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STAKEHOLDERS' PERCEPTIONS OF RISK FOR GENTRIFICATION
IN ATLANTA'S PITTSBURGH NEIGHBORHOOD

by

DAVID HOLMES

Under the Direction of Dr. Katherine B. Hankins

ABSTRACT

The 2008-2010 foreclosure crisis and the Beltline project present two significant forces shaping neighborhoods throughout Atlanta. Both the high foreclosure rates and the promise of public and private investment create conditions for the displacement of existing residents and for the gentrification of the southwest Atlanta neighborhood of Pittsburgh in particular. Through qualitative analysis, including interviews with residents, community leaders, and government officials, the development of overlay analysis maps of Pittsburgh, as well as studying the various stakeholders' perception of risk for gentrification in Pittsburgh, this research examines how and why these stakeholders' perception of the risk of gentrification in Pittsburgh varies, and what these various perceptions mean. Furthermore, it suggests

that scholars of the gentrification process should more fully consider the ways in which residents of impacted neighborhoods understand both local and more “global” dynamics of property markets and how various policies seek to mitigate the deleterious effects of gentrification.

INDEX WORDS: Beltline, Gentrification, Property tax, Displacement, Development, Overlay analysis mapping, Redlining, Community land banks, Community land trusts.

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A Thesis Submitted in Partial Fulfillment of the Requirements for the Degree of

Masters of Arts

in the College of Arts and Sciences

Georgia State University

2011

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David Holmes
2011

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DEDICATION

To my dear wife of 29 years who is far smarter than I ever could be and to my three brilliant girls, Dorothy, Betsy and Amy, who I know will live up to their full potential in life, and to my grandson Aiden, whom I believe will be doing the same thing as his grandfather is doing in grad school by the year 2031.

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Many thanks to all those who agreed to be interviewed: thank you for your time and thoughts. Lastly to my wife Patti, and daughters, Dorothy, Betsy and Amy who I'm sure are looking forward not to hear the words "I can't, I've got school work to do." Thank you all.

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1 INTRODUCTION

1.1 Purpose of the Study

Gentrification defined is the influx of a wealthier class of residents buying into an area of lower income residents (Lees et al., 2008:p.10). This movement results in higher property values which, in turn, can cause higher property taxes and higher rents. This higher cost of living soon becomes a large burden on the area's lower income residents, which can result in the displacement of the lower income group. In other words gentrification is nothing more or less "than the neighborhood expression of class inequality" (Lees et al., 2008, p. 80).

Class and the access to property tend to create "socio-spatial segregation" (Lees et al, 2008: p.199) as manifested in richer versus poorer neighborhoods, and clearly show the effects of those who have property on those who do not. As Lees et al. (2008: 272) explain, "... people discover that commodified property markets are exclusive and displacing..." Thus the problem of gentrification is really seen as a problem of the control of property by wealthier groups as opposed to those groups of lesser means. The most direct way the middle class and upper classes can exercise this control of property over the poorer working classes is through laws governing urban property markets concerning property and the "power, control, and the right to exclude" (Lees et al., 2008, p. 83.).

These policies run the gamut from Tax Allocation Districts that encourage high end development, by real-estate investors, (Atlanta Development Authority, 2007) for targeted areas of working class neighborhoods to city housing authorities mandating the destruction of affordable housing units to be replaced by (often high-end) market-rate housing units. Therefore the problem of fighting gentrification might lie in the study of urban policy and the spatial analysis of various class components of gentrification. Furthermore,

understanding the ways in which different stakeholders understand the risk of gentrification illuminates an underexamined aspect of the inner city neighborhood.

The purpose of this study is to explore areas of potential gentrification and displacement as they relate to the Beltline, a large, multi-billion dollar public-private investment project that will reshape neighborhoods that encircle downtown Atlanta over the next several decades. More specifically, I explore the spatial dynamics of the risk of gentrification and displacement in the Pittsburgh neighborhood, which is one of Atlanta's poorest neighborhoods, where half of the housing stock is vacant. This further points to the consequences of the sub-prime mortgage debacle that already has occurred and is another factor weighing in the potential gentrification and displacement process.

Displacement can occur through several processes. The continuous (over time) replacement of indigenous residents by the newer, wealthier residents is referred to as residential displacement (Newman and Wyly, 2006: 27). Residential displacement comes under the general umbrella of "social displacement" (Martin, 2007: 604) where one group is replaced by another in a bounded geographic area with respect to power and prestige. Instead of the loss of prestige or power, however, in this study it is the loss of affordable housing that occurs, over varying periods of time during a neighborhood's life cycle.

Displacement takes several different forms. The first form of displacement or risk of gentrification is an increase in the cost of living. Higher rents on properties anticipated for improvement (rent gap theory) (Lees et al. 2008: 61), as well as uneven access to capital by poorer residents (versus wealthier residents) (Glick 2008) form outside pressures on the poorer residents to move from their homes. The next form of displacement is exclusionary in nature.

Exclusionary-type displacement means once the property values of a particular urban neighborhood have risen due to gentrification, that property now excludes lower-income, first-time home buyers or in other words "Residential displacement is one of the primary dangers cited by those concerned about the exclusionary effects of market..." (Newman and Wyly, 2006: 27). The last form of displacement is political dis-

placement. This political displacement occurs when the original residents once active in various clubs and organizations have now become voted out or outnumbered by the newer residents (Martin, 2007). Residents who come to feel politically disenfranchised (Martin, 2007) will become less involved in their own neighborhoods and eventually may leave the old neighborhood altogether.

Such conditions of displacement occur mainly in western societies all over the world, as well as in U.S. cities such as New York, Chicago, Dallas, Boston, and of course Atlanta (Austrom, 2006). Of particular interest in Atlanta are the various neighborhoods on the south side of the city that lie in the path of the Beltline. The Beltline is specifically designed to meet the needs of the urban residents who live within a twenty-one mile urban loop encircling and connecting many urban neighborhoods, shopping districts, parks, schools, and areas of employment (Atlanta Development Authority, 2007). The path of the Beltline runs on former rail road right of ways as well as the old Atlanta trolley lines of a hundred years ago. The Beltline will take approximately twenty-five years to complete, (Atlanta Development Authority, 2008) and according to Fulton County Appraisers, property values along the Beltline are anticipated to rise because of the development that will be associated with the building of the line and stations.

In the northern arc of the Beltline are much wealthier neighborhoods that have not experienced the class turnover of the gentrification process. The south side neighborhoods (south of I-20 between the I-75 and I-85 corridor and the West End communities), however, are quite different in socioeconomic and demographic makeup).¹ According to Census data, the south side neighborhood residents have a large population of working class, elderly, large factions of renters, unskilled workers, ethnic minorities, single-parent households and the unemployed. All are at risk of displacement once property values start rising due to land and rental speculation in and around the southern Beltline corridor. The risk of increasing home values is complicated by the nation's recent mortgage and credit collapse.

¹ See Appendix F: Geographic Proximity of Pittsburgh to its Neighbors

In addition to the presence of a massive urban project like the Beltline in the south side of Atlanta, the nation as well as Atlanta was hit with the effects of massive subprime lending that decimated whole neighborhoods all through Fulton County, especially the area of interest in the south-side, where, according to 2009 Fulton County tax assessor data, some neighborhoods experienced as much as a 50 per cent home vacancy due to fraudulent loan practices. Today as a result of the "lessons" learned by the market, vast tracts of empty homes are honeycombed throughout the neighborhoods of the south-side and especially in the Pittsburgh neighborhood.

1.2 Expected Results

In this research, I ask how residents of the neighborhood of Pittsburgh grapple with the dynamics of the Beltline and the mortgage crisis. In particular, I seek to understand what their perceptions of risk for gentrification are and how these compare to that of other stakeholders of Pittsburgh. In addition to a qualitative analysis of in-depth, semi-structured interviews with a variety of stakeholders, I uncover existing urban policies in Atlanta that impact the social and economic development of the area and how residents perceive the effectiveness of these policies.

2 LITERATURE REVIEW

As mentioned in the introduction, gentrification involves “the class remake of the central city landscape” (Smith, 1996). Geographers and urban theorists have grappled with many dimensions of gentrification, and here I review the work that engages in studies of displacement, rent gap theory, global capital, creative class, the geography of urban policy, and studies of property.

2.1 The Role of Geography in Urban Policy and Global Capital, Property, Gentrification, Rent Gap, Displacement, and the Creative Class:

Imrie (2004) laments that urban geographers are underappreciated with respect to policy study and need to make more of an impact on urban policy and practice with regard to the spatial component of

property. Property in the terms of policy (Blomley, 2008) can be thought of as not only a legal physical unit, but it can be construed into a political and economic unit as well. Property might be thought of in terms as the political ordering and categorization and organization of space. Property also involves the establishment of by-laws and rules of spatial interaction where every space is legally known, named, and positioned. In effect the histories and geographies of property are intertwined. Thus policy is geography and geography is policy. Loopmans (2008) begs the question, why do extensive research on gentrification if such academic research is not reaching or disseminated to those in positions of power and influence to make correct policy decisions based on such research? It is not only policy practice but policy language where in many cases the word gentrification is left out (Lees, 2008) and in its place are words used such as “urban revitalization,” “urban renaissance,” and “urban regeneration” are employed instead to lessen the brutal impact of what is really gentrification and displacement. Geographic research can cut through these ambiguous terms and specifically (spatially) show to the researcher or policy maker just what makes up areas under policy consideration. Furthermore, as this research seeks to demonstrate, the ways in which various stakeholders, including policy-makers and the residents impacted by policies, perceive the threat (or prevention) of gentrification, such as that (potentially) associated with the Beltline project, can reveal large conceptual gaps in how the lived experience of neighborhoods like Pittsburgh differs from the ways in which city officials understand it.

