders to transform place towards a larger goal of drawing capital investment to the city of Charlotte. It established a blueprint to compare the transformation of neighborhoods carried out by civic leaders and the rationalizations for gentrification processes.

Flyvbjerg (1998) explored the interaction of power and rationality in urban planning. His work challenged the use of rationality in planning that ignored power's influence upon rationality. He wrote extensively about how power shapes rationality by employing narratology. He interviewed parties directly involved in city politics and planning to assess how power influenced decisions that served specific interests and how they rationalized those decisions as rational, value-free, and technical (Flyvbjerg, 1998). He compared what happened in Aalborg against what the interviewees say happened, why they happened, and how they rationalized their actions (Flyvbjerg, 1998).

Flyvbjerg's narrative methodology provided an appropriate model for looking at the arrangements and currents of power operating behind gentrification and affordable housing loss in Charlotte, NC. North End residents were interviewed as well as local government officials, people working in housing development and advocacy, and representatives from the media to understand how powerholders pursue or contest a "rationality of capital" that endangers housing affordability through gentrification. Interviews examined how respondents viewed affordable housing provision and the use of power in the affordable housing industry. The interview process will be discussed in more detail in the following sections.

3.1 Archival research and content analysis

Utilizing archived media and government documents creates an understanding of historical events and narratives. The content analysis conducted here accomplished the following strategic goals for the case study:

1. Identified people involved in the changes experienced in the North End
2. Identified potential interview participants
3. Created a general history of what took place from 1980 to 2017 in the North End
4. Identified narratives used by powerholders regarding gentrification, affordable housing, and neighborhood change

The archival sources used can be grouped into media, government documents, and historical documentation (TABLE 6).

TABLE 2: Archival research sources

Media	Quantity of documents analyzed
Charlotte Observer	900
Charlotte Post	95
Charlotte Magazine	5
Government Documents	
Charlotte City Council Meeting minutes	730
City of Charlotte Housing and Planning Documents	20

All of the documents I procured were uploaded into the NVivo 11 qualitative research software. I began with a manifest discourse analysis to quantify the presence and incidence of particular themes and terms (Cope, 2010; Waitt, 2010). I searched for the presence of a variety of descriptive codes and obvious categories of interest that were searchable through the Google search engine, the Charlotte Observer and City Council meeting minutes databases through Atkins Library: "North End," the current and former names of the neighborhoods within "North End," gentrification, and affordable housing (Waitt, 2010). I uploaded these to NVivo and performed a search of these same codes. From the first manifest codes, I explored the specific facets of narrative regarding gentrification, affordable housing and the North End communities. City policy regarding affordable housing was coded as was on-going public and private efforts such as the Charlotte-Mecklenburg Housing Partnership to address housing in the North End and across Charlotte. When new concepts or terms of interest were discovered, they were fed back through the entire collection of sources using NVivo.

The manifest discourse analysis identified relevant interview participants. Recurring names in sources found through the archival research built a preliminary interviewee list. The names from this list were fed into an NVivo word search to measure the frequency of which a person's name was tied with the neighborhood name in news stories, City Council meeting minutes, and planning documents. This method along with existing knowledge of actors involved with the North End formed the pool of interview participants.

The archival analysis formed a contextual base for the North End and how Charlotte has addressed gentrification, affordable housing, and neighborhood issues over the last 35 years. When conducting archival research, there is the possibility to receive only parts of a place's history. All texts form the foundation of discourse and are the product of power (Waitt, 2010). The narratives presented by newspaper media may be those that power allows to be told. The City Council minutes may have reflected a more unadulterated view of the opinions of local leaders and powerholders because they were recorded discussions of public record. The archival research provided the dominant, institutional narratives related to the topics under study and shed light on how power works in and upon the North End from both bottom-up and top-down perspectives (Roche, 2010; Waitt, 2010). The interviews would investigate the counternarratives employed from different levels of power to reinforce or challenge the narratives discovered in the archival analysis.

3.2 Case study interviews

Potential interviewees were identified through the archival analysis. Speakers at City Council meetings as guests speaking on an issue, city staff officials, and city councilors were noted when they particularly discussed the North End, gentrification, or affordable housing issues. These contacts were searched through city government websites and directories to find their information to make introductions. Locally based interest groups, developers, or non-profits were identified in this same manner through the City Council minutes or media articles, and then that organization was researched to find meeting times or contact people. Media contacts were selected by their bylines in the Charlotte Observer and the amount of coverage they wrote on housing and urban development. The Community group respondents were cultivated through existing contacts and through snowball sampling.

Recruitment was done by phone or email. I engaged in purposive sampling to find those individuals who had the most knowledge related to gentrification, affordable housing, and the "North End." In addition, snowball sampling was used and was crucial to selecting and accessing interviewees. Existing interviewees formed a bridge to other individuals who provided insight and helped gain trust of potential participants (Bradshaw & Stratford, 2010). These techniques have been critical in exploring small scale contexts and accessing the experiences and perceptions of those directly involved in geographic processes (Doucet, 2009; Martin, 2007; Newman & Wyly, 2006). The recruitment script can be found in Appendix G.

49 individuals were interviewed. There were 3 instances where participants were interviewed together. These instances were treated as one data point/interview respondent in the analysis. The interviewees were organized into four groups based on their occupation, their association or residency in the North End, and their involvement in the issue of affordable housing. I placed government officials and those with substantial foundational resources into the first group. For a second group, I placed developers, both for-profit and non-profit, as well as state agencies that specifically fund development of low-income housing. The third group comprised housing service providers, affordable housing advocates, and residents and/or representatives of North End neighborhoods. Finally, a group encompassing media representatives was created. The count of group members is accompanied by a letter in parentheses. Respondents were given a random number and the letter denoting their respondent group membership to de-identify the speaker when quotes were used in the Analysis.

TABLE 3: Interview respondent count by group

Powerholder Group	Number of respondents in each group
Government group	10 (G)
Developer group	18 (D)
Community/ Advocate group	13 (C)
Media group	5 (M)

Due to the narrative nature of the interviews, the quality of respondents was of paramount importance. These individuals were selected because of their unique experience with the North End and with the affordable housing industry. In addition to their experience in Charlotte's housing context, the literature has turned to these groups to explore narratives around affordable housing, housing policy, and the role each group has in affordable housing. TABLE 8 displays the powerholder group, its contribution to discussions about affordable housing and the power involved in housing, and the pertinent literature and research that documents their role in housing discussions. Each group name is followed by an appendix corresponding to an interview guide used for a member of that particular group. I had a desired list of interviewees for the purposive sampling with some key informants added through the course of the research. The list covered respondents who had knowledge of the changes in the North End and had been involved in making changes in the North End.

TABLE 4: Importance of powerholder groups referenced in the literature

Powerholder groups	Contribution to discussions of power and affordable housing	Demonstrated role in affordable housing and gentrification from the literature
Government group (APPENDIX A)	• Made housing policy decisions and plans in Charlotte, NC and the North End • Expressed narratives related to affordable housing • Demonstrated experience with neighborhood change in the North End	Beauregard, 1986; Blomley, 2004; Graddy & Bostic, 2009; Hackworth & Smith, 2001; McClure, 2000; Newman & Ashton, 2004; Prince, 2014
Developer group (APPENDIX B)	• Discussed the barriers and pathways to creating affordable housing • Expressed narratives related to affordable housing and gentrification • Demonstrated experience with neighborhood change in the North End	Beauregard, 1986; Hackworth & Smith, 2001; Meligrana & Skaburskis, 2005; Newman & Ashton, 2004; Newman & Wyly, 2006;
Community-based and housing advocate group (APPENDIX C)	• Expressed narratives related to affordable housing and gentrification • Demonstrated experience with neighborhood change in the North End • Discussed efforts to curtail or create affordable housing and the imperatives around community development versus community organizing	Betancur, 2011; Bezdek, 2009; Davis, 2010; Defilippis, 2004; Greenstein & Sungu-Eryilmaz, 2007; Hackworth & Smith, 2001; Kirkpatrick, 2007; Marcuse, 1985; Martin 2004; Martin, 2007; Moore & McKee, 2012; O'Regan & Quigley, 2000; Perry, 1973; Purcell, 2001; Saegert, 2006
Media (Appendix D)	• Discussed narratives around affordable housing and gentrification • Provided context around change in the North End	Brown-Saracino & Rumpf, 2011; Zukin et al, 2009

At the outset, data saturation would be achieved when no new insights were discovered from the interviews (Bowen, 2008). More interviews could have been conducted, but new narratives were not coming out of the interviews. The goal was to interview each person on the purposive sampling list and any other key informants added. However, some people on the desired list could not be reached or did not respond to repeated requests for interviews. To further ensure data saturation, new interviewees would not be added unless they had key information pertaining to the North End or affordable housing. Data saturation was achieved through quality not quantity.

The interviews were semi-structured and allowed the respondents to guide the narrative. Most interviews lasted an hour and were conducted in spaces most comfortable for the respondent. Allowing the interviewee the space to tell their story uncovered unheard narratives about how people live and perceive the actions they and others perform (Flyvbjerg, 1998; McIntyre, 2003; Prince, 2014). These interviews have roots in oral history methods that allow participants to tell their story while the interviewer gives prompts for discussion and asks follow-up questions. The choice of this less-structured interview allowed access to the difficult topics at the heart of this research. Talking about power could have placed interview participants on the defensive or precluded any interview from taking place. Interviewees were asked to sign a consent form (APPENDIX F) that outlined the nature of the interview and how their answers and responses would be protected and kept confidential. Question lists were created for each respondent group and were approved through the IRB process. These documents can be found in appendices A-D.

Questions began with general information the respondent possessed about the North End and built towards a discussion about affordable housing and power. The experience with the North End was diverse across the interviewee pool. Questions about the North End went unasked or unanswered because the respondent did not know anything about that area. The power analysis

questions and questions regarding affordable housing were asked of all respondents. The

following displays general questions asked.

- Specific questions asked in the interviews to address research questions

  o What is/was your experience with the North End?

  o Who led the changes in the North End?

  o Why use the CMHP model?

  o Who benefits from the changes in the North End?

  o What has been your experience with affordable housing?

  o How do people talk about affordable housing?

  o How do we address affordable housing?

  o What is the most important segment of housing to address?

3.3 Power mapping

The thrust of this case study was to investigate and analyze power dynamics around

affordable housing and neighborhood development processes with the North End serving as a

window into both. Despite challenges to conventional measurement, researchers have attempted

to operationalize and measure an individual's or an organization's "…opportunity to make a

choice, whether the person actually uses the opportunity to choose, and once that choice is made,

whether it brings the desired outcome" (Alsop & Heinsohn, 2005, p. 7). Power can be

operationalized and measured as an individual's or an organization's, "ability to carry out an

action despite resistance" (Alsop & Heinsohn, 2005; Weber, 1922, in Schiffer, 2007). To

understand the actions of powerholders and quantify their power, I drew on grounded power

analysis.

A grounded power analysis provides a direct and hands-on approach to examining power structures by drawing on the experiences of those involved in the dynamics of power. One method of power analysis is power mapping. Power mapping draws on both visualization and discussion to understand how power is perceived, why a powerholder uses power in a particular fashion, and what form power takes within a context (Schiffer, 2007). Interviewees identify actors in a context and discuss how those actors use their power upon decisions and other actors (Schiffer, 2007; Schiffer & Hauck, 2010). They then quantify the power levels of each actor and discuss the nature of the connections between actors. Most important in classifying these connections are identifying who has power over other actors when decisions are made (Schiffer, 2007). Power mapping visually and qualitatively documents the flows and exercises of power by asking people how they take action, how they perceive action by others, and how they see the role of power (Alsop & Heinshon, 2005; Schiffer, 2007). Power mapping was chosen for this case study because it focused on documenting and untangling power networks as a way to understand power and rationality.

Power mapping was conducted at the end of the interview. At the beginning of the power mapping, interviewees were to list all of the actors and organizations involved in affordable housing (Schiffer, 2007). A list of potential powerholders consisting of powerholders mentioned by other interviewees and found during the archival research analysis was provided to the interviewee once the power mapping portion of the interview began. This supplementary list established a fuller list of actors that may be working in affordable housing that may not have been as familiar to the interviewees (Schiffer & Hauck, 2010).

At the outset of the data collection, the interviewees were to arrange powerholders on the power map (APPENDIX F) based on two questions: 1) how much power each actor has to create affordable housing and 2) how much interest do you perceive each actor to have in creating affordable housing? Over the course of the interview process, the power mapping exercise

evolved. Rather than a mapping exercise with a clear hierarchy and a clear delineation of who had

power and the interest in affordable housing, the power mapping was simplified. The results of

the power mapping were still visual but asking the interviews to judge actors on the amount of

power they had and their interest in affordable housing was less effective and produced less clear

responses than asking a more direct question about who had power within the realm of affordable

housing.

"Who has the most power to influence, create, and/or block affordable housing?"

Respondents took the discussion in expansive directions by talking about which actors could

and do make an impact on affordable housing. Except for two interviews, a clear answer to this

question was gained from all interview participants. I asked the participant to expand on their

selection and asked why they have this power. In keeping with the list of possible powerholders, I

asked about other powerholders to see how much power each had within affordable housing. All

interviews were audio-recorded and transcribed first through a transcription service and then were

read through and edited by the researcher for accuracy to complete the transcription.

3.4 Coding and interview analysis

Each phase of the research process created a bank of codes to be used during the analysis of

the interviews that answered the research questions (FIGURE 1). The research themes focused on

the North End, affordable housing, and people with power to influence both, and these themes

stemmed from the research questions at the top of FIGURE 1.

The archival research investigated these larger themes and created more refined codes. The

blue groups under "Archival Research" in FIGURE 1 show how the codes expanded from a

simple understanding of the North End to more defined examples of actors such as the CMHP

and the individual histories of the North End neighborhoods. Building up the affordable housing theme, I identified Charlotte and North Carolina housing policy, resistance to affordable housing, and affordable housing definitions among others through the archival research. Finally, I began to see who the powerholders could be in this context and defined more clearly who those powerholders could be. I began to see patterns of power used by the city of Charlotte, the state of North Carolina, individual neighborhoods, and developers, both private and non-profit. These archival research themes built the interview questions asked of the respondents outlined in appendices A-D.

The interviews and the power mapping created new research themes and sets of codes with which to analyze the interviews. After the interviews were transcribed, the interviews were read to identify quotes germane to each layer of codes. The interview analysis created new, *in vivo* codes of interest that went towards answering the research questions. When these new codes were identified, they were fed back through the interviews by searching for the terms or concepts in the other transcripts. This process of finding new ideas and concepts in service of the research questions and going back through the interviews occurred again and again so that the interviews were thoroughly mined for content. Pertinent quotes were organized into specific nodes and themes that will be presented in the following analysis section.
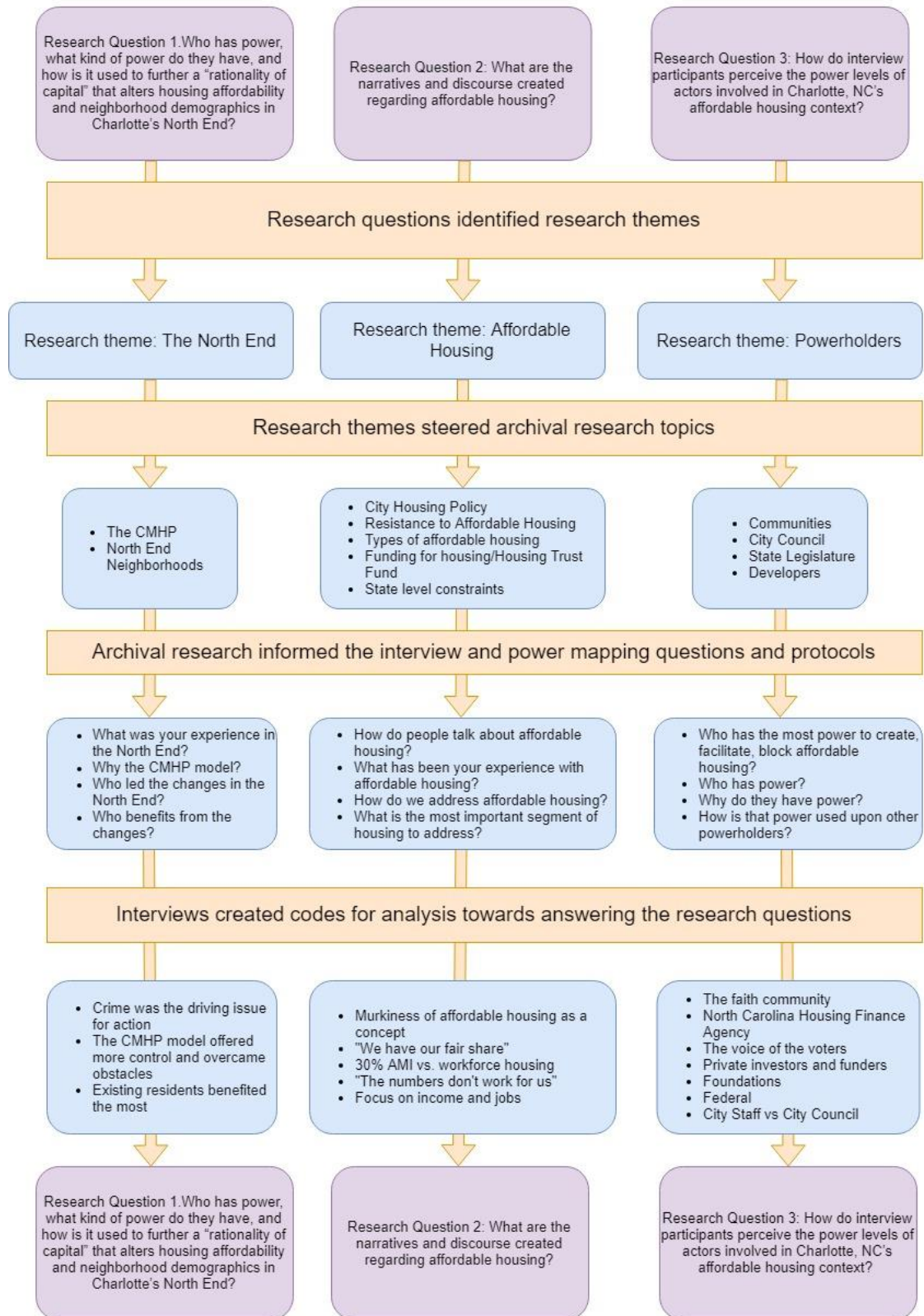
FIGURE 1: Diagram of the Research Methodology

4.0 CASE STUDY

Choosing the North End held two advantages for this research. First, I knew a wealth of neighborhood contacts and individuals who lived, operated in, and had influence upon the area. A second advantage stemmed from a deeper existing knowledge of the area and its history. I knew about the evolution of this community more so than any other in Charlotte. I began the research with a stronger knowledge of the context and the larger players at work within the community. The following case study documents the changes experienced by North End communities gained from archival research and from the interviews beginning in the late 80s and early 90s. These changes began in the context of a small group of businessmen gaining influence upon Charlotte's policy and planning affairs. The changes in the North End led by the Charlotte Mecklenburg Housing Partnership follows and finally descriptive statistics show the changes that have occurred in these communities.