If the re-ordering of space is an engine of policy, then capital, particularly global capital, is the driving force behind this engine, and geography has played a large part in the analysis of the intensification of capital’s uneven geographic development (Torrance, 2008). The term “glocal” is used basically to mean local development of infrastructure fueled by global markets and or investments. This type of infusion of capital on the local level is not spatially tagged to its distribution, rather its center of disbursement is ordered by private market forces of current or future investments; thus the influence of space for policy enactments affecting that space at the local level is diminished. Urban places (including neighborhoods) are having less of say so

at the local scale in their ability to influence what events take place at that scale. In other words urban places are becoming “translocalities with multifaceted and multi-scaled links and connections elsewhere” (Torrance, 2008: p. 6). Globally cities are looking more and more to attract this global capital to upgrade and fuel their growth of their respective urban landscapes (Larsen and Hansen, 2008).

There is a new sensitivity to the differing levels and scales of the geographies of gentrification in context of policy around the world (Wyly and Hammel, 2008). This new look at the geography of gentrification is seen more in the terms of place history within an urban setting, and how that place has been promoted or resisted by local urban governments. One such example is the Vesterbro housing district in Copenhagen, Denmark (Larsen and Hansen, 2008). Vesterbro had a long history with the city as a working class neighborhood and was specifically targeted by the state to upgrade and attract more wealthy residents (Larsen and Hansen, 2008) which in turn would glean international investment. Although some measures by the state were used to mitigate this urban renewal for its poorer residents, this middle-class gentrification still caused the displacement of the poorer residents of Vesterbro. So in effect the poorer people of Vesterbro paid the price for Copenhagen’s reach for global capital. A strikingly similar case happened in Atlanta where, during the 1996 Olympics, Techwood Homes, the country’s first project-based public housing community, was torn down and its residents were displaced—all for an international Olympic village. The point is that a poorer class was displaced in favor of wealthier one by (the promise of) international capital.

A difficult and ever changing study on the subject of gentrification can be monitored more effectively using spatial data over time to visually see what and where changes have taken place in specified areas and how they have taken place, especially since gentrification is not uniform in its effects (Lees, 2000). In other words gentrification varies in its processes and practice from place to place; thus no one particular policy can be used to cause or prevent universal gentrification. The varying stages of gentrification involve varying scales and varying degrees of intensity. This begins from the first group of people who decide to move into economically stressed areas and improve these areas by “sweat equity” with their own capital (stage one) to

those people who later move into the same neighborhood which has been “transformed” into more of a middle-class “gentrified” neighborhood (Lees, et. al. 2008, p.31-33).

All these levels and stages of gentrification can be shown and tracked through geographic mapping analysis. A good example of tracking gentrification is a map showing a case study in Toronto in 2007 (Walks and August 2008). Walks and August (2008) produce a map that shows the complete and incomplete gentrification in an inner city Toronto neighborhood by using income data from the Census of Canada. By using census tracts showing low, moderate and high income the authors were able to depict both complete and incomplete gentrification within the Brockton and South Riverdale area of Toronto.

Not only varying stages of gentrification can be mapped, but the racial composition of neighborhoods and the potential impact gentrification has on racial composition can be mapped as well. One author’s research shows that gentrification begins where there is a concentration in a neighborhood or area of marginalized radicalized groups (Glick, 2008). This marginalized neighborhood shows an uneven landscape of property values where the Black and Latino households experience lower house and land values than the white households, thus creating strong variances in housing values that can be unitized and mapped. To date, though, studies of the gentrification involving class and gender have been far more numerous than gentrification studies examining the changing composition of ethnicity and race (Lees, 2000).

The best visual medium through we see the effects of policy on property is through mapping (Blomley, 2008). Spatial representation in map form (geographic visual depiction) not only depicts property but it shows this depiction in an objective, accurate, and visually informative way. The map, as Blomley (2008: p. 291) points out, invites the visualization of property as a “clearly bounded space.” The mapped space is individualized and shows the relation of individuals to that space. The map does this on a representational visual level where space is known, named and positioned with respect to how space is used, shared, and appropriated. An example would be the unit of individual ownership called a parcel. This parcel on a map shows

ownership and value, as well as its relation to other parcels of similar value and differing ownership. This ownership can be represented individually or by group depending on data displayed.

One tool for seeing this individualized or grouped space is by using the U.S. census. Using the census to see the movement of social groups that move in or out of the neighborhood can be spatially unitized and represented visually on a map as well. Other subjects can be depicted spatially showing one phase or another of gentrification such as the movement of investment and capital over a specified geographic area (Glick, 2008) or the economic variances of wealth of neighborhood residents as in what is called a “bi-polar” neighborhood (Galster and Booza, 2007).²

A key component of gentrification and displacement is what is known commonly as the rent gap. The rent gap hypothesizes that gentrification occurs as a result of investment and disinvestment in an urban land market (Smith, 1987. p. 262). This dichotomy of investment and disinvestment has a third component, which is the dimension of time. Over time urban development creates a tension or gap between capitalized ground rent (the current rent charged to the residents) and the potential ground rent or the possibility of raising even more capital over time or in the future. Thus as a neighborhood hosts a wealthier resident population this puts tension or pressure on landlords holding houses in that area to improve property to meet the expectations of a wealthier clientele. Therefore they invest in their property to get the highest return on their investment in the form of rent or the sales price of that particular property. Before under capitalized ground rent there was not any new investment pressure. This new pressure to invest, though, does have an adverse effect on the existing less wealthy tenants. This pressure comes in the form of higher rents; thus the gap is created between the higher rents of the new wealthier residents and their ability to pay and the higher rents of the poorer residents and their inability to pay.

² The authors admit that in trying to research on neighborhood income diversity, they found that the census is too blunt an instrument for fine research and thus the census for their purposes is relegated to a secondary spatial unit of analysis.

The rent gap theory, as Lees, et al. (2008) point out, needs more empirical studies. Some studies show situations that do not illustrate the operation of the rent gap theory. In neighborhoods that have a high immigrant working class population as well as an indigenous population (Ley and Dobson, 2008) housing sales and rentals occur within a closed ethnic network, thus keeping a gentrifying middle class from moving in and housing and rental transition occurs first in areas of more modest incomes rather than houses of very low incomes, a dynamic which seems to challenge the rent gap theory but does not challenge the effects of gentrification in general nor the effects of gentrification's ultimate outcome, displacement.

Displacement exists in several categories. These are commercial displacement, residential displacement, and crime displacement (Austrom 2006). Residential displacement is the change in a neighborhood's population from poorer residents to wealthier residents, resulting from increases in rent and or property taxes in which the poorer residents, who cannot keep paying the ever increasing rents or property taxes are forced to move out of the neighborhood. This type of displacement is at the mercy of the varied market forces and affects families in a personal way in terms of the loss of their homes (Newman and Wiley, 2006). Residential displacement can also occur through state induced policy action, as in the demolition of housing units through ownership conversion or in state right of way declaration in the taking of land for common roads and thoroughfares and or bridge widening and construction (Fulton county data).

The geographic aspects of displacement are not generally well understood (Lyons, 1996). Empirical studies for instance in the study of where to the displaced go are lacking. Assumptions are made in the geography of displacement with respect of the migratory destination of working class households leaving neighborhoods for the suburbs or beyond. No such hard empirical data exists as to whether displaced people move to the next city or the next county. A good example of this is, as mentioned previously, when Atlanta Housing Authority razed Techwood Homes near the Georgia Tech campus to make room for the 1996 Olympic village. The conclusion as to where the residents went is mere speculation (no data exists in the At-

lanta City Government or Fulton County Government), although Oakley et al (2009) are attempting to trace the displaced public housing residents.

There are some specific geographic studies on displacement, such as Mirabal's (2009) examination of the San Francisco's Mission District during the 1990s through the early 2000s. The Mission District was made up of mainly Spanish speaking families of Latin origin (Mirabal, 2009). These families were of mainly poor and working class people living on modest means and paying modest rents. Gentrification was seen by the city as an answer to the city's economic ills, and, according to Mirabel (2009), concerns over displacement were ignored by local politicians, business owners, and city officials. Mirabel (2009) collected oral histories of people affected by the gentrification from across the Mission District. The purpose of this gathering of all the oral histories of the residents was to put a face on the effects of gentrification and displacement. Soon the project drew the attention of some politicians and activists, artists and media types. A seemingly grass roots movement sprang up, but in the end the dot-com boom of the nineties changed much of the district to expensive lofts and high end businesses (Mirabel, 2009). The dot com bust of 2001 slowed down what was left of the original Mission District, but the movement created by the study did get the message out that displacement is a destructive byproduct of gentrification.

With an ever increasing global economy and market force the class of people who are able to buy into these gentrified or gentrifying urban areas are a group of professional people known as the "creative class" (Florida, 2002, p. 68). Usually members of the creative class are more geographically mobile than members of either the working class or traditional service class, and in effect are able to move to any market that meets their talent and abilities.

Many cities that are strapped for cash are encouraging developments that would attract the high paying creative class. Such cities as, Washington D.C., Boston, Raleigh-Durham, Austin (Florida, 2005, p 36) and even Atlanta (Florida, 2008) form various developmental authorities to encourage the development of old and declining industrial centers and or declining neighborhoods, thus leading in an indirect way to state

sponsored gentrification (Zimmerman, 2008). According to Zimmerman, research findings of cities that encourage the creative class population growth show no essential relationship between the cities recruiting the creative class and that particular city's economic growth. Thus to focus on the creative class in the geographic sense might be a questionable effort, however cities continue to pursue development projects to recruit young, affluent new residents.

The literature thus covered so far speaks in general terms of the varied aspects of gentrification, as previously mentioned, but there were no specific articles found relating to these same general aspects as applied to the south side of Atlanta. However, there is some literature recently found locally in the form of newspaper reporting that is specific to south side neighborhoods relating to lack of equal access to capital by its residents. A four-part series of articles published by the *Atlanta Journal and Construction*, Atlanta's largest newspaper, entitled "The Color of Money" (May 1-5, 1988) detailed how Black residents living on the south side of town were blocked from loans from major banks. These same major banks would send any loans by Black residents to smaller, high-interest, subsidiary loan companies. This process was known as red-lining loans to all black south side residents.

Another aspect of gentrification involves large-scale investment projects, such as Atlantic Station in midtown Atlanta (see Hankins and Powers 2009) in which large parcels of land are assembled to redevelop an urban area for more productive use. As mentioned above and elaborated below, the Beltline, an ambitious 25-year plan to connect Atlanta's neighborhoods, promises to shape the desirability of a ring of neighborhoods around the city, including Pittsburgh, raising questions about the threat of gentrification and residential displacement across the city. Ultimately, what this thesis attempts to document, that previous studies have neglected, is the ways in which different stakeholders, including the residents of a central city neighborhood and various city officials involved in policies and projects that will impact it, discuss gentrification and ways to reduce the potential displacing effects of it, as the city seeks to attract more of the "creative class" through large scale development projects.

2.2 Specifics of the Beltline, and Relevant Atlanta Policy

The Atlanta Beltline is a twenty-two mile long in-town transit system that is being developed over the next two decades that will run through many neighborhoods in the city of Atlanta (ADA, 2009). The Beltline will use old tracts of the extinct Southern Railway (now CSX) as well as the Department of Transportation right of ways that run through both the north-side and south-side of the city. Current Beltline planning allows for placing in-town neighborhood transit stations about every quarter to one half mile apart. Studies show that most residence would only walk between a quarter and a half of a mile to ride the trains but would not walk any further (Dittmar and Ohland, 2004 p. 120).

Planners will create along the Beltline green spaces and easy accessible parks for residents that live near the rail road right- of -ways and existing tracts (several Beltline parks have now opened, indicating the completion of the very earliest phases of the Beltline development). The development activity around the Beltline would also include many upscale lofts and townhomes such as “Beltline Brownstones, GE Tower Lofts, Milltown Lofts, Mezzo Apartment Tower,” etc. (“Development Activity Around the Beltline”,2009). These high end amenities would exist mainly on the north and east side of town, but there are plans to bring some of the same type of high end development (i.e., lofts) to the south-side (“Development Activity Around the Beltline”,2009).

Currently, there are no explicit policies that seek to prevent displacement for residents of the City of Atlanta (City of Atlanta, 2009), but at the county level there are some policies that help older residences get some relief on paying taxes. One such policy is the Homestead Exemption (Fulton county Data), which eases the property tax burden for the elderly and other qualifying residents of Fulton County. There are, however, plenty of policies that promote development for certain areas of the City of Atlanta. One such policy is the TAD (Tax Allocation District). TADs are designed to pay bonds for development projects through the pledge of future incremental increases in property taxes generated by the resulting new development (ADA, 2009).

The Beltline has a TAD that includes many development parcels surrounding the 22 mile long track or right of way in the city.

In addition to TADs, there are other policies designed to encourage development. One such policy is the Urban Enterprise Zone (ADA, 2009). Urban Enterprise Zones are designated areas in the City of Atlanta and Fulton County where the ad valorem taxes on new development may be abated. There are six types of UEZs which include housing, commercial, industrial, mixed-use residential, mixed-use commercial, and mixed-use industrial/business, but many were created for a specified time period (10 years), and now in 2011 many UEZ are no longer active (Fulton County data) (See maps in the appendices A through G for a perspective of the Urban Enterprise Zones within the neighborhood of Pittsburgh as well as other policies depicted in map form that were created by the City of Atlanta (Beltline TAD, Transit Influence etc)). Of the previously mentioned policies of the City of Atlanta the TADs hold the strongest pull to increase development (Fulton County Data) of affected areas. The Beltline TAD has the greatest potential to impact the largest number of neighborhoods in the city.³

Given these tools (the Beltline and its TAD, the Homestead Tax Exemption, and the Urban Enterprise Zones), policy makers seek to encourage investment in struggling neighborhoods. The degree to which these policies impact neighborhoods in very concrete ways is beyond the scope of this thesis. However, as I explore below, the ways in which residents perceive these policies is informed, to a large degree, by the ways in which the residents understand their own experiences with various policies and particularly the impacts of policies in the neighborhood's past.

³ See Appendix B: Map showing Beltline TAD running through Pittsburgh.

3 RESEARCH QUESTION

As elaborated previously, a constellation of factors, including urban policy, large-scale developments, and national-scale shifts in the political economy impact the dynamics of individual neighborhoods. In this research, I seek to focus on how residents and other stakeholders perceive neighborhood change, specifically gentrification and displacement. To that end, I ask, what are stakeholders' perceptions of risk for gentrification in the Pittsburgh neighborhood? How do residents understand the prospects for the neighborhood's future? How do city officials envision the impacts of various policies, such as the Beltline, on neighborhoods like Pittsburgh?

4 METHODS AND DATA

In this research, I utilize qualitative analysis of in-depth, semi-structured interviews in addition to focus groups. Before I elaborate on my methods and data collection, I include a brief description of the neighborhood of Pittsburgh and its recent history.

4.1 Case Study: Pittsburgh

The overall history of the Pittsburgh community in south Atlanta is a very long one going back many generations (<http://www.pcia-atlanta.org/>, Dec. 2010). The Pittsburgh neighborhood is located southwest of Downtown Atlanta within Neighborhood Planning Unit-V (NPU-V). The NPU-V is used by the City of Atlanta to define various areas of planning. In the NPU-V are other neighborhoods in close proximity such as Peopletown, Adair Park, Summerhill, and Mechanicsville (Fulton County data).⁴

The neighborhood is bounded at the north end by Wells Street, to the east by Norfolk Southern Railroad and Pryor Road, University Avenue to the south, and Metropolitan Parkway to the west. Interstate-20 lies just north of the neighborhood and I-75/85 runs along the eastern edge. The Beltline rail or future light

⁴ See Appendix D: Geographic Proximity of Pittsburgh to Its Neighbors.

rail centerline runs parallel to University Avenue just to the south, and the Beltline TAD cuts through the southern third of the neighborhood.⁵

Pittsburgh is one of Atlanta's oldest neighborhoods and was established by African Americans in 1883 on 554 acres (purchased back then by Clark College) in the aftermath of the Civil War in what was to be a segregated city. Atlanta's economy during the late 1800s was dependent upon three major rail lines which merged near Five Points. The railroad has always played a defining role in the development of Pittsburgh. The neighborhood got its name because the land south of Pegram rail yards (named after captain R.B. Peagram of Norfolk, Virginia) was so polluted it was nicknamed "Pittsburgh" after the steel mills in Pittsburgh, Pennsylvania (Garrett, 1954, p. 64)

The neighborhood's earliest residents were laborers (as opposed to the white mechanics for the rail road that inhabited the neighborhood just across the tracts to the north, thus the name Mechanicsville) on the railroads, who as some of the interview participants revealed, came out of many counties south of Atlanta due to strong activity of the Ku-Klux-Klan in more rural areas. However the conditions in Pittsburgh provided steady employment for those laborers for Southern Railway, but the community was forced by segregation to confine all African American-owned businesses along McDaniel Street, Pittsburgh's "Main Street," the same street where the NBO called Pittsburgh Community Improvement Association (PCIA) has its location at McDaniel and Mary Street today (www.PCIA.org).

Serviced by four streetcar lines running along Washington Street, Pryor Street, Stewart Avenue (now Metropolitan Parkway) and Georgia Avenue (now Ralph David Abernathy Boulevard), Pittsburgh experienced considerable growth during the early decades of the twentieth century (www.georgiaconservancy.org, p.4). Neighborhood residential development was basically built on small lots. These small lots measured about 25 feet in width, and houses were built on a concrete slab or hard packed dirt—many had no indoor plumbing until the second half of the twentieth century. The neighborhood is laid out in a fairly regular grid pattern

⁵ See Appendix C: Area of Future Beltline Transit Influence in Pittsburgh.

running discernibly north, south, east and west.⁶

The Atlanta Theological School (Salvation Army College) was constructed on the western side of the neighborhood along Metropolitan Parkway and is still a major presence in the community as well as the Joan Kroc Community Center (widow of Ray Kroc, the founder of McDonald's) at 967 Dewey Street. Land at the very southern part of Pittsburgh that sits on a potential Beltline green space was recently purchased by the Annie E. Casey Foundation, a philanthropic organization that has a very large presence in helping young school age children of the Pittsburgh community as well as being actively involved in the neighborhood stabilization movement now going on in depressed areas such as Pittsburgh. The neighborhood also contains Croghan Elementary School, named for the first African American President of Atlanta University (www.georgiaconservancy.org, p 4.)