4.1: Legacy of Southern politics in Charlotte and "The Group"

At the turn of the 20th century, white politicians in the South took steps to disenfranchise blacks and poor whites from voting in order to reclaim power in local and state politics (McShane, 2015; Morrill, 2019). Democrats, long the ruling elites in Charlotte and North Carolina, suffered heavy losses at the polls from blacks, farmers, and working class whites who banded together in a Populist movement (Morrill, 2019). In response, new laws and state legislation created poll taxes, literacy tests, and property ownership requirements to disenfranchise blacks and poor whites from the ballot box. Democrats sowed distrust and dissent among whites of all classes against blacks to fracture this united challenge to their power. The disenfranchisement of blacks and the poor would create a power vacuum in North Carolina and

Charlotte whereby white, male, moneyed elites would dominate political and public affairs for most of the 20th century (Hanchett, 1998; Morrill, 2019).

This domination was further secured by moving away from district representation in favor of at-large election of Charlotte city council representatives. City councilmen would be voted on by the entire city rather than representing a district. Communities lost representation, voice, and the power to address their concerns. White elites could leverage vast financial resources to run a citywide election campaign and overwhelm the ballot box (Hanchett, 1998). This at-large system and voting restrictions solidified the power of the business elite over decades with an overlapping of Chamber of Commerce dignitaries and business leaders with political leaders (Morrill, 2019).

> "Back in the day…it was highly possible for the Chamber of Commerce President and the mayor to be the same person (3M interview, 2018)

This comingling of business and politics became a cornerstone to Charlotte's brand as a great place to do business. The private sector had the full backing of local government to help overcome barriers to profit and capital accumulation. Charlotte's political arrangement placed business executives at the forefront of civic decision-making. With respect to community development, city planning and addressing urban issues, more deference and reliance was paid to top-down community development solutions led by business leaders (Hanchett, 1998; Morrill, 2019). As Charlotte's aspirations for growth began to stir, a collection of male business executives known as "The Group" led the city towards an economic boom.

"The Group's" roster controlled and led Charlotte's banks (Hugh McColl & Ed Crutchfield), newspaper (Rolfe Neill), energy company (Bill Lee), and largest department store (John Belk) (3M interview, 2018; Charlotte Magazine, 2010; Portillo, 2017; Roberts, 2018).

"These guys get together and they come to a conclusion, you know, it doesn't make difference (what) the city council, the county commission say. What they say is what's going to happen." (3C interview, 2018)

"The Group" acted to transition Charlotte from a fading textile manufacturing center to a major financial services agglomeration. In the 1990s, "The Group" as well as other public and private leaders acknowledged the city and its amenities were not befitting Charlotte's aspirations of being a global financial hub. To attract the best professionals and capital investments, "The Group" invested in neighborhood change and gentrification in the center city's 4th Ward neighborhood to make a vibrant, attractive landscape for consumption by elites and upper middle class professionals (Goldfield, 2010; Smith & Graves, 2003; Smith & Livingstone, 2010).

The 4th Ward neighborhood sat less than a mile from the bank headquarters downtown. The neighborhood was disinvested and perceived as dangerous. It did not fit the vision civic leaders (I will use the term "civic leaders" to denote private sector leaders and public officials working in concert) or "The Group" had for downtown. Its current state could "scare" off capital investment and the type of professional labor needed to staff a financial services hub. "The Group" worked with the Friends of 4th Ward and the public sector to leverage massive investments to gentrify the community. Police drove out the criminal element, and low interest loans were used to entice people to buy the renovated Victorian homes and live in them (3M interview, 2018; Smith & Graves, 2003; 2005; Smith & Livingstone, 2010). 4th Ward is now one of the wealthiest communities in Charlotte and marked the beginning of public and private partnership to alter neighborhoods in order to attract capital to Charlotte.

4.2 The North End

In order to foster and protect the investments made, civic leaders identified that "wild and wooly" neighborhoods adjacent to the 4th Ward collectively called the "North End" were creating a negative image of the city that could threaten its ability to attract capital investment and people (2M interview, 2018). The neighborhoods of Greenville, directly adjacent to 4th Ward; Lockwood; the Park at Oaklawn (formerly Fairview Homes); Druid Hills; Brightwalk (formerly Double Oaks); Graham Heights; Tryon Hills; Dillehay Courts; and the community which would become Genesis Park comprise the North End and stretches northeast away from the center city and 4th Ward (MAP 2). The North End moniker is relatively new and has been used by local actors including area residents to re-brand the area and set up redevelopment and community planning efforts akin to Charlotte's "South End" which has experienced massive transformation stemming from light rail investments running through this section of the city.

The North End is experiencing signs of gentrification and in diverse ways. Large homes have replaced small ranches in Lockwood and the new, enormous mixed-income community of Brightwalk has replaced the duplexes of Double Oaks. The massive redevelopment of an industrial space dubbed "Camp North End" will bring even more investment and attention to the area.
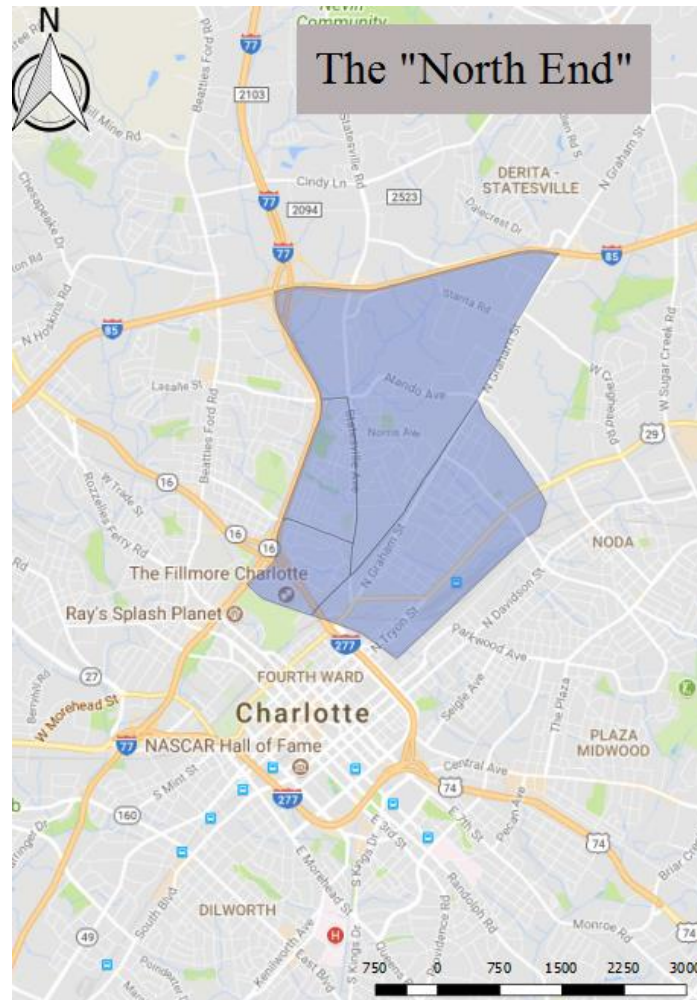
MAP 2: The North End (Map created by author using ARCGIS, 2018)

The North End of 1980s and 1990s was perceived as one of the most notorious and dangerous drug markets in the entire state of North Carolina. Murder rates were high and people openly came to the area to buy and sell drugs (Chandler & Wright, 1995; Morrell, 1992; Wright, 1995). It had a reputation as "the heroin capital of North Carolina" (14D interview, 2018), "a black hole" (9D interview, 2018) and "Charlotte's Drug Supermarket" (Oppel, 1989). Charlotte's image took a hit at being 18th on the nation's violent crime charts but only 34th in population (Chandler, Mellnik, & Wright, 1994).

The North End was absorbing city and county resources faster than it was creating tax revenue or viable economic or social opportunities. Housing was run-down, vacant, or owned by absentee landlords. Residents felt trapped by fear. The streets were dangerous, and the police were struggling to root out the drug trade (Chandler, Mellnik, & Wright, 1994; Chandler & Wright, 1995; Oppel, 1989). This dangerous community, so close to downtown and the image it attached to Charlotte, was untenable for civic leaders. After successfully gentrifying the 4th Ward, they designed a similar program of targeted investment that would remake the entire North End. To carry out these actions, civic leaders created a unique public-private partnership that would dominate neighborhood development in the North End.

4.3 The Charlotte-Mecklenburg Housing Partnership

The Charlotte-Mecklenburg Housing Partnership (CMHP) began in 1988-89 as a non-profit, public-private partnership to address neighborhood, housing, and development in the North End (7D interview, 2018; CMHP, 2018). Its mission, "to expand affordable and well-maintained housing within stable neighborhoods for low and moderate-income families in the City of Charlotte and Mecklenburg County" (CMHP, 2019). The creation of CMHP was led by Betty Chafin Rash, a former mayor pro tem, and Velva Woollen, a city council representative. The Charlotte City Council funded the CMHP with $2 million a year at its inception. Additional private funding and below market home loans for first time home buyers came from Rash's husband, Dennis Rash, who led Bank of America's community development division, as well as other banks (5D interview, 2018; 11C interview, 2018; 18D interview, 2018; Henderson, 2017; Rhee, 1998). The CMHP was a private non-profit created by a partnership of public and private sector leaders.

The CMHP's first efforts were to create homeownership opportunities in the North End rather than create rental housing. This strategy seems unique by opening up wealth creation opportunities for first time, lower income homebuyers rather than create rental units. Homeowners were and are perceived to give neighborhoods more stability and participate more in neighborhood affairs whereas multifamily rental units are often viewed as a detriment (Krueckeberg, 1999; Shlay, 2006). The CMHP's first step on what would be an almost 30 year campaign would begin in the neighborhood nearest to 4th Ward, Greenville.

4.4 Greenville
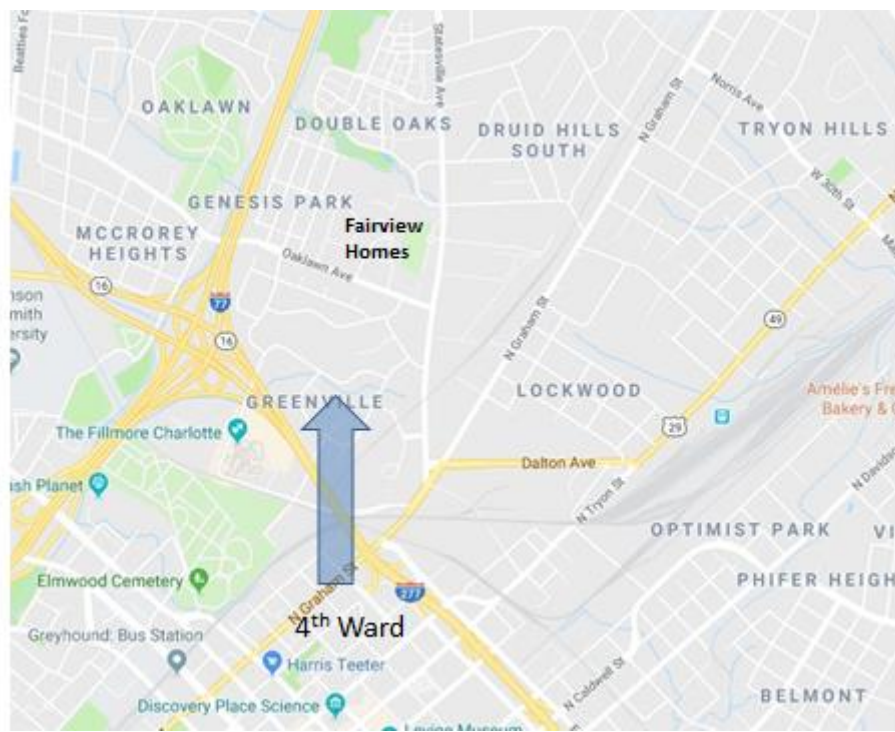
Map 3: The CMHP's investment begins in Greenville (Created by author with Google Maps, 2019)

The Greenville community is the lesser known story of urban renewal in Charlotte. A predominantly black community, Greenville was razed in the 1960s in the name of urban

renewal, slum clearance, and interstate highway construction around the same time as the black

Brooklyn community in Charlotte's center city was demolished by urban renewal (1M interview,

2018; 3C interview, 2018; 4C interview, 2018; 11C interview, 2018; Hanchett, 1998; Valentine,

1991;).

In 1988-89, a partnership began with the CMHP, the Charlotte Housing Authority, and

the City of Charlotte to buy or renovate 53 houses. Bank of America and other banks provided

low interest home loans for first-time homebuyers to live in Greenville (11C interview, 2018;

City Council Minutes, June 26, 1989; Valentine, 1991; Henderson, 2017; Rhee, Smith & Pullen,

1989).

4.5 Genesis Park & Fairview Homes

MAP 4: The CMHP moves from Greenville to Fairview Homes (1998) and what will become
Genesis Park (1991) (Map by Author using ArcGIS, 2018).

The streets of Kenney, Gibbs, and Wayt and the adjacent Fairview Homes public housing project were the epicenter of crime, despair, and disorder in the North End of the 1980s and 90s. Residents who still lived in the community were under constant threat and refused to take it lying down (Chandler & Wright, 1995). Pastor Barbara Brewton united residents from the area which would become Genesis Park. She formed Charlotte Genesis Inc. to unite resident voices to call for more police presence and a solution to the devastating poverty and crime afflicting the existing residents. Using the negative press of the area, Ms. Brewton consolidated the power of the community and brought further attention to the issues facing the law-abiding residents of Genesis Park and Fairview Homes (CMHP Genesis Park; 2018; Elder, 2008; Morrell, 1992; Morrell & Rhee, 1991). Her work at raising the profile of the issues in the community has been touted as the turning point in the North End's fortunes at a time when civic leaders were making investments in Greenville. The initial work by the CMHP in Greenville dovetailed with Brewton's demands to address the neighborhood adjacent to Greenville.

The CMHP began buying houses in Genesis Park in 1991 (Elder, 2008; Morrell & Rhee, 1991; Price, 2013). The community was mostly comprised of duplexes owned by absentee landlords, and the CMHP hired a real estate agent to buy out the duplexes. As in Greenville, the CMHP found eligible homeowner applicants, offered training on the ins and outs of homeownership, and placed people in newly renovated homes converted from duplexes (1C interview, 2018; 5D interview, 2018; 9D interview, 2018; Valentine, 1991).

Fairview Homes was adjacent to Genesis Park. Labeled as one of the most notorious public housing projects in Charlotte, it caused problems for the adjacent neighborhoods (Ly, 1997; 1998; Morrell & Vaughn, 1992). The CMHP's success in Genesis Park was contingent on addressing Fairview Homes. Fairview Homes which was segregated for black was one of the oldest public housing developments in Charlotte (Ly, 1997; Lyttle, 2007). The relationship between Genesis Park and Fairview Homes was symbolized by a large wall separating the two.

Who the wall was designed to keep out depended on which side of the wall you lived. Tearing that wall down and Fairview Homes would be an important symbol for change in the North End and a further milestone for the success of the CMHP and civic leaders (4D interview, 2018; 5D interview, 2018; Ly, 1997; Sullivan, 2009).

The redevelopment of Fairview Homes began in 1998 after the Charlotte Housing Authority won a $34.7 million HOPE VI grant for the demolition and redevelopment of the public housing community (Ly, 1998). The CMHP partnered with the Charlotte Housing Authority to become the master developer and finish the project in 2001 after Bank of America left the redevelopment deal with the Authority (5D interview, 2018; Markoe, 2001). The backing of Charlotte City Council and their past track record put the CMHP in a strong position to take over as master developer. Fairview Homes became the Park at Oaklawn, a mixed income community with subsidized and market rate apartments, townhomes, and single family houses (Lyttle, 2007). 200 subsidized units were lost in the transformation of Fairview Homes into The Park of Oaklawn (Markoe, 2000; Sullivan, 2009). The demolition and redevelopment of Fairview Homes into the Park at Oaklawn combined with the redevelopment of Genesis Park was a huge change in Charlotte's landscape and set the stage for the CMHP's future endeavors.

4.6 Druid Hills

MAP 5: The CMHP begins work in Druid Hills in 1999 (Map by Author using Google Map, 2019).

Druid Hills like many of the North End neighborhoods had enjoyed periods of peace but by the 1990s it had become more and more dangerous. Through 1995-1997, Druid Hills had become the most violent neighborhood in the North End. Voices in the Druid Hills community began calling for the type of impact the CMHP had demonstrated in Genesis Park and Fairview Homes, and the CMHP began working within Druid Hills in 1999 (5D interview, 2018; Chandler & Wright, 1995; City Council Minutes, 4/9/2007; Wright, 1997). The CMHP built The Gables a senior community as well as buying and renovating individual houses for future homeowners (City Council Minutes, 4/9/2007). The CMHP had taken on another challenge and had succeeded. Their next project would be their most difficult and would substantially alter the image, status, and economic viability of the North End.

4.7 Double Oaks and Brightwalk

MAP 6: CMHP efforts advance into Double Oaks in 2007 (Map by Author using Google Maps, 2019)

Once managed by Fred Alexander, Charlotte's first black city councilperson in the 20th century, Double Oaks was built in 1950 for black tenants (Perlmutt, 2012). Double Oaks at one time was one of the more stable communities in the North End (City Council Minutes, 9/5/2006; Kelly & Oliver 2008). When discussions of Genesis Park and Druid Hills dominated headlines, Double Oaks, although solely rental duplexes, was not as impacted by crime and received some positive spillover from the redevelopment of adjacent neighborhoods. Over time, Double Oaks became more dangerous at a time when the management of the community became more and more lax (4D interview, 2018; 5D interview, 2018; Kelly & Oliver, 2008).

Double Oaks was still an affordable neighborhood in the 21st century, undesirable yet affordable for people as housing prices began rising in Charlotte (Clasen-Kelly & Leland, 2009). The city approved the CMHP's plan to buy, demolish, and redevelop the Double Oaks into a

mixed-income community. City Council funneled millions of dollars from the city's Housing Trust Fund to the CMHP for the $125 million transformation of Double Oaks in 2007 into a 98-acre mixed-income development called Brightwalk (City Council Minutes, 11/25/2013; Cherrie, 2007; Norwood, 2012). The Brightwalk community is seen as an anchor for further development and has facilitated further investment in the North End corridor such as Camp North End. The CMHP has taken on a number of challenges in the North End and has drastically altered the landscape of the North End. In the course of its actions, the North End has become more attractive and in demand, placing upward pressure on housing costs. The housing pressures in the North End are part of larger contextual growth patterns in the Charlotte region. As the city has become more desirable as a place to live and work, increasing cost pressure has endangered the availability and location of on affordable housing.