William Henry Croghan, opened in 1923, was the first elementary school for African American children in the Atlanta Public School System. Croghan Elementary in recent years was rehabilitated into housing units. Gideon's Elementary School, named after Charles L. Gideon, a long-time employee of the Atlanta school system, was constructed in the 1950s. The elementary school, under the leadership of Principal Armstead Salters, serves as a strong community asset. The neighborhood is also serviced by Walter L. Parks Middle School, in the southeast portion of the community and the New Schools at Carver is just southeast of Pittsburgh in the South Atlanta neighborhood.

Starting in the 1950s, Pittsburgh began to experience several decades of decline. Many historically African American neighborhoods began to lose their more affluent black families as Jim Crow segregation came to an end in Georgia. These families moved to the west side of the City into former white-owned neighborhoods. Middle-class-black flight out of the neighborhood and the departure of residents had a detrimental effect on black-owned businesses in Pittsburgh, decreasing their customer base and eventually

⁶ See Appendix D: Aerial map of Pittsburgh Showing Streets

causing them to close. Redlining of the neighborhood by financial institutions crippled home sales and caused wide-spread abandonment of houses which soon fell into visible disrepair.⁷

The 1960s dealt the neighborhood another blow when construction of I-75/I-85 cut off the southeastern tip of Pittsburgh. The primarily industrial area is currently vacant empty lots land claimed by both Pittsburgh and Peoplestown. The construction of Atlanta-Fulton County Stadium brought game-day traffic congestion to the neighborhood which still persists even more so with the relatively new Turner Field stadium built for the 1996 Olympics. The Model Cities Program of the 1960s and 1970s was largely a failure as a policy in regards to Pittsburgh. In twenty-year's time, Pittsburgh experienced a fifty percent decline in population from 7,276 in 1970 to 3,624 in 1990 (www.PCIA.org). By 2000, the neighborhood had 3,286 residents, and by 2010, the U.S. Census estimated a slight increase to 3,468 residents.

Further still was the sub-prime loan scandal of the past few years, which in combination with other factors, has left only 50 percent of all the houses today occupied, with many of its young people of working age gone, and many residents that remain are elderly and on fixed income caring for their grandchildren (www.PCIA.org). Even though the Pittsburgh community has had a rough past, the future looks better, as some of my interview data show. Many residents expressed optimism about a turn-around through the innovation of its residents, and civic leaders in partnership with private funding agencies and semi-governmental organizations. They see the hope of producing a reversal of neighborhood decline at the very least and a model test case of community grassroots prevention of gentrification and displacement in the best case scenario.

4.2 Interviews and Focus groups

The qualitative methods I used in my research were the interview method of one-to one and interview of the group. In general qualitative interviews are designed to ask open-ended questions, which allow the researcher to hear and make sense of responses from the people who are being interviewed without draw-

⁷ See Appendix A: Map of Redlined South Side Neighborhoods from 1988 AJC Article "The Color of Money".

ing any conclusions or predetermining on their points of view ahead of time (Scammell 2010, p. 1146). In other words the key point of using interviews to obtain data on any research subject of choice is to capture relevant data while at the same time allowing the voices or voice of the interview subject(s) to be heard, and thereby gaining their true perspective on the subject matter. In this case it was their perspective on the risk of gentrification and displacement in the Pittsburgh neighborhood.

Sometimes the interviewer immerses himself in the culture or group he is studying to see and experience the "cultural relativism" of the group or experience the participants' world looking out from the group rather than looking in (Seale, 2004, p.218). This group or cultural immersion is more along the line of ethnographic research, but a good qualitative researcher makes use of many techniques that enriches his or her own research experience. For example in my own experience in order to gain access to a group or persons to interview I used a "gatekeeper" who controls access to the group (Seale, 2004, p. 221). Gatekeepers, however, as useful as they are, can accidentally or by design manipulate the data simply by steering the researcher to subjects that conform to the gatekeeper's own point of view. This was not the case in my interviewing experience. The gatekeeper was very open and up front; the selection of research participants was at my discretion.

The type of interviewing style I used was the "active" interview style. Holstein and Gubrium in their book *The Active Interview* (1995 p.46-47) encapsulate this style when they write "Like other instances of ordinary conversation, trouble-free exchanges rely on mutual attentiveness, monitoring, and responsiveness.....active interviewers may judiciously engage the respondent, working interactionally to establish the discursive bases from which the respondent, can articulate his or her relevant experiences." The authors bring in an additional element to the active interview which they stated "Not only does the interviewer 'keep the conversation going,' so to speak, but he or she also provides the respondent with a measure of narrative guidance that maintains the necessary research focus." This "narrative guidance" comment gave rise to the idea of starting off the interview with two maps of the area of the interview as well as to geographically show

the territorial influence of the Beltline and Beltline TAD over this same south side area that contains Pittsburgh.⁸

For the residents of Pittsburgh I conducted several focus groups to understand better their group perspective on their neighborhood (see Goss and Leinbach, 1996, p. 115). My goal in doing the two focus groups that I engaged in was two-fold. First I was seeking a way (to paraphrase Goss and Leinbach) to give the members of the focus group a chance to narrate their perspective points on the questions given as a group. I felt that group perspective would produce a better social knowledge of their environment. Also I wanted to tease out their differences using a collective memory in order to see the strongest or weakest points of group perspective, and which perspective or reality would bring the most agreement (p.118).

Secondly in conducting several focus groups I wanted to get a "collective production of ethnographic knowledge" (page 118). From my two focus groups I got a shared generational history and experience of the Pittsburgh community going back some sixty years or more. That history and participant experience added a richer data experience that I probably could not have received with just one interview. An example of that was of how many participants in group one who were elderly themselves had parents who had moved into the neighborhood back in the 1920s. One person had a grandfather who moved to Pittsburgh to escape the Ku Klux Klan from Butts County, Georgia, because the Ku Klux Klan had burned a cross in his front yard.

What I was after was a collection of neighborhood group experiences that would give dimension to the questions I was asking. To start I asked one group had they noticed anyone losing their home or having to leave or move out of their house for financial reasons. Out of eight or nine people one person in the back answered that she knew of a neighbor who took a low-priced offer from a person who later "flipped" her house and moved out. Over a period of a few months the new buyer then pretended to fix up the home but instead borrowed money based on the equity in the house and then disappeared, leaving the house vacant.

⁸ See Appendix B and C: Area of Beltline TAD in the Pittsburgh Community and Area of Future Beltline Transit Influence Running through Pittsburgh.

It was interesting to note however, that in both focus groups that I conducted I noticed that the focus group dynamic did not fit the "series of stages" model that Holbrook mentions in her article where she states that there is a process of "rivalry and competition between group members" referring to the various stages of group development (forming, storming, norming, and mourning). This rivalry she was referring to was the storming phase of the focus group (Holbrook, 1996 p.139). In both groups I had an extra resident moderator, which helped smooth the process by asking or encouraging the members to focus on what they were talking about or interrupting the person to go back and explain or comment on what he or she was saying. No such evolution existed that Dr. Holbrook mentioned in her article, or at least in hindsight I did not detect any such pattern of group dynamic.

My positionality was not too clear to me at first being a middle-aged white male in a mostly African American neighborhood. But after many visits to community meetings my positionality evolved over time and began to take shape. In my mind my positionality became more clearly defined by the residents in their community, through their friendly and accepting manner in their treatment of me. The overall response to my presence was cordial and surprisingly without suspicion (however, see the conclusion where I reflect on the shortcomings of this research experience). This in part was due to choosing and getting to know a leader of the community who would smooth the way to the members of the community for me, which engendered a sense of trust from other residents.

The community leader I picked was very helpful and "broke the ice" for me to the members at the community almost at once. Not only did he do that but he and his co-organizer helped in arranging one of two focus groups that I engaged the members of the community in. I used the same strategy with a different community organizer for the second and more successful focus group at her house several months later.⁹

⁹ This strategy I derived from reading a passage from William Whyte's book "Evolution of a Street Corner Society" where the author states his intention in getting himself known to an organization that was a part of the community that he was studying by finding the leader of that organization and making connections with the leader first. Then he would then make connections with the group (Whyte, 1943 p.52).

I engaged the Pittsburgh community through meetings (during 2009) by getting to know the residents and members of the local NBO. In addition in 2010 I attended several other Saturday meetings in Peoplestown, where there was lively dialogue about gentrification and the Beltline but no one would step up and sign the IRB form, which I found frustrating and felt there was missed opportunity there. But in 2009 and 2010 I became known as a student who is interested in the Pittsburgh community. Then in 2010 I conducted two focus groups at two different times, which totaled fifteen participants in all for the focus groups (one in September 2010 and the other in October 2010).

The location of the first focus group was the community center in Pittman Park in Pittsburgh. The second was at the house of the Peoplestown's NBO president located within the Pittsburgh community and had mainly Pittsburgh residents in it. In addition to the focus groups in November of 2010 I had one in depth interview with a well-established Pittsburgh faith-based worker.

In total I interviewed seven officials from various county, city, and neighborhood units. I conducted two separate interviews with two high ranking Fulton County Tax officials. In addition I conducted one interview with a representative of the Beltline. I conducted interviews with leaders of neighborhood-based organizations (NBOs) of Pittsburgh and Mechanicsville. The last two interviews were completed with two individuals at the same time in the office of The City of Atlanta and Fulton County Land Bank Authority, which is involved in Pittsburgh, as well as other south-side neighborhoods. In sum, I interviewed twenty-two people, of whom three were white, nineteen were African American; seven were women and fifteen were men. While my interview and focus group experiences were quite rich, I did experience the limitations of my research project.

While I sought to participate in community events, such as bringing and serving food to a week night NPU-V meeting as well as greeting and chatting with residents over a year at various monthly Saturday morning meetings, the shortcoming or limitations of this project begins with my realization that I should have spent more time in the Pittsburgh community. In order to get to know people on a personal level I acknowl-

edge that I should have engaged in more social interaction with the community members. This could be in the form of integrating myself into community events, such as a Saturday cookout where I could serve food to the various community members to form some first bonds of trust or showing up on a neighborhood clean-up day to work side by side with members of the community.

It is worthy to note that while there were several people there who would speak to me but when it came time to ask them if they would sign the IRB letters of permission to interview them there would suddenly be a polite refusal or just a quick shake of the head to indicate a negative response. The only one-on-one interview that I was able to conduct was with the leader of the Pittsburgh NBO and the one faith-based worker with whom the author developed a more personal relationship, and a few other members of the community.

Rhetorically one can ask "How much time is necessary to get the subjects of that community comfortable enough to sign the permission letters?" At this time I cannot say. However it is highly recommended that any student who would care to engage in this type of study remains aware of the time constraints involved, and weigh work and family with the weekend time one would have to spend in a community such as Pittsburgh.

The second shortcoming of this project is that the journal could have been more detailed. Because of this some data for personal observational perspective that could have been used in this thesis was not included. Data about the interviews as well as the time of the interview or residential and family history could be useful for future reference.

The third shortcoming of this project is the geography of crime in the neighborhood and the limitations of where I felt comfortable going and when. Based on the conversations from neighborhood organization meetings, I avoided certain areas of Pittsburgh and took care in observing for any length of time an abandoned house, as the occupants, squatters or gang members (gangs were supposed to have left the neighborhood) might take it as a threat or challenge. Also, prostitution is significant, especially at night and

on weekends beginning about two in the afternoon and continuing until six in the morning. I was advised to stay away from streets that have heavy prostitution traffic on it as well as tour the neighborhood by car instead of walking unless there is an event that day where many residents participate. Given these conditions, I confronted certain limitations in developing relationships with residents of the neighborhood and instead used the meetings as a safe way to meet the people of Pittsburgh. Regardless of these limitations, I developed what I see as a clear understanding of different viewpoints expressed by both neighborhood residents and others who engage in the projects, programs, and policies that impact Pittsburgh.

4.3 Coding

The interviews were transcribed verbatim which made close analysis of what was said by the subject easier to scrutinize on paper, as each statement was looked at for specific themes that referenced the research question. The themes pivoted around the perceptions of the participants' ideas about the potential for gentrification of the neighborhood and understandings of the various forces shaping the neighborhood's fate.

To catalog the various perceptions expressed by the participants a color scheme was devised to mark those same perceptions of all the participants. For example, the transcripts were combed through looking for any kind of feelings of distrust of city officials. Perceived distrust of city officials would get a dark blue color as it related to past city projects such as land being lost in neighborhoods for MARTA. If there was a perceived fear of loss, for example, through eminent domain (a different category of distrust) then a green color would mark that perception wherever it showed up in the transcripts. Thus using color to track for who had the same perceived fear throughout the transcripts and conversely who had the opposite perception of the same theme and track those individuals as well (using a different color) made it possible to form similar categories.

The more the transcripts were combed through (four or five times) the more differing perceptions arose and the more colors or shades of colors arose until all relevant themes were found and categorized and grouped. The issues I identified include depressed home values in Pittsburgh; past and present uneven access to capital; lack of access to transportation; fear or distrust of city officials and/or developers; the role of the NBOs; past and present influence of gentrification; mortgage fraud (flipped homes) causing vacant homes further downgrading the neighborhood; the possibilities and pitfalls of the Beltline; and possible strategies, such as Community Land Trusts, to maintain affordability.

5 FINDINGS

5.1 Perception of the risks of gentrification in the south side neighborhoods by both the residents of the south side and officials from City of Atlanta, Fulton County and NBO based groups.

Quite simply, there are differing degrees of perception of the risk of gentrification by the people who were interviewed in this study. All the interviews could be basically put into two dichotomous groups of viewpoints. The two groups represented are the south-side residents (mainly Pittsburgh community residents) and their views on the varying risk aspects of gentrification as contrasted with the viewpoints of representatives from neighborhood-based organizations and from the city and county. The majority of these findings will be discussing both groups after briefly listing both sets of perceptions.

The residents' (group 1) list of perceptions include such issues as follows; distrust of city officials (including officials from the Beltline) and thus loss of control over their neighborhoods; seeing neighborhood funding or aid organizations as tools for developers; fear of property loss through government action (including variations code violations and or eminent domain); flipped, vacant houses and squatters in their neighborhood; fear of the elderly dying without a will and or losing their homes to cheap offers by developers; concern by the group that city officials would condemn their property for future high-end development; per-

ceived lack of access to capital to improve homes (redlining); gentrification based on race; and expressing skepticism at the Beltline's idea of affordable housing. Below, I elaborate on these perceptions.

The list of perceptions expressed by officials of the neighborhood-based organizations, the City of Atlanta and Fulton County (group 2) were modified, less urgent, and more proactive towards the risks of gentrification. Perceptions include the general feeling that the immediate future of elderly residents of Pittsburgh (and residents of the south side in general) will not change because the threat of gentrification is not immediate, but years away; if gentrification occurs it would not be contiguous but in discrete areas on the south side; eminent domain is not a threat by the Beltline, because the Beltline is not a full government agency; a general sense that Annie E. Casey is good for the south side; the belief that the Beltline will foster positive growth; confidence that community land trusts and land banks will be geared to affordable housing for working class people and be a good anti-gentrification policy; and the sentiment that the Beltline will provide affordable housing for area residents within the Beltline TAD.

5.2 Residents' Perceptions

One element of group perception about the risk of gentrification was an expressed distrust of the city of Atlanta officials, including Beltline officials. This expressed distrust was about the developmental interaction dealings with residents on the south side with respect to MARTA, Atlanta's mass transit system, which was constructed in the 1960s and 1970s, as well as a perceived unfair treatment of south side residents with respect to a Beltline community art project involving sections of south side neighborhoods on either side of the Beltline right-of-way.

The MARTA discussion centered on the past history of what MARTA did when it first started acquiring property on the south side. According to a few members of the group MARTA wanted a buffer around their tracks for future parking lots and the future transit station areas. So according to the interview participants, the city condemned everyone's property in the area of what was to be the transit stations or parking lots and

just basically “took” the property for very little money. When this point was made in one of the focus groups, another participant offered the strong opinion that the Beltline people “will do the same thing” so they can create a buffer zone near the future Beltline rail and transit areas. After one participant expressed his opinion, the whole group nodded in agreement on this projected possibility for the Beltline.

The incident of the art project mentioned by the interviewees further engendered a sense distrust of the motives of the city officials when as reported the Beltline erected a "monstrosity over near Murphy Street," as one interviewee put it. According to her input, the art work was so hideous that the whole area campaigned against it and finally the Beltline officials took it down. In addition, the community felt insulted that the Beltline did not listen to the neighborhood’s wishes about what would be considered good art. To add further distrust of the city officials and insult to injury, the residents in the south side knew about a more successful art project near the DeKalb Avenue area, on the northeast side of the city, which looked better to them and which had a lot of local input. This contrast between a more prosperous northeast side versus a poorer south side made it clear in their minds that their area was deemed of less value as well as having a perceived loss of local control over what happens in their neighborhood by people with power.

The next perception category from the residents was a seeming distrust of aid or funding organizations (except local NBO within the neighborhood) from outside the community. At the second focus group even though they did not come right out and express it directly, the participants lumped the Annie E. Casey Foundation with the Beltline as two forces buying up property—not for the neighborhood of Pittsburgh but for developmental use by the Beltline. One participant mentioned that four homes were just acquired by these same two agencies in recent months. One particular resident, who lived many years within the community of Pittsburgh condemned all aid-based organizations as either fraudulent or in partnership with the Beltline and not having the community's best interest at heart. His perception was that Annie E. Casey (the largest funding agency involved on the south side) was in secret partnership with the local NBO in acquiring property within the neighborhood of Pittsburgh for developmental use only to attract people with better incomes

than the working class residents. This long-term resident also seemed (in his mind) to connect the leader of the local neighborhood organization with Annie E. Casey and “backroom deals.” He further mentioned that the head of the local neighborhood agency was being funded by Annie E. Casey to control the neighborhood. He was convinced that the Beltline and Annie E Casey were “out to use” the south end of the Pittsburgh community where the Beltline tracts would be “for an upper-end, multi-use development in which the rest of the neighborhood would be economically locked out.” John (pseudonym) offered no proof to back up his claims. He did mention that in 2007 and 2008 Annie E. Casey wanted to involve the neighborhood in a “world design contest” to depict what the south end of the neighborhood would look like. According to John, however, Annie E. Casey withdrew the contest and did not inform the residents of Pittsburgh. This action seemed to alienate even further the community of Pittsburgh from that major philanthropic organization.

The fear of property being taken by the city for future development was prevalent throughout both focus groups. The methods perceived by these groups were two fold. The first method the government (City of Atlanta) would use to take their homes was through some sort of code violations. While the second method the residents feared was the use of eminent domain to “grab property” from the homeowner to be used by the government.