4.8 Descriptive statistics of change in the North End neighborhoods

I examined the demographic and economic changes in the four census tracts that comprise the North End and compared them to the changes in all census tracts in Mecklenburg County from 1980 to 2015. Using Mecklenburg County captured the population growth to the south and north of the city which would not have been captured by looking at the city limits alone. Charlotte has grown through annexation over time whereas Mecklenburg County's boundaries have remained stable. However, the use of the county may also cloud over the impacts felt by the more urban environments of Charlotte against the relatively new suburbs. The percent change average and median calculations for Mecklenburg County were performed by taking the average and median of the percent change in the variables for each census tract. The variables used came from previous examinations of gentrification and the demographic changes linked to it. The decrease in poverty populations and black populations matched with increases in median household income,

median gross rent, educational attainment of households, and people working in
executive/management/administrations jobs have been used by researchers to identify gentrifying
census tracts (Barton, 2016; Bostic & Martin, 2003; Freeman, 2005; Hammel & Wyly, 1996).

The average and median was then taken from those individual tract percent changes. This
calculation was used to give a more accurate picture of the changes that happened in each census
tract over time. The alternative was to take the average or median, for example, of proportion of
population in poverty for all census tracts in 1980 and 2015 and then compare the percent change
between those two values. This aggregating calculation would lose the varied changes in time for
each tract. Census tracts without data for any time point were removed from the computations in
all tables. The Geolytics Neighborhood Change Database provided the data for 1980, 1990, 2000,
and 2010, and US Census American Community Survey provided the data for 2015. The
timeframe of 1980 to 2015 was created because the 1980 data were the earliest data that matched
the variables still used in the 2015 US Census American Community Survey.

To make comparisons across time with respect to money values, all financial measures
such as income and housing cost were converted into 2015 dollars using the consumer price index
ratio derived from the US Bureau of Labor Statistics annual consumer price index (CPI) for the
study years selected. I will use the South Urban CPI to make these comparisons across time.
There are no specific CPI measurements for the Charlotte metro area so this measure must act as
a stand-in (CPI Tables, 2019; USBLS FAQs, 2019). To normalize all of the median household
income and median gross rent, I took the ratio of the 2015 consumer price index over the
1980/1990/2000 consumer price index (Perrins & Nilsen, 2016). This ratio will be a modifier to
be multiplied by median household income and median gross rent for all census tracts for each
year. After modifying these values into 2015 dollars (the most recent annual CPI that is computed
and complete), I can make better comparisons across time using the percent change formula. For
example, (Adjusted MHI 2000 – Adjusted MHI 1990)/Adjusted MHI 1990. This formula will

yield percent change for median household income and median gross rent for the years under study. The Annual South Urban CPI was used for the selected years to convert each year's figures into them to 2015 dollars (CPI Tables, 2017).

1980 = 81.9 Ratio multiplier to be used for 1980 values = 2.48

1990 = 127.9 Ratio multiplier to be used for 1990 values = 1.8

2000 = 167.2 Ratio multiplier to be used for 2000 values = 1.38

2015 = 230.147

TABLE 4 show the changes in the black population of the North End from 1980-2015. The percentage of the black population of total tract population is given in parentheses. Across all four census tracts, the black population decreased from 1980-2015. These changes contrasted with the massive increase in the black population of Mecklenburg County for the same time period. The average increase in Black population for the county is 282% with the median increase close to a 100% increase. The North End communities except for Greenville experienced overall population declines, most likely from the demolition of Fairview Homes, Tryon Hills, and Double Oaks.

TABLE 5: Changes in Black populations from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2019; US Census, 2019)

	Total tract population 1980	Total tract population 2015	Percent change in black population 1980-2015	Average Percent change in black population 1980-2015	Median Percent change in black population 1980-2015
Mecklenburg County				282%	97%
Greenville	213 (1)	593 (.92)	-8%		
Double Oaks/ Brightwalk/ Genesis Park	3,479 (.99)	1,674 (.93)	-6%		
Druid Hills	2,883 (.99)	2,562 (.85)	-14%		
Lockwood/ Tryon Hills/ Graham Heights/ Dillehay Courts	3,201 (.94)	2,515 (.83)	-12%		

As documented in the Introduction (p. 6), poverty has increased in Mecklenburg County despite the overall economic growth the Charlotte region has experienced. The average and median percent change in poverty of all Mecklenburg census tracts showed staggering increases especially when compared to the North End. Greenville saw a substantial decrease in the poverty population as did Double Oaks/Genesis Park although it was a much smaller decrease. Druid Hills and the Lockwood et al census tract experienced increases in their poverty population with Druid Hills' increase near the county median (TABLE 5).

TABLE 6: Changes in poverty populations from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2019; US Census, 2019)

	Proportion of population in poverty last year, 1980	Proportion of Population in poverty last year, 2015	Percent change poverty population 1980-2015	Average Percent change poverty population 1980-2015	Median Percent change in poverty population 1980-2015
Mecklenburg County				181%	74%
Greenville	58%	25%	-58%		
Double Oaks/Brightwalk Genesis Park	44%	43%	-2%		
Druid Hills	25%	44%	77%		
Lockwood/Tryon Hills/Graham Heights/Dillehay Courts	32%	50%	56%		

The changes in median household income in the North End mirrored the changes in poverty populations. Greenville and Double Oaks/Brightwalk/Genesis Park saw their median household income increase while Druid Hills and Lockwood et al saw their income decrease (TABLE 6). These decreases are surprising and exceptionally large when compared with county trends and the performance of two out of four census tracts have increasing median household income aligned with the average percent change in the county. A note about TABLE 6; average household income was used in the 1980 Census rather than the median household income.

TABLE 7: Changes in median household income from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2019; US Census, 2019)

	Average Household Income, 1980 in 2015 dollars	2015 Median household income	Percent change in Median Household Income 1980-2015	Average percent change for all census tracts in Median Household Income 1980-2015	Median percent change for all census tracts in Median Household Income 1980-2015
Mecklenburg County				14%	-.2%
Greenville	17,140	27,147	58%		
Double Oaks/Brightwalk Genesis Park	17,558	20,184	15%		
Druid Hills	28,521	20,500	-28%		
Lockwood/Tryon Hills Graham Heights Dillehay Courts	28,717	22,279	-22%		

All North End tracts experienced drastic increases in their median gross rent (TABLE 7). To put these changes in perspective, all Mecklenburg County census tracts experienced an increase in median gross rent except 5 census tracts. Double Oaks et al experienced the highest increase in median gross rent most likely tied to the demolition of Fairview Homes and Double Oaks to be replaced with more expensive market rate housing.

TABLE 8: Changes in median gross rent from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2019; US Census, 2019)

	1980 Median gross rent (MGR) in 2015 dollars	Median gross rent 2015	Percent change in Median gross rent 1980-2015	Average percent change in MGR for all census tracts 1980-2015	Median percent change in MGR for all census tracts 1980-2015
Mecklenburg County				79%	100%
Greenville	491	688	40%		
Double Oaks/Brightwalk/Genesis Park	337	681	102%		
Druid Hills	491	668	36%		
Lockwood/Tryon Hills/Graham Heights Dillehay Courts	473	822	74%		

The North End neighborhoods saw mostly massive increases in educational attainment of a bachelor's degree (TABLE 8). Greenville had the smallest increase but the other tracts have caught up to Greenville's mark of about 10% of the tract population over 25 years of age has a bachelor's. These increases to the low teens and 8% of the population in Druid Hills are still very low when compared to all census tracts with the Druid Hills measure in 2015 in the bottom 10 % of the entire Mecklenburg County. We can hypothesize that gentrification could be occurring by looking at educational attainment increases but these increases must be couched in the lower educational attainment of these neighborhoods.

TABLE 9: Changes in educational attainment from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2019; US Census, 2019)

	Proportion of tract >25 years old and has a bachelor's degree 1980	Proportion of tract >25 years old and has a bachelor's degree 2015	Percent change in Median HH Income 1980-2015	Average % change for all census tracts in Median HH Income 1980-2015	Median % change for all census tracts in Median HH Income 1980-2015
Mecklenburg County				135%	34%
Greenville	.097	.105	8%		
Double Oaks/Brightwalk Genesis Park	.015	.134	777%		
Druid Hills	.038	.081	109%		
Lockwood/Tryon Hills Graham Heights Dillehay Courts	.035	.115	226%		

A final change variable from the literature connected to gentrification is related to the growth of people working as executives, managers, and administrators (EMAs) at the neighborhood level. In calculating this variable, the average percentage was determined by taking the average of each proportion of EMA workers in each census tract in 1980 (TABLE 9). The 2015 percent of population working as EMAs is taken from the 2015 ACS as a measure of the entire county and not an average of each census tract as has been computed in earlier tables.

TABLE 10: Changes in the executives, management, and administrators from 1980-2015 in Mecklenburg County and the North End (Geolytics, 2018; US Census, 2018)

	Proportion of tract working as EMAs 1980	Proportion of tract working as EMAs 2015	% Change 1980-2015	Average % of population working as EMAs 1980	% of population in professional, scientific, management and administrative 2015
Mecklenburg County				12.2	13.7
Greenville	0	.155	Null		
Double Oaks/Brightwalk Genesis Park	.013	.032	132%		
Druid Hills	.029	.167	464%		
Lockwood/Tryon Hills Graham Heights Dillehay Courts	.021	.057	171%		

Overall, the changes experienced by the North End demonstrate some facets of gentrification, notably a demographic change with a loss of black population contrary to county trends. Poverty has decreased but not by overwhelming measures and only in a couple of the census tracts. Income has not gone up across the North End neighborhoods, and rents have gone up in all census tracts but some higher than others. The variation among these neighborhoods could be tied the timing of different investments. Greenville was the first neighborhood invested in by the CMHP and is the closest to downtown amenities. The change from the low-quality duplexes of Double Oaks into the more expensive market rate homes of Brightwalk has been completed at a time when Charlotte was rebounding from the Great Recession and housing prices were accelerating. Housing appreciation has not yet peaked in the North End, but actions by civic leaders have created a steadily more valuable collection of neighborhoods with respect to

housing. The following section presents the results of the interviews I conducted for this research

followed by a discussion of these results in the context of the literature.

5.0 ANALYSIS AND RESULTS

The interviews produced an examination of the use of power in Charlotte's North End. I present first who or what led the changes we have observed in the North End according to the respondents. From this discussion I show why respondents felt the North End was a target for redevelopment. As the Charlotte Mecklenburg Housing Partnership (CMHP) was credited as a lead actor in the North End's change, I present results around why the CMHP model was selected to take action. The final part of this first section examines the outcomes created by the CMHP's efforts and who benefitted from the changes in the North End.

The second section selects particular narratives discussed by respondents that related closely to the use of power and rationalizations to further particular positions around affordable housing. The interviews highlighted particular narratives around affordable housing and how it is perceived. The third section, the results of the power mapping, explores who respondents perceived as having the most power to create, facilitate, and/or block affordable housing in Charlotte.

Each section starts with outlining the main findings. I have summarized the data in tables illustrating similarities and differences amongst the interview respondent groups with respect to the interview questions. Meaningful quotes illustrated contrasting view points and provided detail to the arguments. In each table, the number of respondents is given with that number given as a proportion of the group membership in parentheses.

5.1 Change in the North End

The changes in the North End were documented in the prior Case Study section. Within the interviews I asked respondents to talk about their experience in the North End followed by direct questions about the changes they have observed and who or what spurred the changes we are seeing and have seen in the North End (p. 68). I asked the following:

- "Describe your experience with the North End."

- "What changes have you seen in the North End?"

- "Who led/spurred the changes or the process of change in the North End?"

Follow up questions about the reasons why these changes have occurred formed a better understanding of the quality of the changes and how powerholders of various strengths were involved.

The interview respondents gave answers that fell into two categories for who or what led the changes: civic leaders (I will incorporate city officials, business leaders, and outsiders with power under the term "civic leaders") and community-based groups. TABLE 11 organizes who respondents viewed as leaders in the change.

TABLE 11: Who spurred the changes in the North End?

Who/What led the change	Number of respondents	Number of respondents from the Government group	Number of respondents from the Developer group	Number of respondents from the Community group	Number of respondents from the Media group
Community-based organizations/residents	10 (.21)	3 (.30)	3 (.17)	3 (.23)	1 (.20)
Civic leaders and outsiders to North End	24 (.52)	5 (.50)	8 (.44)	6 (.46)	3 (.60)

Ten respondents talked about how small groups of residents, struggling in these communities, "stayed the course" (5C interview, 2018) and worked together to call on the city to take action against crime. Residents used their collective voice and power to bring attention to their plight and bring city resources to bear on their struggling neighborhoods. The work of Pastor Barbara Brewton in Genesis Park was especially noted in leading these efforts on behalf of the community and keeping pressure on civic leaders to address crime and safety.

And the Genesis Park neighborhood, there was a pastor, a Barbara Brewton…but she was, she was the one who first called us…and brought the Genesis Park neighborhood to our attention….she was a driving force behind a lot of the work to happen there from a, it just again, by someone being a consistent voice, letting others know what was going on. (4D interview, 2018).

Genesis Park was a faith based effort by, um, by someone that lived in the neighborhood…it was a woman who was a pastor and she just said, we've got to stop this shooting and, and, and, you know, harming of kids. And she basically shamed the government, the city into coming in to change those streets (5G interview, 2018)

These comments reflect the power of a collective, neighborhood voice to force the city to act. However, these respondents couched the role of neighborhoods as vocal support to the efforts of civic leaders and not as the leader in the redevelopment activity. Community residents were a part of the conversation and asked for help, but it was the deep relationship between business and political leaders that drove the development processes we have discussed (p. 78).

As the North End neighborhoods are given credit for bringing attention to this issue, 24 respondents attributed a direct role in the North End's change to civic leaders. The broad changes established in the North End were attributed to the work of civic leaders who orchestrated investment and redevelopment through the Charlotte Mecklenburg Housing Partnership (CMHP).

When Brightwalk came online that pretty much changed the whole game. So Housing Partnership had two major projects: it's Brightwalk and then it was Park at Oaklawn. So they, I think they been really the one that spearhead a lot of this growth out here. (2G interview, 2018)

I think that a lot of the change that has occurred in the North End Corridor has been instigated by the city of Charlotte. (5C interview, 2018).

I was going to tell you the story goes, is that the city said, hey, why don't we start in Greenville? Bank of America was a partner at the time (18D interview, 2018).

Interviewer: What do you think really spurred these changes in this corridor?
14D: It truly was the work of the housing partnership (14D interview, 2018)

The CMHP was an integral part to the evolution of the North End. It received heavy backing from civic leaders in the form of money and infrastructure to carry out the

redevelopment. The question remained of why the North End was selected for substantial investment.

5.2 Why the North End?

As the civic leaders were instrumental in leading the changes in these neighborhoods, I wanted to understand why the North End was selected for investment. Why did this particular area experience such attention while the others did not? I asked respondents the following:

- "why was the North End selected for investment?"
- "why has the North End experienced these changes?"

The available responses were grouped into three categories: address crime and disorder; protect the investments made in the 4th Ward and improve the city's image; and market forces and changes in urban tastes. TABLE 12 shows these results broken down across the respondent groups.

TABLE 12: Why was the North End chosen and why did it change?

Reasons for addressing the North End	Total responses	Government Group responses	Developer Group responses	Community/Advocate Group responses	Media Group responses
Address crime	11 (.24)	1 (.10)	6 (.33)	3 (.23)	1 (.20)
Protect 4th Ward/Improve Charlotte's image	12 (.26)	0	4 (.22)	5 (.38)	4 (.80)
Market forces/Preference for urban proximity	14 (.30)	4 (.40)	3 (.17)	5 (.38)	1 (.20)

11 respondents talked about the motivation for action to improve the use value for people living in the North End by addressing crime and making it safer. The North End of the 80s and

90s was seen as a dangerous place and the interviews reflected this image (p. 9). 25 respondents

noted the crime, disinvestment, and the negative image of the North End during this period.

Addressing crime and disinvestment was an imperative to help residents who felt unsafe.

> Things like poverty, crime, all those things are, you know, they're all interrelated and So you were really in a bad spot where the city couldn't turn a blind eye to it because you can't throw a police presence and turn the neighborhood and entire area into an armed camp. So you're going to have to find some solutions. (2M interview, 2018)

> That's what happened with the city…and crime being such a big part of the conversation. That's what led to the Housing Partnership getting involved with the city and the rebuild of the Genesis Park community, which is the number one drug area in North Carolina (18D interview, 2018).

Crime and safety were also discussed as reasons to continue investing in neighborhoods

and build on the work that started in Greenville. During the CMHP's work, its leaders noticed

that after investing in one neighborhood, the crime in adjacent neighborhoods could be detriments

to their current efforts at developing the community. As an example, the homeowners in the first

CMHP neighborhood of Greenville complained about crime spilling over from Fairview Homes

and what would become Genesis Park. Addressing crime in an adjacent community was used as a

reason and rationalization for investing in the next community.

> Now we've got to address Genesis Park because people in Greenville are now complaining about the violence that happens in Genesis Park. (4D interview, 2018)

> I think a logical strategic step…once that investment was made (in Greenville), it was not hard to think about going across Oaklawn Avenue to Genesis Park because…that was adjacent to um Fairview Homes and it was perceived to be the most dangerous drug community, out of control. (11C interview, 2018).

While addressing crime as a reason for action resonated with respondents, 12 interview

participants noted motivations to improve and protect the value of investments made by civic

leaders in Charlotte's downtown. As discussed in the Case Study section, Charlotte's civic

leaders which included "The Group," invested money and capital into the 4th Ward to address a perceived threat to the city's image and to foster a landscape for consumption. Investing in the North End neighborhoods would create a buffer for 4th Ward and protect the exchange value of the downtown investments. In addition, respondents noted that the North End's struggles would prevent further growth of the city's prosperity and thus damage the attractiveness as a capital destination and the exchange value of the city as a whole. Charlotte's image and its ability to attract capital to the city would be negatively impacted by allowing a notorious neighborhood to exist so close to Charlotte's burgeoning downtown.

> I think they saw it as being an important way of trying to protect their investment in 4th Ward or maybe extend…a view of sort of a positive gentrification. (11C interview, 2018)

> There were certain people who were in the city's leadership, business people who wanted sort of a grand entrance into uptown charlotte and one of the streets they identify for their grand entrance was Statesville Avenue (5M interview, 2018).

> Why are you doing this? You haven't come here in quite some time to do anything other than in the past to bust drug dealers or whatever, but now all of a sudden you want it to bring all this infrastructure; you want to locate businesses and why is that? And the suspicion is, well, you're not doing that for poor folks, so who are you doing it for? (2M interview, 2018)

> This (was) one of Charlotte's worst areas so it was high on the city's list of priorities in terms of what…we need to do to create or maintain that thriving city so you at some point you have to address pockets of violence or pockets of neighborhoods that um aren't safe…in order to make your city more inviting for folks from the outside. (9D interview, 2018).

As a counterpoint to these more localized reasons, 14 respondents saw the changes in the North End not driven by entities wielding power but the work of the invisible hand of the market and changes in consumer preferences for urban proximity.

> Interviewer: Do you know…what were the, the opening steps to that process of change that may have started a little bit further back?
> 9G: I really go back to or go to just market forces, just pure market forces and proximity to downtown Charlotte (9G interview, 2018)

> It's geography, geography, geography. It's where it's located (9C interview, 2018)

> I mean, it happens in any city. The city started to expand, more people are starting to move towards, move to cities and you start to see the development and growth happen. So it's a natural occurrence of people moving to an area when there's opportunities for jobs and growth (13C interview, 2018)

Rather than a defined plan of action led by individuals, geographic and economic processes delivered change to the North End. People were willing to buy houses or invest in large tracts of land in these communities as response to preferences for proximity to urban amenities. Changes in consumer preferences and proximity to downtown created the changes in increased visibility and economic viability for the North End. These responses may be linked to the more recent demand for North End land and the developments happening at the time of this research. However, viewing the development of the North End community as purely driven by capital forces ignores the actions taken by local actors.

The reasons why the North End changed according to respondents centered on three mechanisms: addressing crime and safety to improve the use value of the North End; protecting the investments in the center city and improving the city's image towards increasing exchange value; and market forces finding exchange and use value potential in the North End. The first two reasons for change were actively facilitated by Charlotte's civic leaders. These civic leaders chose to create a non-profit that would be backed by a public-private partnership to carry out this transformation and the reasons why the Charlotte Mecklenburg Housing Partnership was chosen are discussed in the next section.

5.3 Choosing the CMHP as the model for redevelopment

As discussed earlier, the Charlotte Mecklenburg Housing Partnership (CMHP) was instrumental in the North End's change. We turn to why the CMHP model was chosen to do this

work. Respondents were asked, "Why choose the CMHP model for reinvestment?" TABLE 13

lays out the reasons that centered around the efficiencies and control the CMHP could offer civic

leaders contrasted against the lack of community-based organizations to lead development.

TABLE 13: Why choose the CMHP model for investment in the North End?

Reasons for choosing the CMHP		Number of respondents	Respondents from Government group	Respondents from Developer group	Respondents from Community/ Advocate group	Respondents from Media group
CMHP model optimal for civic leaders		21 (.46)	5 (.40)	9 (.39)	5 (.31)	2 (.60)
	Handle diverse funding resources	11 (.24)	4 (.40)	5 (.28)	2 (.15)	0
	More efficient and quicker at redevelopment	13 (.28)	2 (.20)	6 (.33)	3 (.23)	0
	Offered control and trust to civic leaders	12 (.26)	1 (.10)	6 (.33)	3 (.23)	2 (.40)
No alternative/community based models or organizations		9 (.20)	3 (.30)	4 (.22)	2 (.15)	0

Civic leaders were looking for a way to perform neighborhood redevelopment one house

at a time. A non-profit organization backed by a public-private partnership was deemed best

equipped to blend private and public resources as well as overcome the limitations the public and

private sector would face during redevelopment. 21 respondents commented on how the CMHP

model appealed to civic leaders because it offered efficiency in development; the ability to handle

diverse funding resources; and more control over the organization as it spearheaded the North

End's redevelopment.

11 respondents noted the tax-exempt non-profit status of the CMHP opened up funding

opportunities from a number of government entities. The CMHP accessed local, state, and federal

housing dollars from Charlotte's Housing Trust Fund, the Low-Income Housing Tax Credit

program through North Carolina's Housing Finance Agency, and the HOPE VI and Community

Development Block Group program, respectively. The extragovernmental qualities of the CMHP

also allowed it to manage and utilize mortgage dollars from the banks.

> The leadership was from the banks. I mean, you know, you got, you got bankers who
> would pony up money for first, first mortgages (5D interview, 2018)

> Brightwalk is really a neighborhood revitalization program…the money that they took is
> largely from affordable housing money…they have CDBG (Community Development
> Block Group) funds in there, but they've got certainly housing trust fund dollars in there.
> (10C interview, 2018).

> The city…gave them 2 million dollars a year and there was never really any question that
> they were good stewards of the money and they did good process (3G interview, 2018).

13 respondents discussed how the CMHP could act more efficiently and quickly to

acquire, renovate, qualify, and finance first-time homebuyers than city government. Charlotte's

city government process was perceived to be slower and more bureaucratic which would hamper

progress during redevelopment. The CMHP was a private, non-profit developer and brought the

efficiency and flexibility of a private developer to bear on the complex development of the North

End. If the city government performed the redevelopment, the process would be far too

cumbersome to make an impact. The CMHP was a mechanism to circumvent the city approval

processes.

> The partnership was created to um address neighborhood revitalization…that market rate
> developers just weren't in a position to address (9D interview, 2018)

> I mean anytime the city wanted to get involved with something, they had to go, every
> deal to the city council. If you had a partner that you could just give money to, they could
> do the deals for you. (18D interview, 2018).

> …and faster I mean think about trying to get something through to purchase, let's say a
> block of 10 homes or a home. It has to go through city council decision…Can you
> imagine what that would be like?... they expected us to kind of act like that in ways that
> the city could not…we could act quicker (7D interview, 2018)

> We just, we don't have the ability to, to do, to run all of that ourselves. Nor…would the
> public want us to run all of that ourselves. We're much more efficient by providing both
> local dollars…and federal pass through funds to nonprofit organizations who can more
> efficiently use those funds to provide services to the public. (4G interview, 2018)

> That was another, um, response to the idea that the city could not really build housing and we would create an organization that would build the housing…I think we subsidized them with a couple of million dollars or a million dollars at the time from government so that they could manage the idea of rebuilding units (5G interview, 2019)

These responses harken back to the reasons for adopting neoliberalism. The private sector with the facilitation and support of the public sector can perform necessary civic tasks cheaper, more efficiently, and more effectively. Private sector actors are given more latitude to act with the public sector signing off on their actions.

Civic leaders created an organization they could control in the CMHP and thus dictate what the scope and shape the redevelopment would take in the North End. This level of control made it easier for civic leaders especially Charlotte's banking leaders to support such an organization in what could be viewed as a risky investment. The potential fortunes of the City of Charlotte hung in the balance if the North End could not be redeveloped and its crime issues went unaddressed. 12 respondents talked about this strong relationship between the CMHP and civic leaders and why civic leaders chose the CMHP over another type of community development organization.

> I think it was a couple of people from bank(s), NCNB and first union, were actually the key leaders. Two…key board members from the bank sitting on the initial board…and The first chairman was from NCNB and then a woman from First Union…became a key leader on the initial board and ultimately became chair of the board (11C interview, 2018)

> I mean just the housing partnership, um, you know, it was, it was well connected with the power brokers at city and with the private sector and…then Dave Howard, of course was on city council, a staffer (at the CMHP) so they knew how to pull the levers of power (9C interview, 2018).

> Interviewer: What was it particularly about the Housing Partnership that the city found attractive to, to lead some of these efforts?
> 18D: They created it. (2018)

With the support of the most powerful entities in Charlotte behind it, the CMHP led the

North End's redevelopment. As this redevelopment was geographically specific and residents

seemed integral to the process of change, the interviewees were asked why another

redevelopment model was not selected to work in the North End such as a community

development corporation (CDC) or other type of community-based organization. 9 respondents

talked about the absence of strong CDCs or community organizations that could lead this work.

The viability and capacity of these types of organizations to lead development were also

questioned. The CMHP model had the political backing and the money to succeed. In addition,

the CMHP would be the civic leaders' organization. They could control the CMHP's mission and

actions rather than funding and relying on a community-based organization that they felt did not

have the capacity to carry out such an important endeavor.

> You know…(Midwest city)…had a really strong CDC (community development corporation) kind of network that had like 18 different CDCs now I would say that that was also a curse because you had all these little tiny groups that in every one of them had different operations…So forming one to do that work I think was actually very beneficial to Charlotte (7D interview, 2018).

> This is where you get foundations, the nonprofits, some of the individual donors and some faith community stuff. Those are more, I'm going to say grass roots because they're not a model that consistently works. Housing partnership is the closest…to a model that actually works (1D interview, 2018).

> You don't see much, much political power in these communities. Yeah, they're, they're, they're disorganized. They don't have any personal investment as opposed to places where somebody who owns a house worth a million dollars, (8G interview, 2018).

> I left a 35 year old CDC (community development corporation) and that was 22 years ago…but when I came here in 2006, I think the oldest CDC might've been five years old. So yeah, it was just a very different you know, a type of organization. And as far as I know all the CDCs in (there) still exist. I don't think none of them have gone out of business. Where here it was just very different. (16D interview, 2018)

The assertion that there were no community-based housing alternatives contrasts with the

claim by some respondents that community leaders were organized and called upon the CMHP to

help out the North End communities (p. 81). It seems from the interviews that communities had

the capacity to call out the city to address the North End's challenges but did not have the

capacity or trust from civic leaders to lead the redevelopment efforts in the manner they desired.

26 respondents noted varied instances of the CMHP's power, impact, and influence on

the North End throughout the interviews. This power came from the extensive backing of civic

leaders who wanted to see the redevelopment of the North End carried out in particular ways and

with particular results. With the reasons why the CMHP model was chosen explored, we turn to

the impacts the CMHP had upon the North End.

5.4 The impacts of the CMHP

The results of the CMHP's work have been impressive under their almost 30 year

campaign. 34 respondents spoke to the impact CMHP has had upon the North End. These

responses followed specific themes and touched on both the positive and negative impacts of the

CMHP model (TABLE 14).

TABLE 14: Impacts of the CMHP's work

Impacts of the CMHP in the North End	Number of respondents	Respondents from Government group	Respondents from Developer group	Respondents from Community/Advocate group	Respondents from Media group
Made the community better for residents	16 (.35)	3 (.30)	7 (.39)	3 (.23)	3 (.6)
Made affordable housing opportunities	14 (.30)	2 (.20)	7 (.39)	3 (.23)	2 (.4)
Made the area safer for private investment and created new-build gentrification	21 (.46)	4 (.40)	7 (.39)	6 (.46)	4 (.8)
Destroyed affordable housing	14 (.30)	3 (.30)	4 (.22)	4 (.31)	3 (.6)

5.4.1 Improving neighborhood conditions in the North End

16 respondents discussed how the CMHP's work made the neighborhood safer by addressing drug activity tied to the area's large amount of rental housing. The installation of homeownership in Greenville and Genesis Park and the large scale redevelopment of Fairview Homes and Double Oaks into The Park at Oaklawn and Brightwalk, respectively, changed the dominant housing use of the community and, according to respondents, made it safer for the people who bought homes with the help of the CMHP.

> I remember that very well as kind of the kickoff of the revitalization of this, of this corridor. So, to me the biggest change has been the crime reduction. It's substantial and palpable, (4D interview, 2018).

> Kids no longer have to live through that level of violence and crime and missed opportunity (9D interview, 2018).

> Revitalization of that area, redevelopment of that area helped to clean up a number of social issues that unfortunately were adversely impacting the communities at that time.

(7G interview, 2018)

The CMHP altered the perceptions and the conditions of the North End and offered people a chance at a better life through a safer neighborhood and access to homeownership.

5.4.2 Creating affordable housing opportunities

The CMHP created both affordable homeownership and affordable rental opportunities through the course of its work. Fourteen respondents spoke about how the CMHP created these opportunities through various funding schemes. HOPE VI funds to redevelop Fairview Homes created affordable and market rate single family and rental housing. The Low Income Housing Tax Credit program helped to install some affordable rental and senior housing in the Brightwalk and Druid Hills community. The CMHP's development strategy focused on low- and moderate-income homeownership. Capital assets were conferred upon people who may not have had an opportunity to own a home. The CMHP started with homeownership opportunities for low and middle income households with the stated goal that the installation of homeownership would stabilize the North End. The long term result was de facto and privately-owned affordable single family housing units.

> In the early to mid-nineties when folks like Charlotte Housing Partnership got involved with rehabilitating homes for folks who actually lived in the neighborhood that didn't change the character of the community. And so these folks were able to live there. (2M interview, 2018).
>
> So they looked at other options, you know, see what we can do to really help…what incentives we can do to help them to, you know, they would love to be homeowners but they need some help, you know. And then in order to have to get to this point and most important thing about it, make sure that they have money where they can afford these homes and these homes will be you know revitalized (1C interview, 2018).
>
> When Brightwalk first started, there's probably some doubt about the viability of the for sale component and, and to see how it has taken off and effectively is no longer affordable. I mean, but for the tax credit development that was done as a part of the master plan, you really wouldn't have any affordability left in Brightwalk (12D interview,

2018).

5.4.3 Made investment in the North End safer and encouraged new-build gentrification

The impacts of the CMHP on the North End have been perceived as positive by making the community safer for residents and improving the overall image in Charlotte. However, the work of the CMHP has been a double-edged sword. Making the area safer for residents has made it safer for more market-rate investment and turned the community into a target for larger private investors and developers. Efforts by the CMHP in Brightwalk have installed market rate housing which has quickly appreciated housing values and sparked gentrification pressure in the neighborhoods surrounding it. 21 respondents talked about how the CMHP's efforts made investment by the private sector and consumers less risky and more attractive.

> That allowed the pioneer to be the partnership…not an individual because that is a lot slower. Neighborhoods when it is one house (at a) time somebody's taking a chance to do that. This gave a little bit more certainty to the market that, oh, gosh, look at that, it's okay. You can live across the street from druid hills, you can be close to downtown and it's okay and when you do that 100 lots at a time, it sends a different message to the market than one renovation at the time (9G interview, 2018)

> Having Brightwalk out there has made a big difference and has really sort of proven the viability of kind of the entire, entire area, especially the Statesville corridor. (4G interview, 2018)

> When I think about the Charlotte Housing Partnership, I think the city thinks of them as an organization that clears the way. Like they go in first and make it okay for…other people to come in later…Like, oh, if we do this we'll beautify it. That'll create an investment and they weren't wrong. Um, and I think that, that, that drives their decisions more than anything. (5M interview, 2018).

> So this gave an opportunity for people to come and they didn't have to buy a house next to, they didn't feel quite as risky. You're not buying a house right next to a house that might be in really bad shape and have some drug dealers going down…So I think that's what really kicked off the, the attraction of folks from outside this area to come relook at this area. (14D interview, 2018).

> You kind of kept looking for where that critical mass would be where that tipping point would be and you know, and as long as you have 500 apartments on 80 acres that's kinda in the hole of all of it, that kind of kept holding it back so you know we took on that and that became Brightwalk, I mean you know. And I would argue, that that's why the music factory can work. That's why north end is even being contemplated. (18D interview, 2018).

The redevelopment in the North End blended conventional renovation of existing housing and the wholesale demolition of housing and replacement with new higher price point housing. These dual gentrification processes especially the massive development of Brightwalk has encouraged proximate private sector investments by demonstrating the viability of market rate housing and development. The public sector support of the CMHP at its inception reduced the risk for private sector development. The CMHP has continued to reduce risk and make the North End more attractive to private capital investment.

5.4.4 Destruction and threats to affordable housing

The other side of the CMHP's work according to respondents was that the CMHP destroyed affordable housing units across the North End; both directly in Double Oaks and Fairview Homes and indirectly by implanting higher price point housing stock that has increased housing costs across the community. In Double Oaks which was a private development, there was really no requirement to replace affordable units. However, this redevelopment was paid for by Charlotte's Housing Trust Fund and the Low Income Housing Tax Credit program. In the Fairview Homes redevelopment, the HOPE VI legislation ensured some affordable housing would be created but more affordable and subsidized units were destroyed and not replaced. 14 interviewees talked specifically about the destruction of affordable housing units committed by the CMHP during the redevelopment process that have yet to be replaced.

> One of the concerns was whether or not there was going to be a one for one replacement of all of the Fairview Homes units…If you look at the structure of the Hope VI regulation…You're not gonna get one for one replacement… that was a tough challenge for the community from the standpoint of they wanted to make sure that every unit was replaced there and we had to educate them to the fact that that's just not going to happen (7G interview, 2018)

When you tear down this housing and you build up housing…they had a lot of units that didn't serve the people that left double oaks (6C interview, 2018)

They tore down hundreds of apartments that were renting, I think at the time they tore them down, for $400 $425, not subsidized, market rate. Very affordable disasters…So it's really, I mean, it, it is not urban renewal, but it's also not that far. (10C interview, 2018).

These respondents hold no illusions that the Double Oaks apartments or Fairview Homes were suitable places to live. They were substandard, segregated, and dangerous places that negatively impacted the people who had no other place to live. However, they offered a place for people to live with little to no means, and they are now gone and unlikely to return. This situation has created further displacement of people who used to live in the North End or who would like to find housing in this steadily improving area. The displacement pressure created by the CMHP's work has reached into the Tryon Hills neighborhood where similar housing stock to Double Oaks has been razed by developers with no replacement. This discussion around impacts leads to a further discussion around who has benefitted from the gentrification of the North End.

5.5 Who benefits from the North End's change

Respondents shared their perceptions of the changes the CMHP instituted in the North End and how those changes impacted these neighborhoods. They were then asked, "who benefitted from the transformation of the North End?" The following TABLE 15 outlines who the respondents believed benefitted the most from the changes documented above. Some respondents may have stated that more than one group or entity has benefitted.

TABLE 15: Beneficiaries from the North End's change as reported by respondents

Who benefits from the North End transformation?	Number of respondents selecting		Respondents from Government group	Respondents from Developer group	Respondents from Community/ Advocate group	Respondents from Media group
Long time residents, homeowners, property owners	23 (.50)		6 (.60)	5 (.28)	8 (.61)	4 (.80)
	Exchange Value Benefits	Use Value Benefits				
	11 (.24)	14 (.30)				
The city	16 (.35)		4 (.40)	7 (.39)	3 (.23)	3 (.60)
Gentrifiers/ Newcomers	11 (.24)		1 (.10)	3 (.17)	4 (.31)	3 (.60)
Developers	6 (.13)		1 (.10)	0	2 (.15)	3 (.60)

Half of the respondents selected long-time homeowners and property owners as the prime beneficiaries of the North End's transition. 23 individuals saw these benefits fit into two categories: benefits based on exchange value through property value appreciation and benefits based on use value from safer environments created. A majority of Government and Community respondents saw long-time homeowners and property owners as gaining the most benefits.

Homeowners who were given an opportunity to buy a home for the first time when the CMHP began its redevelopment efforts benefitted from the positive changes in the North End. They have seen their property values and exchange values of their homes increase. 11 respondents noted the exchange value aspect of the community change for property and homeowners.

> I think it's going to be mostly, um, some of the existing residents will have a stabilized neighborhood which will make them more comfortable with frankly will allow them to recapture some of the value which they are going to need as a, you know, as they move on, you know retire or whatever (3C interview, 2018).

> If you were a longtime landowner, that area really made out like a bandit obviously beneficial for everybody as those values go up (12D interview, 2018).