The idea of the government, particularly the City of Atlanta, would produce some fake housing or other code violation to “grab” houses for one of its projects is very real in the minds of many residents. Some examples of this happening were brought out in the second focus group. The subject among the interviews drifted to past development projects in the south side neighborhoods. One such project was the Georgia Dome in the west-side Atlanta neighborhood of Vine city. The City of Atlanta, according to some members of the focus group, forced people out of their homes by claiming they owed back taxes or back dated water bills on their property.

Eminent domain seemed to draw the most contention from the group discussions. Emotions ran very high when the subject came up. One member was so sure that her house, which was very close to where the centerline of the Beltline track would be (a map was shown to the group where the Beltline track would run) she shouted out "My house!, my house!...my house!"

The feelings in the group concerning eminent domain ran the gamut from a few muttering that the city probably would not "grab any property" just yet to one person comparing the inevitability power of eminent domain to an unstoppable freight train. Another participant pointed out that the power of eminent domain could not be used for a private company. Yet a third person in the focus group pointed out that the city used eminent domain to obtain for an expensive development at North side Drive and Magnolia Street. While yet someone else in the group said eminent domain was used at the behest of then Southern Railway in conjunction with the city to make a park for the people but the plan ended up calling for the removal of many homes in the process.

The perceived concern of people coming into the neighborhoods and flipping houses (Grantham and Donsky, AJC, 2010) (flipping a house is where a dishonest appraiser would team up with a dishonest buyer and or developer and inflate the price of the house to obtain a large loan from the bank. Then after getting the loan they would take the money and leave the area leaving the house vacant) was very real in the minds of the residents as well as John in Pittsburgh.¹⁰ The direct connection with flipped homes and the later onslaught of vacancy was made in the first focus group by an elderly resident who had been in construction for many years. The man alluded to flipped houses bought up before the Olympics back in mid-nineties by a single wealthy developer who then flipped those same houses (~3,000) which all became vacant, according to the interview participant.

The frustration felt by the Pittsburgh community about the massive vacancy was expressed in the first focus group when one of the members of the group mentioned the problem of squatters moving in those

¹⁰ Appendix E: Map of All Vacant Property Shown In Pittsburgh as of December 2010.

vacant flipped homes and letting those homes fall apart. Everyone wanted to do something about it but just did not know what to do. To add more frustration to the group that same community member mentioned that many absentee land lords of Pittsburgh, in the hopes of making a big return on their properties, have let their properties go to ruin and have contributed to the vacancy problem as well. These same land lords do not realize (according to that member) that any great return on neighborhood-Beltline related property is many years away. In referring to those same speculators who year after year let their vacant properties rot, he summed up everyone's feelings when he said "The future is killing us now."

The insight into the flipping houses problem was illustrated clearly by the interview with John, where he felt that there was a conspiracy among various actors involved in acquiring property for illegal gain. To him the vacant house issue is the most pressing problem that is degrading the community. His basis of understanding of the community in regards to massive vacancies leading to massive devaluation is that the community is too deflated for gentrification. In other words he states that the "gentrifiers don't want it," meaning that the developers would not want any property in Pittsburgh because of its extremely low value. To John Pittsburgh was too decimated to be gentrified. However he did feel that the cause of the phenomena of flipped homes was a conspiracy by developers, appraisers, and crooked bankers.

An interesting point made by John was that he equated many of the gentrifiers with developers and buyers who built and borrowed on expensive homes then turned around and flipped them. Part of the problem of gentrification was (in his mind) the way the banks would allow these high loans in depressed areas. He felt that the banks did not care whether or not these loans were any good, because they were just going to package all those loans up and ship them off to Fannie Mae." John meant that the local banks did not care about dishonest buyers and builders due to the fact that Fannie Mae would absorb the financial loss rather than the bank.

There was a pervasive sense of fear among the residents interviewed that involved elderly parents basically selling their homes at undervalued prices to unscrupulous developers, who would in turn build

more expensive homes or rental units than people in the neighborhood can afford. One member of the focus group mentioned "The reason the elderly are selling so cheap is the fact that many of these homes in the Pittsburgh community have lead and asbestos in them, which causes problems for the elderly to have the capital to repair them as well as remove the lead paint and asbestos." The elderly get scared and frustrated, according to the participant, and just sell their homes to anyone who offers any kind of price for them to get out from under a massive repair bill they could not afford.

The action of parents and grandparents selling their homes for very little money in the Pittsburgh community causes their grown children a lot of stress and anxiety. Thus they (the children) know and understand that the buyer will someday in the future take that same house, which was bought from the parents for very little money, tear it down and then take the property and re-develop it. Thus the new buyer increases the property's value well above the price that the developer originally bought it.

A Peoplestown resident at the focus group brought up an interesting point about gentrification happening based on developers coming in the neighborhood and buying up homes. She said had it not been for the economic downfall that happened back in 2007 and 2008, Pittsburgh and other south side neighborhoods would have already been gentrified and all the people of the neighborhood would have been forced to move out or be displaced. She based this on the fact that gentrification was already occurring in the neighborhood in the form of developers buying homes (in 2006 and 2007) and turning them into expensive residences until the subprime home loan debacle reverberated through the city.

Another perception by the south side residents was of race being a factor in access to capital as well as race being a general factor in gentrification itself. This resident said (as everybody in the room nodded their head in agreement) that a black resident on the south side could not go into a bank and get a conventional loan from a major bank, such as Wachovia: "The major bank would tell them that they could only qualify for a loan through a subsidiary. This subsidiary would then charge them a much higher interest rate than a normal loan for non south side resident (whites) or not deal with them at all as in the case of many

elderly south side residences, which have a lot of lead and asbestos in their homes and cannot borrow the money to fix it."

Race as a direct part of gentrification is evident by some of the points participants brought up at the focus group meetings. The term disenfranchisement of African Americans came up where one member said she had been to a meeting for minorities called "Georgia Stand Up." At that meeting she said that a Federal economist, who was the speaker that day, said by 2010 blacks would be transitioned out of all American cities. In her observation, this was and is happening through the massive shut down of all subsidized housing in cities such as Atlanta, Chicago, and Detroit. Several people in the room commented further about all the housing projects that had been torn down, such as Grady Homes and Anton Graves, and all the residents have been displaced to Clayton County, according to the research participants. Once in Clayton County, they said, the bus service was stopped so that the displaced African Americans could not get back into the city. The feeling and agreement then among the group was that gentrification was a policy by the government to move blacks out of the city.

The perception of gentrification as a result of racial policy by whites in the city towards south side black residents was brought up by another group member when he mentioned that at one time the Lakewood area on the south side of town was all white back in the mid-sixties and then blacks moved in late sixties and seventies. He suggested that by the first decade of the 2000s whites want back in and that the city will do whatever it takes to get the whites back to gentrify the Lakewood area. This was followed by a general murmuring and nodding of heads by the crowd.

In the second focus group the topic of the Beltline providing affordable housing for the residents came up several times during the meeting, eliciting some skeptical reactions from some of the research participants. One young woman commented that she would like one of those affordable units that the Beltline project will build but doubted she could afford one. The stronger comment came at the end of the meeting when one of the community leaders at the meeting said that in essence what the Beltline calls affordable

housing at \$250,000 is out of reach for the people of the south side, where seventy percent of households make about \$25,000 or less(www.georgiaconservancy.org).

The perceptions of residents clearly vary in terms of how they understand the current threat of gentrification and how they understand the policies in place to address it. Their main concerns are abandoned homes and they express a distrust of the city and other organizations to address the growing problem. Gentrification for them is, on the whole, part of a larger process where investment decisions are generally out of their control, from the willingness of banks to loan money to African Americans to the propensity of developers and landlords to leave properties vacant while waiting for the Beltline to transform the neighborhood. Other actors, whose efforts could potentially impact Pittsburgh, have different kinds of concerns.

5.3 Perceptions from city, county and neighborhood-based organization officials

For some officials, there is very little threat of gentrification occurring in Pittsburgh any time soon. The opinion of the first county appraiser who was interviewed on the subject felt that gentrification has slowed down even in the “good” areas of Atlanta at this time. Therefore in his opinion the gentrification process is slowed down or not happening at all, especially in the low-value areas of Pittsburgh and other neighboring areas of the south side. Over all the same appraiser thinks that the depressed real estate market is a universal root cause for flat growth in housing markets due to depressed values everywhere, especially on the south side. Also he does not see the Beltline really going forward in general due to lack of tax money from the depressed housing market. The loss of grant funding, in his mind, is the dearth of tax revenues upon which all local governments are based. So he does not see gentrification happening any time in the near future as tax revenues, he projects, will be low for some years to come.

The next county official interviewed felt that gentrification was years away in the future on the south side. However depressed as these areas are there have been people, he said who have come in and bought housing units up in certain sections of West End and West View, but not in the Pittsburgh area. He felt this was a positive step in the right direction for development on the south side. Instead of the word gentrifica-

tion as applied to the soon to be renovated areas he used the word “catalysts for something better.” So without coming out and saying it he is expressing that some gentrification is already taking place on the south side. That said, this official also feels that development will not happen on the south side until the Beltline and the City of Atlanta acquire “stimulus” capital from the general investing public, and in his opinion, that stimulus is a long time off.

"Spatial disinvestment" is how the Beltline official sees the area of the south side. Her remedy is the build up of the Beltline as soon as possible (she was pointing to the Beltline right-of-way in the transit map of the Beltline running through Pittsburgh).¹¹ She also expressed the thought that transit station development would be the key to bring in more dollars through private investment because once the stations along the Beltline were being used by the public that use would attract more investment. She did not, however, offer a timeline for when that might take place. As to the risk of gentrification to the south side and Pittsburgh in particular she felt that gentrification would occur in the future but it would not affect many people in the neighborhood.