14 respondents noted that the community is safer for these long-time residents, improving their use value as they can enjoy a safer and more resource-rich community because of the change in housing stock of the neighborhoods and the removal of crime and disorder.

> I think obviously the folks that have been able to stay. The long-time residents that have been here for a long time, um, mainly through, you know, to date primarily through crime reduction. It's just a safer place to live than it was in the nineties. (14D interview, 2018)

> Again, I go back to the residents can benefit the most. If they're able to stay. For those residents that are able to stay, I think they will benefit because it's just a, it's just got to be a better surrounding to be in and you know, and, and a better surrounding more aesthetically pleasing uh type of environment (2C interview, 2018)

Respondents identified that the city government and the city overall benefitted from the massive investment and support they had put behind the CMHP. These benefits were due to cost savings on policing and human services to a disinvested North End. In addition, benefits to the city could be counted through the improvement of tax revenue coming from the property appreciations in the North End in addition to a general improvement in the socioeconomic health and image of the city. 16 respondents pointed to the benefits the city gained from the North End's transformation.

> I think the city, the tax base will benefit greatly…So, um, you know, the city, the city benefits greatly from you know tax base. What drives tax base? Well, cost of structures and you know, property taxes. (12C interview, 2018).

> It's a better neighborhood and that helps not only improve the bottom line for the for the county and the city, but also uh eliminates things that you have to wind up paying for like uh police protection, uh, uh health and human services types of things because now you've got stable homes, you've got stable families. You don't have to affix more tax dollars to addressing those issues. (2M interview, 2018)

> The city and the county. I mean you know that tax the tax revenue that the city and the county are getting. Not having to worry about supportive services in those areas, the crime alone…you bring the whole area of the city back onto the tax rolls… I mean You know you kind of fix everything when you do that. Market value, property values, everything. So the city and the county won in that one, hands down. (18D interview, 2018).

> I think overall it did give people safer places to live and I think the benefit was there, but

I think there was a community wide benefit because no one wants to live in a city that is reporting shootings every night. (5G interview, 2018).

Eleven respondents determined that newcomers and a group of people that could be identified as "gentrifiers" benefitted from the North End's transformation. The North End is close to Center City and its amenities. The community has become more pedestrian friendly and new attractions that appeal to a younger, upper middle income demographic like breweries are beginning to crop up. Respondents saw this new group of residents enjoying improvements in both their use and exchange value; they can enjoy an amenity-filled community and see their property values to continue to appreciate as the desirability of Brightwalk and the North End increases.

I think the people who have benefited the most are probably property owners who got in there in first wave and bought really cheap in effect almost subsidized housing at a market rate that was then like 200,000 and have already doubled their values (4M interview, 2018).

I think the new people who are moving in here now, I think they definitely benefit from having a walkable neighborhood, being close to uptown. (2G interview, 2018).

Interview respondents saw a myriad of benefits meted out to various parties as a result of the changes in the North End. The situation is clear. Property values in the North End are slowly increasing as the community has become safer and more desirable. Moneyed consumers demand more urban living proximate to downtown, and developers including the CMHP are building new housing to meet this demand. This increased demand has endangered affordable housing. 8 respondents echoed these sentiments and questioned how existing residents would benefit.

There are few people that benefit and um, you know, because now…property is valuable, but…those neighbors are like far and in between. It's like they're gone and they're and a lot of property managers brought up those properties (6C interview, 2018).

I think long time residents have benefited as well, but I don't think anybody would blame

them if they cast a wary eye on the future in terms of what this all means to them in 10 or 15 years as the area continues to attract folks who want that access to center city and they see these long time residents as more of a problem than neighbors (2M interview, 2018)

Through the CMHP, civic leaders changed the image and future of a community once described as the most dangerous in Charlotte and North Carolina. In the next section, we turn to how the interview respondents discussed the narratives regarding affordable housing with respect to the North End and Charlotte as a whole. Respondents defined what affordable housing means and how others have framed these issues. They shared their experiences with these concepts and discussed past and existing efforts by civic leaders to address affordable housing.

5.6: Narratives of affordable housing in Charlotte's context

The concept of affordable housing has become a more pertinent and serious issue in Charlotte as the city has prospered and solutions to the issue have been slow to materialize as the cost of housing has accelerated. In this context of struggling to address the issue, a number of competing narratives have been used by powerholders to facilitate or undercut housing efforts. This discussion expands out from the borders of the North End and examines attitudes towards affordable housing across the city of Charlotte.

The definitional cloudiness of affordable housing has exacerbated this situation. People know affordable housing is important but don't know what particular element of affordable housing needs attention or how to define affordable housing. Housing costs are rising but proposed solutions lead to more questions about funding, who should be helped, and where affordable housing can and should be located. The interviews offered diverse statements around what affordable housing is, how it is being addressed, opinions on how it should be addressed, and the particular barriers to accomplishing the city's affordable housing goals.

To procure these results, respondents were asked the following questions:

- What is your experience with affordable housing?

- What barriers/successes have you faced in addressing affordable housing?

- What segment of affordable housing should we focus upon?

TABLE 16 compiles the results of this discussion and points to the definitional issues and

negative connotations connected to affordable housing.

TABLE 16: Common themes related to affordable housing stated during the interviews

	Number of respondents	Respondents from Government group	Respondents from Developer group	Respondents from Community/Advocate group	Respondents from Media group
Confusion over what Affordable Housing is	19 (.41)	6 (.60)	5 (.28)	5 (.38)	3 (.60)
Negative Perception/ Connotation of Affordable Housing	27 (.59)	8 (.80)	7 (.39)	8 (.61)	4 (.80)
"We have our fair share"	12 (.26)	3 (.30)	3 (.17)	4 (.31)	2 (.40)
30% AMI most important	11 (.24)	1 (.10)	3 (.17)	4 (.31)	3 (.60)
Workforce housing most important	17 (.37)	5 (.50)	6 (.33)	4 (.31)	2 (.40)

19 respondents noted the murkiness of affordable housing as a concept and how this

confusion can derail housing efforts. Proponents of affordable housing were concerned that not

being able to agree on what affordable housing is would prevent meaningful change in creating

and preserving affordable housing.

> The challenge of the term affordable housing continues to be a challenge for us. It means
> so many different things to people. It scares people. People, People see some low rent
> apartments in town and think, oh my God, that's affordable housing. I don't want that.
> Well, no, that's unsubsidized just market rate, a slumlord frankly kind of development,

and so we were challenged with that. What is the product that we're selling? (9G interview, 2018)

Well, what exactly is affordable? Is it market driven? Is it what I can afford? Is it something that a teacher or a first responder can afford? Or is it something that poor people can afford? (2M interview, 2018).

Affordable housing, there's different levels of affordable housing and I think people don't have an idea or a clue about that. (5C interview, 2018).

The concept of affordable housing can stir negative connotations driven by the shadow of federal public housing's most high profile disasters. Affordable housing of multiple types has been conflated with the negative perceptions of public housing and people who live in public housing. Neighborhoods slated to receive affordable housing developments perceive any type of affordable housing to have a negative effect on their property values and safety. These negative images ignite organized resistance from communities of all income strata against potential affordable housing developments. 27 respondents spoke to the negative connotation affordable housing evokes and the negative response people have in the broader community with respect to affordable housing.

What happened I think is that 50s, 60s, 70s everybody rushed to put people under roofs and they created projects and that's what people saw on TV…People are petrified of that. (18D interview, 2018)

Folks are reluctant to think out of the, out of their comfort zone…their old thought patterns and historical images and perceptions along those lines…so you don't just erase an ingrained thought process overnight …because it didn't get there overnight there…it has to be a gradual process of working…to change the mindset and perception of affordable housing and we've had some success there, but we still have a ways to go. (7G interview, 2018).

People hear affordable housing (they) automatically think back to like the projects when people had projects or you know, cities have projects, they think about, you know, the fences with the wire, the razor wire on the top. Keeping people in, you know, not out but keeping people in. And I think it's a misconception (5C interview, 2018)

I think it is a legacy of the public housing system. So people see and grew up with a failed public housing system which was heavily concentrated, low poverty and poorly maintained, so it's been underfunded for decades. So now when you say affordable housing, they think public housing slash the projects and they visualize rundown

buildings with high crime and a very dysfunctional social environment (12D interview, 2018)

Community resistance to affordable housing has often been part of the discussion when placing affordable housing into affluent communities. 31 respondents talked about resistance to affordable housing led by residents in the community receiving affordable housing projects. This research actually found that Not-In-My-Backyard (NIMBY) fights were not unique to affluent neighborhoods. A narrative of "we have our fair share" cropped up in the interviews and in the archival research where lower income communities and the elected officials representing them did not want any more affordable housing developments in their community. The narrative was that these lower income communities wanted better land uses that would appreciate property value rather than affordable housing units regardless of the quality of the affordable housing or which segment of housing need would be served. Resistance to negative and deleterious land uses makes rational sense. However viewing affordable housing units, even those well-constructed and maintained, as negative land uses reiterates and reinforces the false narrative that affordable housing will automatically create negative impacts for a community. These well-worn narratives make integration of housing by class much more difficult. 12 respondents noted this narrative of "we've had our fair share" and either heard it from community leaders or Charlotte City Council members. Some respondents directly espoused this sentiment.

> There's definitely a need for affordable housing in this area, but I think the affordable housing that's here, the numbers we have cannot decrease, but I don't necessarily think that it needs to increase either. (5C interview, 2018).

> He would say that my district has enough poor people and what we need is some more people with dollars and that south charlotte should take their fair share and he's not wrong when he says south charlotte should take their fair share. But sometimes the rhetoric almost leaves you thinking he thinks poor people are a plague. (5M interview, 2018)

> There is this sense of have and have not. So that's, that's been a challenge over the years too. We don't want anymore. I mean you've heard this. We have our fair share. We don't want anymore (9G interview, 2018)

Affordable housing created strong responses in people especially when use and exchange values would be impacted and the ideal picture of their neighborhood was challenged. People agreed affordable housing was important and necessary but it should be placed away from where they live. This resistance to affordable housing has alleviated in Charlotte as housing costs have increased and affected more and more segments of the income spectrum.

While the respondents viewed affordable housing as an important topic, there was some disagreement over which segment of the population should be helped most with scarce affordable housing dollars. Respondents mentioned two particular segments: people earning at 30% or below of area median income (AMI) and people who are working but cannot find affordable housing. People at 30% AMI and below were viewed as some of the hardest people to house because of the deep subsidy required and the difficult barriers this group must face in finding and retaining housing. People in this group could be seniors on a fixed income, individuals on housing subsidy dealing with a variety of disabilities, or people working low-paying service jobs. 11 interviewees mentioned either the difficulty in housing this lower end of the AMI spectrum or the imperative to focus on this population with affordable housing dollars.

> We're creating a city where 15 percent of our community can't afford to live. So those 30 percent Ami have almost no housing options and that would be anybody who's working minimum wage. You know, if you're working at family dollar, if you're working at Harris Teeter, you're a daycare assistant if you're on disability, if you're on retirement, we're essentially creating a city where there's not spaces for those people. (10C interview, 2018).

> Much of the housing need is that of extremely low-income households and I believe that many of these Charlotteans are disabled and cannot work because of their disability. So for them, better job and income opportunities are elusive (15D interview, 2018)

> Yes we need more affordable housing, but the developers that are building affordable housing, the primary affordable housing that they're building is for the people that make that 80 percent of the, um, the average median income. That's what they're looking at. They're not looking at the person who's at the 30 percent or the 50 percent. (5C interview, 2018).

Seventeen respondents saw the best use of housing resources going to individuals who work but have recently found housing more and more costly. A popular narrative around this group focuses on their worthiness and value to the community which is linked to their occupation. Police officers, firefighters, teachers, and nurses were mentioned as part of this group and that more must be done to secure better access to housing for this group and people in higher income brackets that may still struggle with housing unaffordability.

> So it's probably one of our biggest challenges. I mean really as a city it's just, it's huge because there is not affordable housing and it just continues to move out and you've got a huge. It's just, it's a problem. You can't get your basic, your workers, the people, I mean teachers and police officers who cannot even live downtown anywhere close. You're just priced out. (1D interview, 2018)

> I think affordable housing is a necessity and I'm, I'm may get my definitions wrong, but I'm not sure how closely affordable housing is equated to workforce housing. I'm not sure what, what the split is because workforce housing is you know for firemen, police officers and teachers, all of which do great work, but don't get paid what they should (7C interview, 2018).

More respondents prioritized workforce housing over housing serving people below 30% of area median income. Community respondents selected equally "below 30% of AMI" and "workforce housing" as the most important segment to house (TABLE 14). The Developer group respondents emphasized this housing demographic at 80% to 100% of AMI. The reason may stem from the ability to make more money on the higher income segments of affordable housing. Half of the Government group selected "workforce housing," five times more than the "below 30% AMI" as the most important. Some respondents noted this popular narrative of prioritizing the housing provision for the worthiest that need it and pushed back against this narrative. They stated that these professions are not the ones who need the housing. However, the narrative is powerful and has been used to

make affordable housing arguments more ethically strong by including these professions. Directing resources to the housing segment needing the most assistance has become more relevant and complex in the last 3 years in Charlotte.

Protests erupted in 2016 following the police-involved shooting of Keith Lamont Scott, a black man. The protests demonstrated the power of organized people to press for deeper social change. In response, city leaders used their power to address the issue in a way they saw fit. The Charlotte City Council wrote a letter committing to create 5000 units of affordable housing by 2020 (p. 23). With this pressure city officials have attempted to count affordable housing that serves 80% to 100% of AMI in addition to housing serving the lower brackets of area median income. Including these segments in the affordable housing discussion further muddles the concept of who needs affordable housing the most and makes it more difficult to help people that are hardest to house.

> The city is almost desperate to get people to count 80 percent to 100 percent AMI…in the affordable housing's numbers (4M interview, 2018)

> I admire the 5 thousand units goal um there's lots of ways to count that and I think last time I heard we were probably two thirds, three quarters of the way there, and when you hear the detail of what that is, I'm not sure I would count it. You know it might be rehab of a unit to allow someone to stay in an affordable unit. I think that totally meets the definition. Does it meet the intent of 5000 or the marketing of the 5000 probably not. Not in my mind (3G interview, 2018)

> We improved $20 million dollars of spending, which is almost solely for those at 60 percent Ami, but that's the easiest way to get numbers added…to the 5,000 (10C interview, 2018).

By including the higher end, the city has shifted the conversation to focus on a simple quantity rather than addressing the complexity of need for housing. This discussion also led to deeper questions about how we can address affordable housing.

5.7 How do we address affordable housing?

With the general understanding of the importance of affordable housing despite its conceptual murkiness, respondents were asked how we address the issue. In addition to the answers to this question, I also focused on narratives that could be used as rationalizations for resisting affordable housing provision. These results are presented in TABLE 17.

TABLE 17: Narratives related to addressing affordable housing

Narratives related to addressing affordable housing	Number of respondents	Respondents from Government group	Respondents from Developer group	Respondents from Community/Advocate group	Respondents from Media group
"The policy or numbers don't work for us"	17 (.37)	5 (.50)	7 (.39)	3 (.23)	2 (.40)
"Developers/People with money can make affordable housing happen"	15 (.33)	5 (.50)	4 (.22)	4 (.31)	2 (.40)
Focus on income as a solution to affordable housing	20 (.43)	5 (.50)	6 (.33)	8 (.61)	1 (.20)

Private developers resisted affordable housing measures and policy as well as assertions they should take on a larger role in supplying affordable housing at the risk of losing profit. The strongest reason given is that the financing numbers don't work when affordable housing is added to development deals. Developers self-reported and were portrayed by other respondents as unwilling to add affordable housing units that would impact profit margins. Seventeen respondents commented on the resistance private developers have or are perceived to have to affordable housing policy or injecting affordable housing units into private development deals (TABLE 17).

> People say, well, the developers put 10 percent affordable. Okay, well what level of affordability and let's really understand from a financial standpoint what that does to

them. So if there's less rent coming into those 10 units, they can't make the return that they need to support their debt and their equity (9G interview, 2018).

They resist it because they're, they're out just to make money. I mean, if they can they'd like to maximize that, I mean they were resistant for instance, of what happened up in Davidson where they have it's called inclusionary zoning law (3C interview, 2018).

When you ask them, the two things you hear are one: the numbers just don't work to serve 30 percent AMI. It's really hard. It's like, no duh it's hard. They still exist. These people still exist (10C interview, 2018).

If you said starting next week, we're going to have this requirement where you've got it, it's mandated, it's required, you have no choice. The result will be an exodus from the marketplace to markets that don't require it. (15D interview, 2018).

Davidson (NC) has had for the last decade, a mandatory inclusionary zoning…it doesn't provide the yields because too many developers will say, well, you know, what, if I, if I have to go through that and I have to figure out how to make my numbers work, I'll just go to the county next door which doesn't have that. And I'll build there and then you create outward sprawl for one thing and make the community less attractive (11D interview, 2018).

Private developers can use their knowledge and expertise about financing to control the narrative of what will work and what won't in housing development deals. Affordable housing can be rationalized away due to financial concerns often with an acknowledgment that affordable housing is important, but developers see no way to bring that into developments. When developers meet resistance from housing advocates or politicians saying they should include affordable housing in a development, developers threaten to shut down a whole project. Since city leaders cannot force them to add affordable housing due to policy constraints, the developers can choose what to do with their private housing developments. Housing industry representatives warn of dire consequences such as "an exodus" from the market should city council make requirements for affordable housing rather than making it easier for developers to do their job (15D interview, 2018). Certainly placing more restrictions and regulations on developers would increase costs and the time it takes to build but whether developers would leave a market as desirable as Charlotte is an open question.

A counternarrative challenged the economic rationalizations for a lack of action on the part of private developers. Respondents mentioned that developers can come up with creative solutions to address affordable housing and have the financial power to do so if they made the sacrifices to profit. In addition, respondents also noted that local corporations and large businesses could make substantial contributions to creating affordable housing opportunities for their employees and contributing funds to housing efforts. 15 respondents wanted developers and corporations to take a larger role in creating affordable housing solutions or sacrificing some of their returns to make affordable housing a reality.

> I mean we're the ones that have the ability to see the, see the inefficiencies and really try to push to make change, if you will. (12D interview, 2018).

> To be honest, in, in my opinion the affordable housing crisis would disappear tomorrow if developers said, sure we'll swing for that. And I don't think that they would necessarily go out of business (2M interview, 2018)

> I think they have a tremendous capacity to do more and just don't…I get that if I were them I'd want to make money too…if you could get 8 percent instead of 9 percent return wouldn't that be a really great thing for the community (3G interview, 2018).

Respondents noted that the reason that affordable housing has become a dire issue stems from larger structural issues. Wages have not kept pace with the increasing costs of housing in Charlotte, making it harder for people to find affordable housing. 18 respondents noted the growing disparity between incomes and housing costs as the cause of the affordable housing crisis. 10 of these respondents said specifically that we need to focus on incomes and economic mobility rather than affordable housing. The rationale is that by improving wages the affordable housing issue would be addressed as well.