The NBO official from Mechanicsville is one who perceives that the threat of immediate gentrification happening on the south-side is very low due to extremely low home values. The values, he said, especially in Pittsburgh, are the lowest since the Civil War.¹² He also believes that the rate of occupancy is so low as well that the population in the Pittsburgh community would have to double before that neighborhood could “make a comeback.” He then felt that it would be around 2020 before Pittsburgh home values would be on the rise enough to say that the neighborhood is making a substantial recovery.

The perception of the Pittsburgh NBO chairman about the future of gentrification, however, differs from the other interpretations previously mentioned. Tom (pseudonym) was concerned with the possibility of gentrification coming to Pittsburgh, but he felt that if his organization was proactive enough they could

¹¹ Appendix C Area of Future Transit Influence of Beltline Running Through Pittsburgh

¹² This was also mentioned in Franklin M. Garrett’s book entitled “Atlanta Environs-A Chronicle of its People and Events--1954, but no value dollar amount was given. PCIA also mentions it on their web page as well without a specific dollar amount.

assuage the effects of gentrification with the help of Annie E. Casey Foundation. His answer was one quick word “Definitely” when asked if gentrification is coming with the Beltline. But he suddenly turned his answer into positive statements about what his organization is doing to immediately enhance the lives of its residents. His brief concept of any threat to the residents melted away into a description of the positive work that his organization is doing for the neighborhood.

Tom’s remedy for the present and future of Pittsburgh is to meet the challenge of affordable housing along with connectivity issues of transportation, which is discussed further in another section. Tom feels the highest danger of gentrification coming to Pittsburgh comes in the form lack of resident education on the true value or potential value of their homes. He feels that lack of education on their home values and not really knowing how truly valuable their homes would be in the future would cause them to panic and basically displace themselves by selling far below market to incoming buyers.

Two other Fulton County officials interviewed geared their impressions of future gentrification towards their prediction that the general population will start moving back into the city from the suburbs and be looking for jobs and affordable housing to meet their needs. This action, in their minds, will start gentrification very soon. The idea of being located within minutes from I-75 and I-85 as well as I-20, and being five minutes from downtown or only a bike ride away from a transit stop will prove irresistible to the younger generations, who are accustomed to smaller living spaces, according to the two officials.

One Fulton County official felt that gentrification will occur first in areas of higher value versus areas of low value. These areas of value will not be in predefined borders, but these areas are based on speculated property values and how well the areas of higher value homes have held up over the years. He also made an interesting observation that the elderly represent stability and that would make them attractive neighbors in an unstable environment such as Pittsburgh.

The non Pittsburgh NBO representative, who based his views of discrete areas of gentrification on past values going back decades, said that these values would carry over time and would reflect those same

values today. According to Jim (pseudonym) there were many neighborhoods in the past that were white and built well enough to “withstand the test of time”. These same formerly white neighborhoods would still be desirable enough to attract potential investors today. The neighborhood specifically designed for blacks was Pittsburgh and not built up to the standards of the white neighborhoods. The examples of comparison mentioned by Jim were Pittsburgh, Adair Park, and Peoplestown, which sit side by side on the south side of downtown Atlanta. In the first example Jim mentions Pittsburgh and why it was created. Pittsburgh unlike Adair Park was created specifically for black people. More specifically than that these neighborhoods were created for the black workers of the then Southern Railway. Also these “shot gun” houses, as they came to be called were built so these workers could at least have very basic living conditions and serve the railway. Jim said these Pittsburgh homes were also not built for home ownership, but for low income workers to exist. In other words this was a minimalist neighborhood by design. Adair Park homes, on the other hand, were built better and larger and specifically for white ownership. The housing stock historically was brick and the owners of those houses were middle and working class white, and the homes have held up better. Peoplestown also was built for whites, specifically upper middle class whites. Peoplestown had wider streets and a general open layout of the neighborhood versus the small and cramped feeling of Pittsburgh. Jim said that the “redevelopment energy” will go for the better neighborhoods such as Adair Park and Peoplestown first before it “hits” Pittsburgh. Jim said that the home values are so low currently that nothing will happen for some years to come. However he mentioned that when people in Atlanta want to live in the south side neighborhoods such as Adair Park and Peoplestown then both Peoplestown and Adair Park will experience gentrification first, whereas Pittsburgh probably would not.

The issue of eminent domain was discussed in much different terms by city officials than by the residents. For example, the Beltline official said that the city would not use eminent domain for the Beltline. Her answer was strong, positive and emphatic when she said “It’s not going to happen!” She went on in a very reassuring way that the Beltline will only use the existing abandoned rail road corridor in the south side area,

and that the Beltline is not planning to go outside of that area. This feeling was corroborated by Tom, the Pittsburgh NBO chairman when he said that the city of Atlanta has the eminent domain rights but currently does not use eminent domain because the state of Georgia passed a law that states municipalities that use eminent domain can only be used for public use. So the Beltline, a quasi-governmental agency, cannot invoke the power of eminent domain. Eminent domain can only be used for a park or a library and not for an enterprise that makes money for that municipality, as in the case of the Beltline. Tom felt then that eminent domain would not be used in Pittsburgh. However a Fulton County official interviewed expressed his opinion that the use of eminent domain, regardless of any existing state laws is not so clear an issue. He used the example of a north Georgia municipality back in the late eighties that wanted a large brewery to be built on the land that the brewery found to be perfect fit for their plant. The only problem, according to the official, was that the farmer who owned the land did not want to give up the land for a brewery. So the city that wanted those tax dollars and jobs from that brewery threatened to condemn the man's property and take his property by force if he did not sell. The result was that the man did eventually sell his property. So the conclusion was, although the official did not come out and say it, if the city of Atlanta wanted any property (for the Beltline) it could acquire the land to use for the Beltline.

The opinion from the officials interviewed was that if gentrification came to the south side it would first affect those residents who that rent their homes and apartments. The first to talk about his views on this subject was Jim, the non-Pittsburgh NBO official. Jim felt strongly, and was very definite in the way he answered, that renters on the south side would be the first hit once gentrification started. Renters in Pittsburgh, according to Jim, are probably living from paycheck to paycheck. Then if investors came in and bought houses for rental property, then the first thing they would do to get a return on their investment property is increase their rent. Jim then feels that the first portion of the south side population that would eventually be displaced would be the renters before it would happen to the home owner side. He makes the point that if you are a renter and you are barely hanging on now and someone comes in and even "increases

your rent by thirty dollars over a period of time, that could push you over the edge" where you would have to leave that house or apartment.

A different perception of what increased rent would mean on the south side came from the Fulton County official who gave an example of property that was already bought in the West End or West View area that would soon be turned into high end rental properties. To this official gentrification was already happening due to investors already coming in and buying blocks of property to convert into rental high end rental units.

Annie E. Casey

The shared opinion that the Annie E. Casey Foundation is good for the south side comes across very strongly with both the NBO officials. The first one to voice his strong feelings about the very large charitable funding organization is Tom from Pittsburgh. Tom mentions with pride that the Pittsburgh NBO is partnered with Annie E. Casey in helping to revitalize the whole Pittsburgh community through many different avenues. One of the avenues that Annie E. Casey is stabilizing the Pittsburgh Community is its work with young children of the area, and improving the children's ability to succeed in school. This organization, according to Tom, is heavily geared toward helping young children succeed. Tom also says that as a "mission critical partner" with Annie E. Casey, Pittsburgh gets the benefit of having this funding organization assist many of the families (all are low income) by connecting them with stabilizing amenities, such as supportable jobs that pay decent wages, earned income credit, and other economic stabilizing entities. Tom sees Annie E. Casey as a huge factor in the restoration of the Pittsburgh community.

Jim, the other NBO official, also echoes Tom's support for the large charitable organization. Jim also tells me with pride that they are connected to Annie E. Casey as a "Sustainable Neighborhood Development" partner. He says that Annie E. Casey is heavily involved in re-development for affordable housing for low income people. His organization is in part funded by Annie E. Casey and they hold the same neighborhood stabilization philosophy that Annie E. Casey holds. He also mentions that Annie E. Casey is very connected to

the schools and is committed to finding stable jobs for neighborhood residents to promote a stable and safe neighborhood.

Tom sees the Beltline not as a tool for gentrification but as a way the residents of his neighborhood can connect with the rest of the city as well as to shed some of Pittsburgh's isolation due to its geographic disconnection within the neighborhoods of the south side. He told me that being a native of Chicago, he always took inner city rail transport for granted. The idea of just getting on a train near his neighborhood and going anywhere within the city of Chicago was the only way people travelled in big cities until he came here to Atlanta. Once he got here to Atlanta he noticed that some parts of town had easy access to public transport while other places did not. He mentions that people in a city just want to move around and that it is unacceptable for a city such as Atlanta to have only 30 or 40% of the population using public transport. An example he touted is trying to go from Pittsburgh to West End is only a six minute car ride away. But if you rely on public transportation, as it is now in the City of Atlanta, you would first have to catch a bus to Five Points. Then take the MARTA train to West End. "This way of doing things transportation-wise in the City of Atlanta at present time is ridiculous." As it stands now according to Tom there is no connectivity that gets you from "point A to point B." His motto for his goal of transportation is "connecting people to place." To Tom access of movement translates into opportunity for Pittsburgh residents. He also feels strongly that the Beltline providing this valued access can be achieved without displacing anyone, as well as increasing the neighborhoods' value as a hub of easy access to transport.