> The housing, the conversation about upward mobility and affordable housing…and the job creation are all the same conversation to me because what you need to do is better prepare your workforce for the economy that you have in your city and that you want to grow. I mean it's an economic development play. They're all the same conversations (18D interview, 2018).

Interviewer: What is the most important section of housing need that we should address?
2G: Increasing the minimum wage and increasing employment opportunities in low to moderate income neighborhoods. (2G interview, 2018).

The Chamber of Commerce and some of the business folk here have finally begun to realize, um, and it's being emphasized on a continuing basis curiously enough, you know, that the wages that are paid are insufficient to meet the cost of housing without being housing cost burdened. (3C interview, 2018).

With the cost of um rents just skyrocketing now affordable housing has really expanded to a broader income of people because guess what? Rents are going up here but incomes aren't (6D interview, 2018).

The affordable housing to me is addressed with affordable wage (4C interview, 2018)

There also needs to be an increased emphasis and focus moving people out of affordable housing per se which means a focus on job skills and readiness education and and all the things that individuals and families need to command a higher income and the face of this growing affordable crisis (9D interview, 2018).

These comments about the relationship between housing and wages link to a powerful theme in the literature on affordable housing (Glaeser & Gyourko, 2008). The solution to affordable housing is found in increasing the living wages for workers and putting the onus on employers to pay their employees more. The focus on wages to address affordable housing shifts the responsibility off of the public sector onto the private sector. By increasing wages, you would lift the fortunes of people looking for housing without sinking millions into housing subsidies that would constantly need to be replenished.

There were people who were staunchly in the create a job, create jobs camp, and I can see that because otherwise you're in the perpetual subsidy business (3G interview, 2018)

If everyone can earn more, the need for affordable housing and for government support of housing subsidies would diminish. However, as some respondents argued, the hardest-to-house that cannot work still exist and no amount of education or job training will erase the disabilities and struggles people have to find work or stay housed.. In addition, as wages increase there would be nothing preventing housing costs and the cost of goods from going up as well.

Affordable housing creation and resistance is suffused with power. Dominant powerholders craft rationalizations meant to downplay or denigrate an essential component of urban spaces. Those who resist these rationalizations attempt to expose them and find ways to change the narrative on what affordable housing is and its vital contribution to the health of a city. In the next section, the powerholders in Charlotte's affordable housing context and how they wield power are discussed.

5.8 Affordable housing power mapping analysis

Through power mapping, respondents shared quantitative and qualitative evaluations of power dynamics in Charlotte's affordable housing industry (Alsop & Heinsohn, 2005; Schiffer, 2007). Respondents identified entities they found to be the most powerful but caveats to this power abounded. Actions by powerholders could and were influenced by other powerholders. A housing nonprofit couldn't consistently overcome neighborhood resistance to its projects. A neighborhood could successfully kill an affordable housing development by pressuring their city council representatives. Those representatives could reject rezoning attempts in both affordable and market-rate housing developments. Developers could lobby state legislators to change zoning, planning, and housing legislation as well as wield a massive amount of capital to develop as they see fit. If developers cannot find the funding necessary for development, they cannot overcome the unwillingness of financiers to fund them. City government cannot create laws that overstep the powers they are granted by the state legislature. The federal government can spend millions to activate affordable housing production or reduce funding that stymies the construction and provision of affordable housing. In other words, who has power is highly contextual and complex. FIGURE 2 shows a result of the power mapping done during an interview and

demonstrates this complexity of power relationships between actors involved in affordable
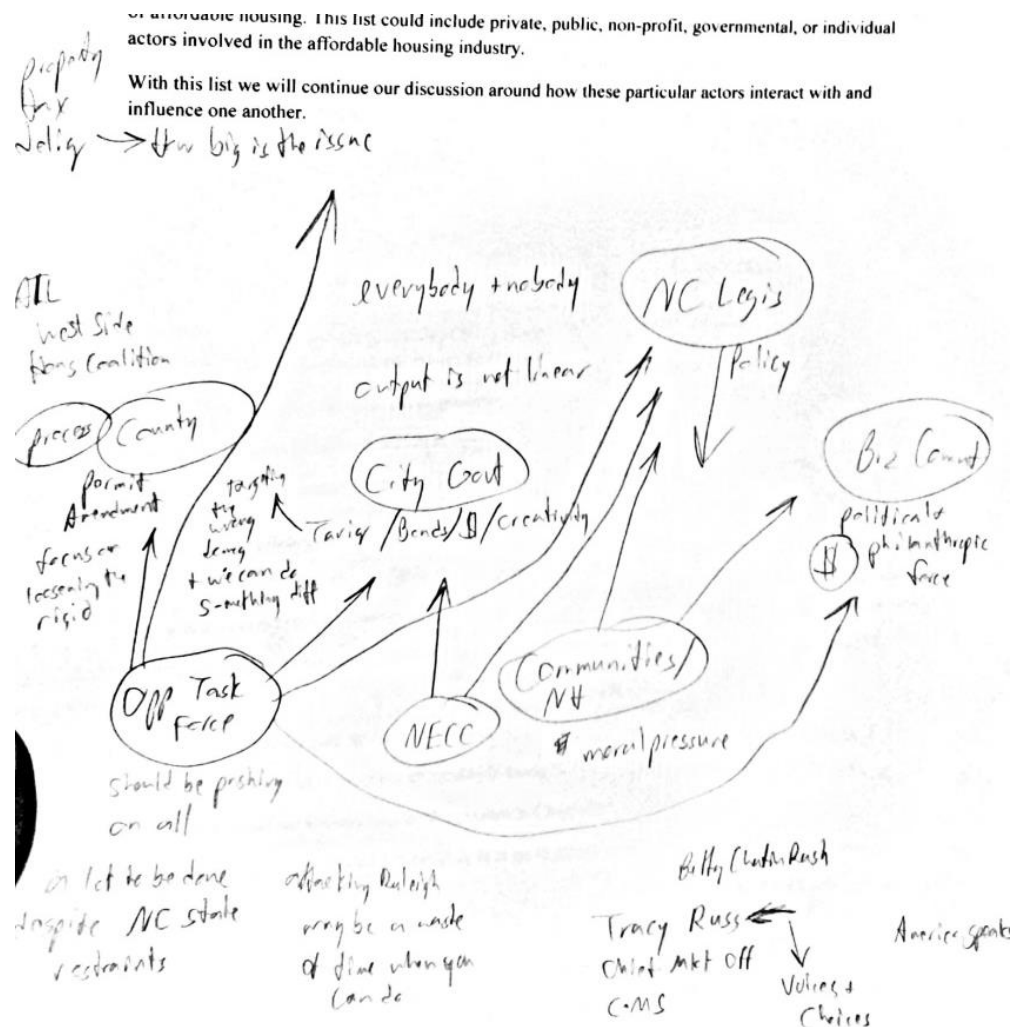
housing.

FIGURE 2: Power mapping example

One of the goals of this research was to understand who people believed had the most

power to address or make an impact on affordable housing creation in Charlotte. Answering who

has the most power did give clear answers, but these answered were couched in the complex

power networks that constantly influence how actors navigate and use their power. TABLE 16

shows how the 46 respondents answered the question of who has the most power to influence,

create, or block affordable housing (p. 84) as part of the power mapping exercise. Some

respondents named more than one group as the most powerful. If the selections were in the same category, for example "developers" and "realtors," this selection would be counted as 1 selection for the "Private Sector Money" powerholder. If the respondent selected two different groups as the most powerful, for example, "public money" and "private money," each one would be treated as a fraction of 1, .50 of a point selecting each powerholder. These clarifications were made to ensure that the selections in TABLE 18 were as close to the number of respondents as possible and to ensure that one person selecting two or three different powerholders did not unfairly weigh one powerholder selection over another by selecting more than one. This step was taken because of the quantitative measure the power mapping was meant to yield.

TABLE 18: Selections of who has the most power in Charlotte's affordable housing context

Powerholder	Selected as #1 powerholder	Selected by Government group	Selected by Developer group	Selected by Community/ Advocate group	Selected by Media group
City Government	19.50 (.42)	4.83(.48)	11.83 (.66)	1.83 (.14)	1 (.20)
Private sector money	9.50 (.21)	.83 (.08)	1.83 (.10)	3.83 (.29)	3 (.60)
Community voice/ People/Voters/ "Everyone's responsibility"	5.5 (.12)	1 (.10)	1 (.05)	3.5 (.27)	0
State	3.5 (.08)	2.5 (.25)	0	0	1 (.20)
Federal	3 (.06)	.5 (.05)	0	2.5 (.19)	0
Foundations/Large nonprofits	.67 (.01)	.33 (.03)	0	.33 (.03)	0
Neighborhoods	1.5 (.03)	0	1.5 (.08)	0	0
NC Housing Finance Agency	1 (.02)	0	1 (.05)	0	0
Unclear	2 (.04)	0	1 (.05)	1 (.08)	0

The powerholder selection "City Government" and "Private Sector Money" were amalgamations of similar respondent selections. Respondents may have selected "City Staff" or "City Council" specifically in answer to the question. These selections were grouped under one powerholder, "City Government." These amalgamations of "City Government" and "Private sector money" are broken down in TABLE 19.

TABLE 19: Components of the "City Government" and "Private Sector Money" powerholders

Components of the "City Government selections"
City Government/The City
City Council
City Staff
Public Money/Institutions
Components of the "Private Sector Money" powerholder selection
Developers
Private Money
The Business Community
Realtors
The Financial Sector
Banks
The Private Sector

Respondents selected "City Government" as the strongest powerholder doubling the amount of choices for the second most selected, "Private Sector Money." However, this selection was inflated by the majority of the Developer group, the largest respondent group, selecting "City Government." A majority of the Government group self-selected "City Government" as the most powerful. Both the Government group and Developer group did not see much power in "Private Sector Money" while Community Advocates and the Media saw a central role for "Private Sector Money," selecting them at the highest rate.

The "State" of North Carolina was selected only 3.5 times and only by the "Government" and the "Media" group. I expected the "State" to gain more selections but respondents did not see

them having a strong role in affordable housing and were seen as blocking affordable housing

tools.

> We have limited options in terms of zoning, what you can do with zoning and you better believe that if Charlotte or Raleigh try to raise these issues…to address it, the problem, legislature would come down, slap them down as quickly as possible so…the toolkit…is not available in Charlotte. So, um, uh, it just, it just exacerbates the problem. (9C interview, 2018).

> I think the most powerful player is the general assembly because they could grease this process…if they would give Charlotte Mecklenburg the opportunity to solve its problems whether it's affordable housing or education…I think they have the most power. (3G interview, 2018)

The City of Charlotte is a prime and vital funder of affordable housing. 31 respondents

acknowledged the role city funding plays in affordable housing projects. The money Charlotte

city government provides comes through housing bonds that are distributed by the Housing Trust

Fund. The money from the Housing Trust Fund is most often used as gap financing for low-

income housing tax credit projects. The Government and Developer respondent group

overwhelmingly noted the role city money plays in creating affordable housing. Without the

funding that the city can bring to affordable housing, affordable housing developments would not

happen.

> one of our most important partners, of course would be the city of Charlotte and we're very fortunate to have a local housing trust fund and a lot of cities don't have that and that, that has made a tremendous difference. (4D interview, 2018)

> We can't expect developers to deliver units at these prices for people without…significant subsidy (11D interview, 2018)

This last quotation casts into sharp relief how dominant powerholders can rationalize

away affordable housing provision. The findings in TABLE 18 demonstrate how private sector

actors and civic leaders believe that city government has the most power to create affordable housing. Affordable housing has been the purview of multiple scales of government with questionable levels of success (p.46). This assertion that city government has the most potential ignores the strongest power source the private sector possesses: access to unrestricted capital. They can make deals quickly, access pools of funds, and use their acumen in housing production to make impacts as discussed earlier in this analysis. According to the respondents, they do not have a role in affordable housing despite these substantial advantages.

The power of the private sector and civic leaders rationalizes against deeper private sector involvement in affordable housing. In the following discussion, I will examine these rationalizations and others to understand who creates and benefits from the rationalizations that began when the North End redevelopment and continues to this day as Charlotte struggles with affordable housing.

6.0 DISCUSSION

The North End serves as a magnification for how Charlotte civic leaders used their power to drive capital accumulation. From the research results, I identified specific strategies, narratives, and rationalizations used by Charlotte civic leaders that I argue collectively contribute to a dominant "rationality of capital" in Charlotte's urban affairs. The "rationality of capital" can be described as an ethos that prioritizes capital accumulation above other considerations such as the protection of affordable housing. As dominant powerholders such as civic leaders pursue a "rationality of capital," they take actions to accumulate capital and create rationalizations to make their self-serving actions appear logical and rational. The following discussion will answer the research questions and talk about how strategies and rationalizations under the "rationality of capital" have been employed to facilitate gentrification and endanger current and future efforts to preserve and create affordable housing.

Flyvbjerg's (1998) propositions at the end of his book discuss how power defines reality and rationality; blurs the lines between rationality and rationalizations; and employs rationalizations masked as rationality to carry out its agenda. Powerholders use rationalizations to protect and mask their strategies and actions from critique. When we talk about rationalizations and narratives, we are looking for a version of rationality presented "up front" that is actually a rationalization for action and is hiding the real reason an action is being taken (Flyvbjerg, 1998, p. 228). Powerholders will create rationalizations for their actions that make the actions appear like rational, logical exercises and not done in self-interest by the powerholders (Flyvbjerg, 1998). We can frame it thus: "We (civic leaders/powerholders) are performing this action because of rationalization X, but we are actually performing this action to produce Y."

Charlotte civic leaders employed two strategies towards their goal of capital accumulation in the North End. The first was capital investments into redeveloping housing and

the built environment in the North End leading to a gentrification process (p. 10). These investments removed rental and public housing and displaced the people who had lived there. These rental uses, widely derided as the source of the North End's crime and disorder, would be replaced with single family homeownership for low and middle income first-time homebuyers. This shift in housing use and its inherent displacement were rationalized by demonstrating that the low income homeownership and redevelopment reduced crime and improved Charlotte's image overall.

The second strategy involved civic leaders creating a non-profit organization that would carry out the redevelopment of the North End. The CMHP was designed by civic leaders to manage millions of public and private dollars and carry out the complicated development of the North End. The CMHP was the sole developer of the North End who could act in concert with the goals of civic leaders. Its creation and use was rationalized by the absence of existing organizations to carry out the complicated redevelopment. The creation and work of the CMHP is a unique example of a private non-profit created by public and private sector leaders to conduct neighborhood development that led gentrification by lower and middle income households. This examination of the CMHP is a unique contribution to the literature based on its creators, its body of work, and its target demographic for the gentrification it conducted. This contribution will be discussed in greater detail later.

My analysis has shown that the "rationality of capital" dominates how Charlotte has and continues to address social issues and explains the form of the North End's change. However, there are particular moments that contravene the "rationality of capital" and complicate the research findings. The following discussion outlines how the power of civic leaders was used to enact the strategies mentioned above; investigates the rationalizations given for these strategies; and explores the outcomes these strategies and rationalizations created. It is important to understand the "rationality of capital" because it will impact how affordable housing will be

addressed in this community and Charlotte. Furthermore, knowing who benefits from policy and

planning decisions better highlights how to contest the "rationality of capital." Following this

discussion of the specific strategies and rationalizations used, I will discuss how respondents

perceived of the beneficiaries of the North End's change and how respondents perceived

Charlotte's power dynamics in the affordable housing realm. FIGURE 3 displays the strategies

used by Charlotte civic leaders and their corresponding rationalizations which were suggested

from the research results.
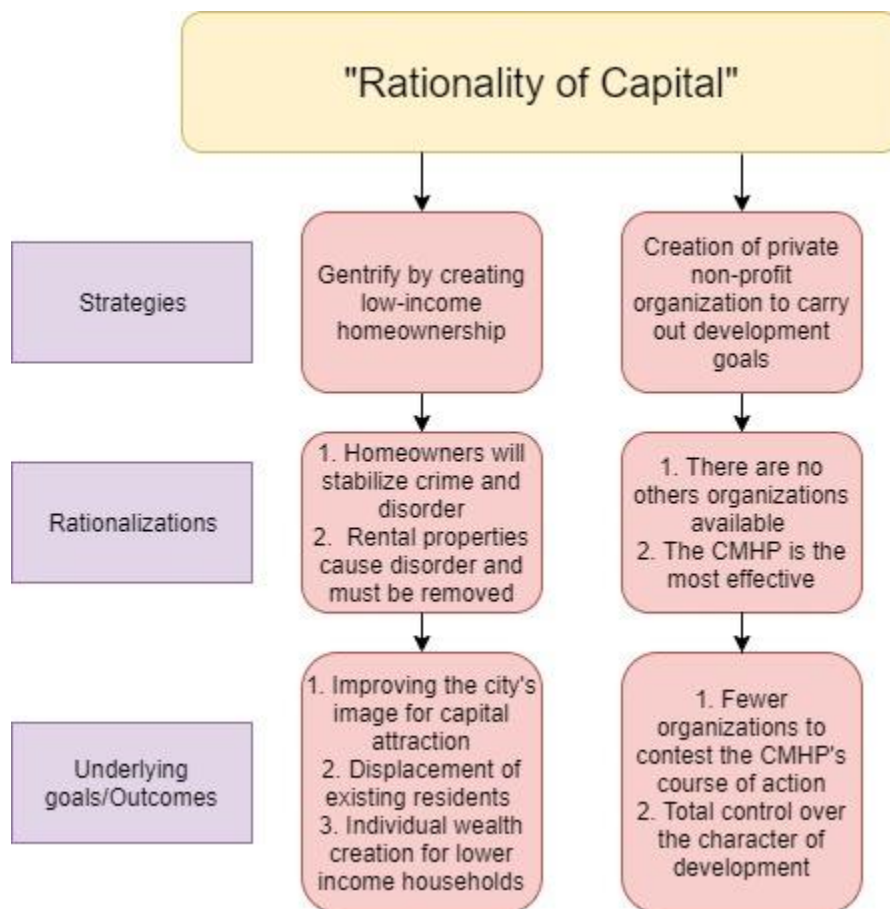
FIGURE 3: The Rationality of Capital in the North End

In the following sections, I will discuss these strategies and their corresponding rationalizations that my data illuminated and then outline the outcomes and beneficiaries of these strategies.

6.1 Strategy 1: Gentrify through lower income homeownership

The North End's struggles with poverty, crime, and disinvestment have been documented in the Case Study section. These neighborhood conditions projected a negative image upon Charlotte's downtown at a time when civic leaders were working to attract capital and grow the city's banking footprint. To address this issue, civic leaders decided to redevelop the North End. Learning from their efforts in Charlotte's 4th Ward (Smith & Graves, 2003; 2005), civic leaders directed money through the CMHP to acquire real estate in the North End and convert it into homeownership opportunities. Rather than serve an upper income demographic like in 4th Ward, the redevelopment was meant for first-time, lower income homebuyers with Charlotte banks providing below market mortgages. Duplexes were bought from landlords and converted into single family housing units. Subsequent investments in HOPE VI would demolish and transform the public housing at Fairview Homes into a mixed income community providing both rental and homeownership opportunities for middle class families. Private rental housing was demolished and transformed into single family homes with higher price points in Double Oaks after 2007. The initial homeownership strategy was intended to stabilize the North End, and through stabilization and redevelopment, improve Charlotte's attractiveness to capital investments from outside of the city. This homeownership strategy facilitated gentrification by both lower income and higher income households over the course of the development process and displaced people from the North End. In the following sections, I will go more in-depth on the outcomes of this

strategy, but the acknowledgement of gentrification and displacement lays the foundation for discussing the rationalizations used to support this strategy and its outcomes.

6.1.1 Rationalizations in support of Strategy 1

Strategy 1 was selected because homeownership was believed to effectively stabilize the community and address crime by removing problem housing uses akin to the strategy used in the 4th Ward. The use of this strategy aligns with the respondents who stated that the reason for working in the North End was to reduce crime and improve the living conditions of existing residents. Respondents noted the importance of homeowners in making the redevelopment work and getting rid of poorly-maintained and problematic rental properties like privately-owned duplexes and public housing. Moving homeowners into existing, renovated rental housing would mean the displacement of public housing residents and renters.

Civic leaders and the CMHP rationalized this displacement outcome by demonstrating that the community was improving, and problem areas were declining through the demolition and redevelopment of formerly rental properties. Tacit or direct approval of the changes in the community by residents and new homebuyers further solidified the rationalization that displacement of existing residents was a necessary strategy to improve the North End. This research does not focus on those displaced and disenfranchised by gentrification. However, it shows how gentrification and displacement of vulnerable populations can be rationalized when crime is reduced and the overall image of the city and community is greatly improved.

6.1.2 Outcomes of Strategy 1

In TABLE 11 (p. 98), respondents noted that the reasons for redeveloping the North End were to reduce crime and disorder, either to help existing residents or to improve the economic viability and image of Charlotte. The redevelopment of the North End can be viewed as an extension of the work civic leaders did to remake Charlotte's Wards, notably 4th Ward (Smith & Graves, 2003; 2005). Arguably, this goal of improving the image of Charlotte by controlling the North End was accomplished. Crime decreased and the perception of the North End neighborhoods improved with time. This research does not allow for a causal link between the changes in the North End and the fortunes of Charlotte. However, allowing the North End to be left how it was would not have allowed Charlotte to put its best face forward to the outside world.

The CMHP strategy created homeownership opportunities in the North End. However, these opportunities came with consequences. Investment in the built environment that involves displacement of a social group and replacement by another and conducted by the destruction of affordable housing must be seen as gentrification stemming from Glass' original conception of this phenomenon.

> " 'Once this process of `gentrification' starts in a district it goes on rapidly until all or most of the original working class occupiers are displaced and the social character of the district is changed.' " (Glass, 1964, in Davidson & Lees, 2004).

The new homeownership opportunities were created for lower income households but they were part of a displacement process of very low income populations. This displacement was rationalized as the "best" way to address social disorder and crime in the North End. No other strategies seemed to have been considered by civic leaders. As stated earlier, the displaced are not the focus of this research but the overall population of the North End decreased over the course of the CMHP's campaign, suggesting displacement.

The unique aspect of the redevelopment of the North End is the fact that housing opportunities were created for low-income households at all. The efforts in 4th Ward were catered to upper income gentrification. It is reasonable to suggest that the same strategy could have been accomplished in the North End with more wholesale demolition and displacement. Instead, first time homebuyers were given a chance to accumulate wealth through affordable homeownership. This aspect of the development seems to reject the "rationality of capital" as the driving ethos for development of the North End. New homeowners were given favorable rates and a stable home without the need to provide sweat equity as part of Habitat for Humanity's program. It could be argued that the North End was not the most opportunity rich community to place homeowners and placing them here would be a detriment to the economic mobility of these households. The goods and services provided in the North End were lacking and still need to be increased and improved today. This lack of resources combined with the proximity and perceptions of crime in the area makes complicates the placement of first-time homebuyers. However, families that may not have had the support to attain homeownership were given that chance with the CMHP and each subsequent homeowner seemed to further calm fears and stabilize the community. As property has appreciated in the North End, these same households have a chance to gain substantial equity and pass on wealth to their family. These opportunities may not have come to fruition without the redevelopment campaign in the North End and these actions stand in contrast to the existing literature on public-private development of communities.

As civic leaders created individualized homeownership opportunities, they weakened the potential for long-term collective power and organizing in the North End. The installation of homeownership versus a more collective housing treatment in the North End created a fractured landscape of power. Homeowners have power over their home. Homeowners may have been united in mission to improve the North End, but they do not have organized real estate assets or land with which to determine how the development of their community should progress as

housing prices increase. By using the CMHP model and focusing on homeownership, the potential for consolidation of collective assets for power was missed.

Strategy 1 involved reactivating the built environment of the North End to drive capital accumulation for the private sector. By investing in the North End, jobs and further opportunities for capital accumulation could be created. According to Marxist geographic theory, the built environment, the secondary circuit of capital (Harvey, 1978), offers new capital accumulation opportunities for capitalists that are suffering from an overaccumulation of capital and no place to use it. In the North End, the built environment had become devalued, inactive, and unproductive fixed capital. Capitalists could reactivate this capital through investment of real capital through renovation and fictional capital such as mortgages to expand accumulation (Harvey, 1978).

6.2 Strategy 2: Private nonprofit created by civic leaders to lead redevelopment

Civic leaders created the CMHP, a private nonprofit organization, to redevelop the North End and "to expand affordable and well-maintained housing within stable neighborhoods for low and moderate-income families." (CMHP, 2019). The CMHP filled a necessary role for the public and private powerholders. A private, non-profit organization could use both public and private money and carry out the complicated acquisition, redevelopment, and sale of land to first time homebuyers. Its nonprofit status and the support of local government opened up federal housing money such as HOPE VI and the Low Income Housing Tax Credit. This public-private organization could accomplish gentrification and serve the goals of civic leaders towards redevelopment of the North End.

The blueprint for the CMHP can be found in public-private partnerships stemming from the 4th Ward redevelopment where bank leaders, local residents, and church congregations leveraged millions to redevelop the housing in this neighborhood. The elements of public, private,

and non-profits comingled into the structure of the CMHP align with the devolution of public

sector responsibility to nongovernmental organizations found in neoliberalism. Although the use

of the CMHP signified the roll back of housing efforts led solely by the public sector, the

CMHP's structure still incorporated investment from the public sector, in both money and other

resources, in addition to the private sector's investment. This organizational arrangement offered

total control by civic powerholders and confidence over how the gentrification and development

of the North End would be conducted. The use of the CMHP can be viewed as "actually existing

neoliberalism" where subsidized and affordable housing provision was facilitated by the public

sector and would focus on the unified goals of the civic leaders.

6.2.1 Rationalization in support of Strategy 2

Twenty percent of respondents (TABLE 13) noted that there were no other organizations

available or capable to carry out the North End transformation. This situation left a perceived

vacuum for civic powerholders to create a non-profit organization to carry out redevelopment the

way they wanted. In addition, the CMHP was very effective and each success rationalized the

continued use and the widening scope of their work. The CMHP was created to be effective and it

was effective because it had public-private support. This rationalization feedback loop made the

use of the CMHP rational and using an alternative never seemed to be considered. Smaller

community-based organizations could have performed a similar role as the CMHP with the same

amount of civic support. However, they may have been more interested in building community

and collective housing assets or could have been more resistant to the displacement civic leaders

had chosen for them to conduct.

Community organizing in the North End played a role in asking for change and holding

the city accountable for addressing crime and disorder. However, community-based organizations

are often framed as inferior and less capable in handling the capital and challenges at stake in redevelopment. However, under neoliberal thinking, community-based organizations would be more democratic and more just in building housing and leading redevelopment. The devolution of housing provision did not go to these types of groups. It instead went to the CMHP. Eschewing neighborhood-based organizations was rationalized around their perceived ineffectiveness to perform what civic leaders required. They had too much money at stake to allow an unreliable community-based organization to lead. The choice of the CMHP was not really a choice. Civic leaders created the CMHP and rationalized it as the most effective apparatus carry out the work of redevelopment because they created it to do so.

6.2.2 Outcomes for Strategy 2

The success of the CMHP despite its challenges demonstrated the effectiveness and ability of public-private partnerships and similar organizational arrangements to address other issues faced in Charlotte. By using a single organization dictating development from the top-down, the power dynamics between the North End neighborhoods and civic leaders were reproduced not challenged. Top-down decision-making benefitted dominant powerholders, and there seemed to be no room to address deep seated injustices around segregation and racism that created the North End's struggles. Aside from some neighborhood groups that called upon civic leaders to take action, there seemed to be no place for grassroots community organizing to accumulate the power needed to challenge the development strategy of the CMHP. There was no indication that civic leaders would support smaller community development organizations when the CMHP acted in concert with the goals of civic leaders. Even if there were organizations that could have operated in this space, there is no guarantee they would not be co-opted to move from community organizing to a community development focus (Stoecker 1997; 2003).

Attempts at community organizing or challenging the power of civic leaders in housing and community development have been muted in the North End and across Charlotte. When asked who has power in affordable housing, grassroots or housing organizations were not mentioned (TABLE 18). The grassroots could be conceptualized as "people" or "we all have power" in the power analysis, but there was no identification of an organized movement or community organizations to change how affordable housing should be conducted or even as housing producers. The belief or potential for grassroots organizations to have power or make an impact on affordable housing was not at the forefront of the discussion around power. This omission could be for two reasons: these organizations don't yet exist or they are perceived as having no power. Both situations are deeply concerning to making grassroots challenges to dominant powerholders with respect to housing. The topic of housing development organizations and the culture of grassroots community organizing around housing in Charlotte deserves further research.

6.3 Benefits to the North End Transformation

In discussing outcomes of the civic leaders' strategies of capital accumulation, we turn to a discussion of the benefits gained from the North End's transformation. Framing the beneficiaries of the North End's transformation has become another rationalization in the toolbox of dominant powerholders operating under a "rationality of capital." By obfuscating who actually benefits or demonstrating that a worthy category of people benefit from particular actions, dominant powerholders can rationalize the more negative outcomes of their actions.

In TABLE 15, long-time property owners, the city as a whole, and gentrifiers were mentioned as the top beneficiaries from the North End redevelopment (p.103). Half of respondents believed that long-time property owners and homeowners were the prime

beneficiaries of the redevelopment in the North End. TABLE 20 shows how homeownership rates have changed from 1980-2015 in the North End. Each value in the table is the total housing units in each neighborhood/census tract. The number in parentheses adjacent is the percentage of the housing units that are owner-occupied. 1980 marks a time before the CMHP investment began. The year 2000 is after the CMHP had begun buying and redeveloping houses in Greenville and Genesis Park and before Fairview Homes was demolished. TABLE 20 demonstrates that homeowner-occupied housing has increased in the Greenville and Double Oaks/Brightwalk/Genesis Park tracts and decreased in Druid Hills and Lockwood et al before rising slightly.

TABLE 20: Changing rates of homeowner-occupied housing units in the North End 1980-2015 (Geolytics, 2019; US Census, 2019).

Neighborhoods	Total housing units, 1980 (% homeowner)	Total housing units, 2000 (% homeowner)	Total Housing Units, 2015 (% homeowner)
Greenville	63 (.44)	246 (.69)	221 (.74)
Double Oaks/Brightwalk Genesis Park	1425 (.05)	1103 (.11)	682 (.26)
Druid Hills	1090 (.37)	1037 (.31)	1108 (.32)
Lockwood Tryon Hills Graham Heights Dillehay Courts	1143 (.36)	1020 (.33)	872 (.34)

Homeownership in these communities has been a fraction of total housing units. Renters have dominated this landscape. Homeowners have benefitted and those helped by the CMHP were given an opportunity at wealth creation, again as a partial rejection of the "rationality of

capital." Although property values remained modest in the early days of the CMHP's campaign, property is appreciating and residents have the ability to cash in on their equity. While homeowners can certainly benefit, they are a small population of beneficiaries. Renters were not identified as beneficiaries mainly because they hold no equity in the community as it appreciates and those that did rent experienced episodes of displacement. The benefits are localized to homeowners and landowners and not to the broader population in the North End who have been unable to stay or to buy into the community. The identification of homeowners as beneficiaries can rationalize the displacement and exclusion of people from this community. The homeowners who have stayed can be viewed as worthy and deserving of the potential payouts from their accumulated equity. This research did not investigate the specific outcomes of renters, so we can only hypothesize that renters who were able to stay enjoyed similar benefits to homeowners as the North end changed. The reduction of the North End's population and the demolition of housing units combined with the omission of renters from the benefits discussion point to this group as not the prime beneficiaries of the development process.

The "City" was viewed as a beneficiary but more as a government unit that could save on social services to the North End and as the general populace that can enjoy the reactivated built environment. What is missing from this discussion of beneficiaries are the original architects of the CMHP and the redevelopment of the North End. The bank leaders and members of "The Group" are not specifically named. The banks had a huge role in helping the city improve its image, and they did it to grow their banking business. The banks and business leaders like "The Group" loom large over the history of Charlotte, but in these interviews, the benefits they amassed by controlling urban forms and facilitating gentrification remain unrecognized and unquestioned. This omission may be that people don't see them as beneficiaries or understand their role in the CMHP and North End. However, when we view the ability of Charlotte to grow

and prosper, the North End's evolution is a part of that story and their role in this evolution was integral.

6.4 Discussion of power and neoliberalism in affordable housing

Respondents selected "City Government" two times more than the second-most-selected category, "Developers," in the power mapping analysis. Under neoliberalism, functions previously carried out by the public sector are devolved and transferred to the private sector, non-profits, and citizen volunteer groups. This devolution is done because of the perceived efficiencies and democratic processes involved in these units that are make service provision more effective than if done by the public sector. The power analysis can be read as a partial rejection of this idea. Respondents selected "City Government" as possessing the power to make substantial changes in affordable housing creation. The question of affordable housing must go back into the hands of the local government in order to make an impact. The strong selection of "City Government" could be read another way as a re-assertion of neoliberal narratives and ideals; the local government must continue to fulfill a facilitating role as a funder in urban affairs and reinforce the devolution of service provision to the private, non-profit, and citizen volunteer sectors. In the power analysis, local government had power mainly through the resources (money and land) they used to support housing efforts by other sectors rather than developing and providing it directly. Respondents noted the strong role "City Government" has in affordable housing but there were fewer if any assertions that the local government should take a direct role. The Charlotte Housing Authority administers the remaining public housing in Charlotte and its housing voucher program but there was no substantial discussion of Charlotte's city or Mecklenburg's county commission taking on the role of housing provider. "City Government" was seen as a vital funder of affordable housing and respondents noted that more money was

needed for housing. Respondents did not note a stronger role needed in directly creating the housing by the city government; they may have a point. Developers, both for- and non-profit, can deliver housing efficiently and effectively and can do so better in a more timely fashion that local government processes allow. However, local developers struggle or refuse to provide affordable units when they are operating under a "rationality of capital" and an imperative to drive up profits. Local government can leverage millions and provide essential financing to keep housing affordable. Their role as a funder of affordable housing and not a direct provider may be the strongest arrangement despite its neoliberal leanings.

6.5 Contribution to the literature

The power behind a gentrification process and who the gentrification process was designed to attract makes the transformation of the North End potentially unique. Gentrification was led by public and private leaders through a singular private non-profit housing developer. The population to benefit from this redevelopment was not upper and upper-middle income populations. It was designed to offer homeownership opportunities to low and middle income households.

TABLE 21 identifies examples in the literature of various gentrification leaders and who the gentrification was designed to house. The redevelopment of the North End has a unique pedigree. Civic leaders in this case, government officials and the leaders of Charlotte's banks, created a private nonprofit to lead redevelopment. The redevelopment and gentrification was designed to serve first time homeowners who were in the lower and middle class. Most of the examples of gentrification were facilitated by local government and the public sector in some fashion. The character of the North End's gentrification aligns with Hackworth & Smith's (2001) third-wave gentrification where the public sector reduces the risk for private money to gentrify

disinvested space. These public-private actors took the lead in gentrification rather than individual households or smaller scale investors. In the 4th Ward, public and private actors worked in concert to accomplish this urban transformation for a higher income bracket (Smith & Graves, 2003; 2005). The closest analog to the North End's gentrification process was described by Fraser & Kick (2014) in Chattanooga, TN. A private non-profit was created by the public sector and local foundations to create a more viable economic landscape south of Chattanooga's downtown. The express goal was to make this community for more affluent citizens and not use it for stabilization or low to middle income homeowners.

TABLE 21: Comparison in the literature around who leads gentrification and its target demographic

Gentrification leader	Initial target demographic of gentrification	Examples in the literature
Small scale, private-led gentrification	Moderate to Upper Income	Betancur, 2001
Small non-profit led, facilitated by public sector	Low and Moderate Income	Newman & Ashton, 2004
Private-led, facilitated by the public sector	Middle to Upper Income	Davidson & Lees, 2005; Hackworth & Smith, 2001; Smith & Graves, 2003; 2005
Private nonprofit, created by public sector and large foundations	Middle to Upper Income	Fraser & Kick, 2014
Private nonprofit, created by public sector and business leaders	Low to Middle Income	Charlotte's North End

6.6 Limitations

The power mapping exercise needed more refinement and a way to not only quantify power levels but the quality and density of them. A network analysis of the connections between different types and strengths of powerholders could have given a different dimension to who has power and how different powerholders were related to them.

This research has its roots in the personal connections to the people living in North End neighborhoods. As stated in the Positionality Statement, this connection adds a lens where I want to protect my colleagues from the potential depredations of capital as gentrification increases in their communities. I acknowledge the subjectivity this may have on the research and have acknowledged with these chapters that the "rationality of capital" was not the sole driver of decision-making and action.

7.0 CONCLUSION

This research has attempted to tie the strands of power, urban development, gentrification, and affordable housing together into a tapestry demonstrating how powerholders and civic leaders in Charlotte decided how to grow the city into the place it is today and how the city will likely continue to evolve. As gentrification continues to grow and the desire for upscale, downtown-proximate housing expands, the availability of affordable housing will diminish without multiple sectors taking responsibility for housing all of Charlotte's citizens. These housing processes can be explained partially by Marxist geographic theory and the imperatives of capital while elements of the CMHP's redevelopment demonstrate some diversion from pure profit motives. The question remains of how will Charlotte go forward and what solutions can be brought forward to make affordable housing a priority? From this research a number of further research threads are essential.

A future strand of research must focus on how civic leaders enforce an ethos of cooperation and conflict reduction in Charlotte's public affairs. In times of civil conflict, city leaders prioritized cooperation in order to maintain economic health among various groups and sectors (McShane, 2015; Morrill, 2019; Smith & Graves, 2003). Charlotte leaders have used money or appeals to keeping "business as usual" as a reaction to unrest or potentially embarrassing aspects of Charlotte's socioeconomic landscape. Unrest may crop up, but civic leaders use their power and prodigious capital to "band-aid" social relationships and open up funds to local non-profits, which may distract them from challenged existing social inequity in favor of accessing new revenue streams. This situation echoes the enforcement of "stable power relations" discussed by Flyvbjerg (1998) in his last three propositions. These propositions theorize that rationality has a better opportunity to prevail within "stable power relations" characterized by a cooperative political environment. These power relations are stable but rarely equal. I would argue that Charlotte's reliance on powerful civic leaders to create solutions and an

emphasis on "stable power relations" among powerholders makes the use of rationality even more futile and less effective in making change.

Most of the power believed to be able to address social issues came from the legacy of The Group and that top down solutions using organized money would fix what was going wrong in Charlotte. This sentiment places the ability to make things happen from the top down when scholars have written extensively on how the grassroots spurred by inequality and social conflict have fought for change (Beard, 2003; Stall & Stoecker, 1998). As Flyvbjerg's propositions offer the possibility for rationality in these "stable power relations," he mentions earlier in his book that "social conflicts themselves produce the valuable ties that hold modern democratic societies together…that social conflicts are themselves pillars of democratic society" and "suppressing conflict is suppressing freedom" (Flyvbjerg, 1998, p.6). The emphasis on cooperation and conflict reduction has reinforced these unequal power relations and allowed civic powerholders to operate without much resistance to their goals of capital accumulation. Examination of these "stable power relations" could help explain other geographic processes and more fully explain how a "rationality of capital" survives in urban contexts.

As I have discussed the potential value of community land trusts and collective housing, more research needs to be done on their impacts in gentrifying communities and how they have survived the evolution of urban forms over time. As a nascent land trust tries to get off the ground on the west side of Charlotte, what can be learned from other cities and land trusts and how could Charlotte's context complicate the ability of collective housing to succeed.

A more serious issue on the horizon that needs more research is the role that large out-of-town investors have in affordable housing. These investors have bought thousands of houses in Charlotte and turned them into rental properties, often raising the rents and displacing or excluding people who need housing (Clasen-Kelly, Douglas, & Rennie, 2018; Portillo, 2018;

Portillo & Off, 2017). The consequences of housing conglomerates owning rental properties and soaking up properties for sale on housing affordability and neighborhood development will be a vital topic of research and Charlotte's experience with the foreclosure crisis may give us an idea of what to expect and how to prepare.

I have been critical of the use of power by Charlotte's dominant powerholders to accumulate massive amounts of capital through the development of the North End neighborhoods and rationalizing the displacement of its residents as the only way to create better, safer neighborhoods. The development of the North End can be read in another way in that homeowners and renters alike benefitted greatly from the removal of crime-riven areas and the influx of capital by public and private leaders. By investing in the North End, existing residents, new residents, homeowners and renters, and the city of Charlotte as a whole benefitted greatly and set the stage for its future growth. With these two narratives co-existing, we must look at the deeper impacts of the character of the redevelopment.

Civic leaders selected homeownership as a strategy to exert control over space and to drive capital accumulation for the city and for Charlotte's business community. The single family homeownership strategy reiterated a narrative that homeownership is the pathway to individual wealth. This narrative has denigrated renting, affordable housing, and collective housing and caused homeowners to be protective of their investments. Homeowners feel that anything other than single family or owner-occupied housing in suburban contexts will threaten their property values. Homeowners prioritize their investment, their home, their property value, distancing them from the idea of the community as a collective. The attraction of this narrative is easy to understand. A house is one of the most stable and sought after routes to wealth creation and passing on assets to the next generation. The downside is that the individual nature of homeownership has made people withdraw from finding ways to build power within communities. Everyone prioritizing their own investment prevents the inclusion and integration

of affordable housing and undermines the potential for collective power at the neighborhood level.

Looking back at the discussion of housing goals (p. 38), positioning housing as "wealth creation and economic good" dominates the discussion on what housing can do. What I argue is that the most important housing goal is housing as a pathway to "socioeconomic integration" as a "human right" (Diamond, 2009, p. 1). My vision is that people have the choice to live wherever they choose across urban contexts regardless of class. I feel that this can be accomplished by supporting and nurturing collective housing organizations akin to Loh & Shear's (2015) solidarity economy concept. The individualistic nature of homeownership is stopping communities from addressing affordable housing and housing insecurity. A construction company in Charlotte touts that they are "100% employee owned." Other businesses state similar assertions as a positive marketing tool. The outcomes of communities could be vastly different if we saw the value in collective ownership of housing as well. People have power in their ownership and their assets and could use it towards collective housing goals if they were willing to forsake the mantra that housing must create wealth as individuals. Asking this of people who depend on their homes for financial security is more than difficult. That is why a grassroots movements of people concerned with housing justice and collective housing like community land trusts or shared equity housing must lead the way forward and convince people of the value of collective ownership.

The change in the North End has been transformative but it has been mostly cosmetic. Nothing has been done to address the underlying issues of race, class, and power that created the disinvested North End neighborhoods in the 1980s and 1990s. The banks and business leaders were not named as the beneficiaries of the North End's transformation even though they were the leading architects of it and arguably gained huge benefits through the growth of Charlotte's banking industry. The investment in the North End was part of a strategy to make Charlotte a destination for capital investment. This research was designed to ask who wins when a

community is redeveloped in the manner documented. What respondents did not say about who benefits spoke volumes about the ability for dominant powerholders operating under a "rationality of capital" to enact self-serving strategies of capital accumulation and rationalize the negative consequences of their actions without question or challenge.

Sixty percent of respondents chose local government and the private sector (civic leaders) as having the most power to create affordable housing. The meaning of this finding is that those perceived to have the power to address affordable housing are the same as those who have played a role in creating our current lack of affordable housing. Seeing power in this way is expecting the existing system that often prioritizes capital accumulation to fix the negative externalities this system creates. Ultimately, this reliance on the system to fix itself will only reproduce the same outcomes. The residents of the North End regardless of their tenure face opportunities and challenges to assert their vision for their communities. As they work to determine their futures, powerholders of various stripes have designs to alter North End and communities like it for their own personal gains and capital accumulation. My hope for the people who I work with in the North End is that a new movement can create collective solutions to allow for the growth of opportunity alongside the preservation of the housing and character of their neighborhoods.

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APPENDIX A: Interview guide for government officials

Discuss your experience with the "North End."

What do you know of the history of the "North End?"

How do people talk about the "North End?"

What changes have you seen in this community? How do you view these changes?

Discuss your experience with affordable housing.

How do you define affordable housing?

How do people talk about affordable housing or how do other people define it in your experience?

In addressing affordable housing, what has been a particular success for you?

In addressing affordable housing, what has been a barrier to addressing it?

What is the importance of affordable housing to regions like Charlotte-Mecklenburg?

How should or could we address it?

What people or groups are most influential/least influential when it comes to affordable housing?

Why do they have that kind of influence?

Housing actor mapping exercise

Please list as many individuals, institutions, sectors, or organizations involved in the creation or industry of affordable housing. This list could include private, public, non-profit, governmental, or individual actors involved in the affordable housing industry or even people who are not in the process but should be.

With this list we will continue our discussion around how these particular actors interact with and influence one another.

APPENDIX B: Interview guide for private sector and non-profit developers of housing

Discuss your experience with the "North End."

What do you know of the history of the "North End?"

How do people talk about the "North End?"

What changes have you seen in this community? How do you view these changes?

Discuss your experience with affordable housing.

How do you define affordable housing? How do others define it or talk about it?

How does affordable housing impact your work?

What is the common perception around affordable housing? How do people talk about affordable housing?

In addressing affordable housing, what has been a particular success for you?

In addressing affordable housing, what has been a barrier to addressing it?

What draws you to building affordable housing?

What mechanisms do you draw upon to build it?

What people or groups are most influential/least influential when it comes to affordable housing?

Why do they have that kind of influence?

Housing actor mapping exercise

Please list as many individuals, institutions, sectors, or organizations involved in the creation or industry of affordable housing. This list could include private, public, non-profit, governmental, or individual actors involved in the affordable housing industry or even people who are not in the process but should be.

With this list we will continue our discussion around how these particular actors interact with and influence one another.

How do these different actors interact with each other and/or shape this community? What do they do in other words?

APPENDIX C: Interview guide for North End residents/community advocates/housing advocacy groups

Discuss your experience with gentrification?

How do you define gentrification?

What is the common perception around gentrification? How do people talk about it?

In addressing gentrification, what has been a particular success for you?

In addressing gentrification, what has been a barrier to addressing it?

What people or groups are most influential/least influential when it comes to gentrification?

Why do they have that kind of influence?

Discuss your experience with the "North End."

What do you know of the history of the "North End?"

How do people talk about the "North End?"

What changes have you seen in this community?

Discuss your experience with affordable housing?

How do you define affordable housing?

How do people talk about affordable housing?

In addressing affordable housing, what has been a particular success for you?

In addressing affordable housing, what has been a barrier to addressing it?

What is the importance of affordable housing to regions like Charlotte-Mecklenburg?

How should we address it?

What people or groups are most influential/least influential when it comes to affordable housing?

Why do they have that kind of influence?

<u>Housing actor mapping exercise</u>

Please list as many individuals, institutions, sectors, or organizations involved in the creation or industry of affordable housing. This list could include private, public, non-profit, governmental, or individual actors involved in the affordable housing industry or even people who are not in the process but should be.

With this list we will continue our discussion around how these particular actors interact with and influence one another.

Appendix D: Media representatives

Discuss your experience with the "North End."

What do you know of the history of the "North End?"

How do people talk about the "North End?"

Discuss your experience with gentrification?

How do you define gentrification?

What is the common perception around gentrification? How do people talk about it?

What people or groups are most influential/least influential when it comes to gentrification?

Why do they have that kind of influence?

Discuss your experience with affordable housing?

How do you define affordable housing?

How do people talk about affordable housing?

What is the importance of affordable housing to regions like Charlotte-Mecklenburg?

How should we address it?

What people or groups are most influential/least influential when it comes to affordable housing?

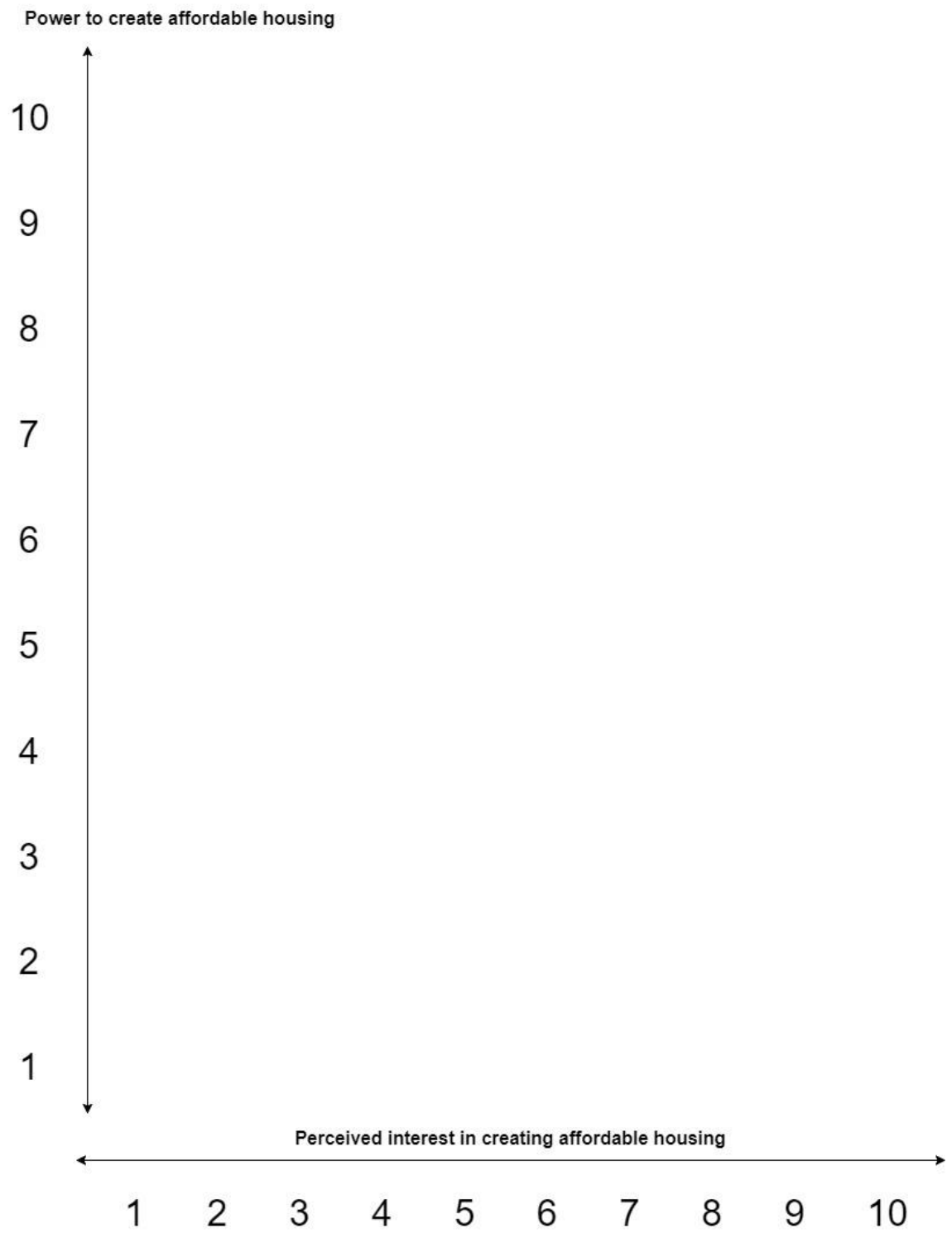Why do they have that kind of influence?

Housing actor mapping exercise

Please list as many individuals, institutions, sectors, or organizations involved in the creation or industry of affordable housing. This list could include private, public, non-profit, governmental, or individual actors involved in the affordable housing industry or even people who are not in the process but should be.

With this list we will continue our discussion around how these particular actors interact with and influence one another.

APPENDIX E: Power map

Power to create affordable housing

10

9

8

7

6

5

4

3

2

1

Perceived interest in creating affordable housing

1   2   3   4   5   6   7   8   9   10

Appendix F: Consent Form

Informed Consent Form

Title
Gentrification and affordable housing in Charlotte's "North End"

Purpose
The purpose of this project is to conduct interviews around the topics of gentrification and affordable housing in Charlotte-Mecklenburg. This interview allows you to discuss and explore your experience with these topics in the "North End" community and how you have interacted with other actors involved in gentrification, development, and affordable housing.

Eligibility:
If you are over the age of 18, you are eligible to participate.

Procedure and Involvement:

I will ask you a variety of questions about your experiences with gentrification and affordable housing in the "North End" community.

This interview will last approximately 1-2 hours in duration. The interview will be audio-recorded with a digital recorder. After the interview concludes, it will be transcribed. Once the transcription is complete, the audio recording will be erased. The transcript of the interview will be made available to you at your request.

The investigator may also call upon a participant to clarify something stated in the interview. This follow-up will be done by phone or in person. Email correspondence cannot be guaranteed to protect anonymity.

Approximately 30 individuals will take part in this research process.

I will not be taking photos or video recording this interview.

Risks of Participation:
There are no foreseeable risks to your participation in this process.

Benefits of Participation:
The benefits to participation focus on offering you the opportunity to share your experiences and perceptions about development, planning, gentrification, and affordable housing in Charlotte-Mecklenburg. Your insights can create a better understanding of the challenges present in working in these particular fields and share your successes related to these topics and overcoming particular challenges within them.

Privacy and Confidentiality:
All data collected by this study will be de-identified. The following steps will be taken to ensure complete confidentiality:

- Your name and any other personally identifiable information including job or position will not be used for any portion of the project.
- Consent forms will be kept in a locked office and transcripts will be kept on a separate hard drive and kept in a locked office.
- After transcribing our conversation during the interview portion of this activity, I will erase the audio recording.

At the end of the interview, I will ask you if you wish your name to be attached to any quotes used in the research writing. This option is your choice and will not impact the use of your quotes in any way.

Statement of Fair Treatment and Respect
UNC Charlotte wants to ensure that you are treated in a fair and respectful manner. Contact the university's Research Compliance Office at (704) 687-1871 or email at uncc-irb@uncc.edu   if you have any questions regarding how you are treated as a study participant. If you have further questions about the project after today's activity, please contact Joe Howarth (thowarth@uncc.edu) or Janni Sorensen (jsorens2@uncc.edu). You may also call the CHARP office at (704) 687-1310.

Approval Date
This form was approved for use on *12/17/2018* for use for one year.

Participant Consent

I understand that my participation in this interview is completely voluntary. I have the right to discontinue my involvement at any time prior to the completion of the process of recording and transcribing with no negative impact on me, the subject of this study. I understand that this research involves no known risks; however, there may be risks that are unforeseeable. I affirm that the interviewer has discussed with me the general aims of the interview and the topics to be covered prior to the beginning of recording and has satisfactorily answered all of my questions. I understand how my oral history recording and transcript of that oral history could be used and realize that my oral history contribution will not be anonymous and can be used by others.

I have read the information in this consent form. I have had the chance to ask questions about this study, and those questions have been answered to my satisfaction.   I am at least 18 years of age, and I agree to participate in this research project. I understand that I will receive a copy of this form after the principal investigator of this research study and I have signed it.

_____   _____
Participant Name   DATE
(PRINT)

_____   _____
Participant Signature   DATE

_____   _____
Investigator and/or Interviewer Signature   DATE

Appendix G

Recruitment script for people outside of the North End

Hello (name of potential interviewee). My name is Joe Howarth from the University of North Carolina at Charlotte.

I am looking at the evolution of Charlotte's North End and would like to interview you about your experiences with this community and how it is changing.

The confidential interview will be part of my dissertation research at UNC Charlotte.

If you agree to be interviewed, I will need approximately an hour to two hours of your time. Furthermore, you must be over the age of 18 to participate. Are you interested in talking about your experiences?

(If yes) Great! I would like to set up a time to meet or speak on the phone.

(If no) Ok, thanks for your time.

Recruitment script for residents of the North End

Hello (name of potential interviewee). My name is Joe Howarth from the University of North Carolina at Charlotte.

I am looking at the evolution of your neighborhood as attention has increased around Charlotte's North End. I would like to interview you to learn about your experiences with the community and how it is changing.

The confidential interview will be part of my dissertation research at UNC Charlotte.

If you agree to be interviewed, I will need approximately an hour to two hours of your time. Furthermore, you must be over the age of 18 to participate. Are you interested in talking about your experiences?

(If yes) Great! I would like to set up a time to meet or speak on the phone.

(If no) Ok, thanks for your time.