Jim, in his observation of the specifics of connectivity in Pittsburgh, holds an opposing view by pointing out that the community of Pittsburgh is isolated (ironically this land was bought up for green space by Annie E. Casey Foundation) by a large industrial tract of land that geographically separates the whole neighborhood from any future transit stations and development that the Beltline would put in.

The feeling and desire that Community Land Trusts and Land Banks will create affordable housing is shared by many of the officials interviewed. The most poignant and promotional use of these affordable

housing tools comes from the two NBO officers, the one Beltline officer as well as the two Fulton County officers who are involved in implementing the process and policy of these arms of residential financial planning. The Beltline official said that the Beltline already is involved in an effort of affordability by establishing an affordable housing trust fund where 15 per cent of the bond proceeds for the Beltline TAD goes into an affordable housing trust fund. She also mentioned that there is additional help in the form of a down-payment assistance that people can use, up to \$60,000, depending on one's income for a down payment on a unit within the TAD.

The Beltline, according to its representative interviewed, is not finished with the issue of affordable housing for the poor or low-income. Shelia (pseudonym) emphasized proudly that the Atlanta Beltline Partnership, a fundraising arm of the Atlanta Beltline, is working directly with Tom in Pittsburgh and their neighbors next door across the expressway in Peoplestown to help develop working partnership with the City of Atlanta and Fulton County Community Land Trust Authority. She said what this Community Land Trust does is buys the property and holds the property in a trust, freezing its value and property taxes for lower income buyers allowing them to become first-time owners. They are currently working with the Fulton County appraiser office to balance out what the future land tax values and house values for this property will be.

A more clinical viewpoint on the policies of affordability of low income housing through the CLTs (community land trust) and Community Land Banks is from the two Fulton County officers whom I interviewed at the same time. They both were very matter-of-fact about what these financial entities did for low income people. The first officer Ralph (pseudonym) summed up what they were doing by saying they supported policies that were geared for non-capital investment for affordability in housing. Their thinking is very futuristic and growth-oriented. The service they are proud of (CLTs and Land Banks) buy the lots only while the new home owner just buys the house. The property taxes on the lots are frozen and the owner deals with the county taxes on the house directly. The new owner pays their mortgage and accrues some equity

but he cannot sell back his house at a high capital gain; he would only get back what he puts into it. The CLT's and Land Banks cap the percentage of gain that he can sell his home for.

The Pittsburgh NBO is aggressively involved with the CLTs as a way to establish affordable homes within the community by working with the Fulton County Tax Assessors office with the goal of tax abatement on the land where these homes will be built. Also the Pittsburgh is using the Annie E. Casey partnership to obtain funds to by these future affordable homes specifically within the community. This action is done on the premise that affordable homes for working class people in the community will keep the "gentrifiers out."

In sum, the various officials from Fulton County, the Beltline, the City of Atlanta, and the neighborhood-based organizations all voiced a sense that gentrification is not a threat to Pittsburgh in the near future. They all generally agreed that the existing projects and policies, such as the Beltline and the Annie E. Casey Foundation's efforts, are efforts that will enhance Pittsburgh as a neighborhood. This optimism contrasts with that of the residents, who view many large-scale projects with suspicion, particularly in light of their past experiences with MARTA, with the development practices of the 1990s and early 2000s, and the general sense of unresponsiveness of the city to the neighborhood's needs.

6 CONCLUSIONS

The overall significance of this empirical project is that it is a unique qualitative study that allows one to see the complex set of issues within a diverse urban community affected by the potential for gentrification. All of the stakeholders involved with the Pittsburgh community, the Beltline, NBOs, City of Atlanta, and Fulton County have something to say. By voicing their opinions and perceptions on the risk of gentrification these stakeholders have taken the first step of identifying issues that require further study and that should be addressed in light of gentrification processes.

The responses of the participants during the focus group sessions and interviews reflect the confusion fear and distrust of authority, likely in reaction to past abuses by authorities both within Pittsburgh and other low socio-economic and predominantly black neighborhoods of Atlanta. Contrary to the negativity of

community residents was an expression of optimism and entrepreneurialism by the NBOs (especially the Pittsburgh NBO). Also a more positive set of responses emerged from the representative of the Beltline who felt that the Beltline project has a comprehensive approach in addressing Pittsburgh's needs through changing the physical landscape of the neighborhood as well as that of the rest of the neighborhoods in the twenty-two mile loop of the Beltline.

Other parties, such as the Fulton County/City of Atlanta Land Bank Authority, saw opportunity for working class people of all races to own their first home. Lastly the two Fulton County Tax officials who saw Pittsburgh (as well as the rest of similar Atlanta neighborhoods) as lost revenue view the prospect of the Beltline as welcome investment capital for the south side.

All of these impressions together show that gentrification is a complex process and is understood rather differently by various stakeholders in a neighborhood and in the broader urban area. Planners and politicians alike can use this study to better understand the people affected by gentrification, and thus make better planning and policy decisions with regard to those who live in neighborhoods such as Pittsburgh.

There is, as well, spatial significance for the field of urban geography that the project demonstrates. In Pittsburgh one can see a bounded urban neighborhood that has essentially been self-organizing for over 120 years. Historically Pittsburgh was cut off from the rest of its neighbors because it was African American and segregated from white Atlanta. Today it is bounded not by race but by geographic confines. The neighborhood is confined by railroad tracks to the east and north and major road thoroughfares to the south and west.

Within the last few years one can see the transitional influence of outside planning efforts on this evolving urban space and changing (in the next five to ten years) its physical and social structure. This in turn produces stress on its residents, as previously noted in the interviews, even before the first patch of ground is cleared for development by the Beltline.

Also the changing influence of past misuse of outside capital investment and current outside speculation (as articulated in the interviews) has decimated the residential spaces of this neighborhood. Thus this capital misuse and speculation have created large pockets of unused residential space separating used or occupied space by the residents, and thus destroying a uniformity or sense of neighborhood cohesion that the residents once enjoyed. This growing phenomenon requires further social scientific inquiry, as it is shaping many neighborhoods across the United States, in the wake of the foreclosure crisis.

This research has also pointed to the significance of displacement as a social, economic, and political process. In this project, residents of Pittsburgh shared their understanding of how their neighbors were forced to move out of Pittsburgh and surrounding neighborhoods to Clayton County. This relocation combined with changes in bus service between Clayton County and Atlanta has resulted in the further social and spatial displacement of their former neighbors. This evidence, while anecdotal, requires further research to more fully illuminate the social costs of displacement in the area.

Ultimately, this research reveals the very different places from which stakeholders view the processes of gentrification. Residents who are vulnerable to displacement likely have suffered decades of vulnerability to a variety of policies and investment strategies that have not favored them. Their lack of control over many aspects of their lives in particular neighborhoods makes them suspicious of projects and programs that promise neighborhood betterment. This vulnerability should be taken seriously by policy makers and those who seek to “bring investment back” to neighborhoods like Pittsburgh by developing, in concert with residents, programs and policies, such as community land trusts, that enable vulnerable residents to remain in their own houses in the wake of the uncertain flows of capital investment.

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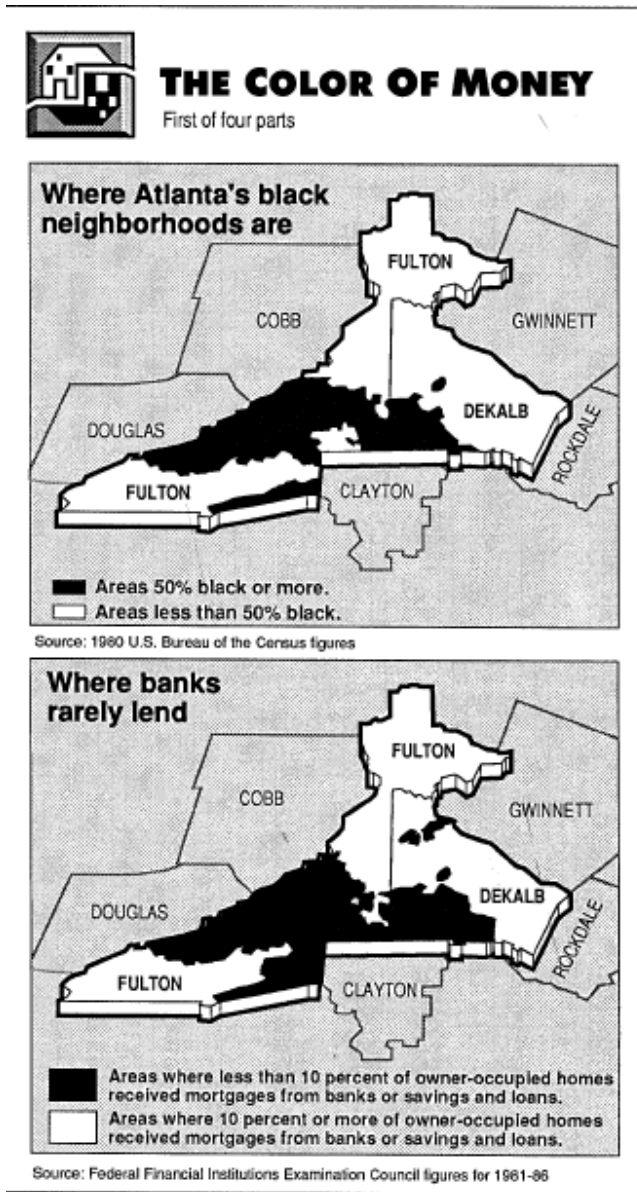
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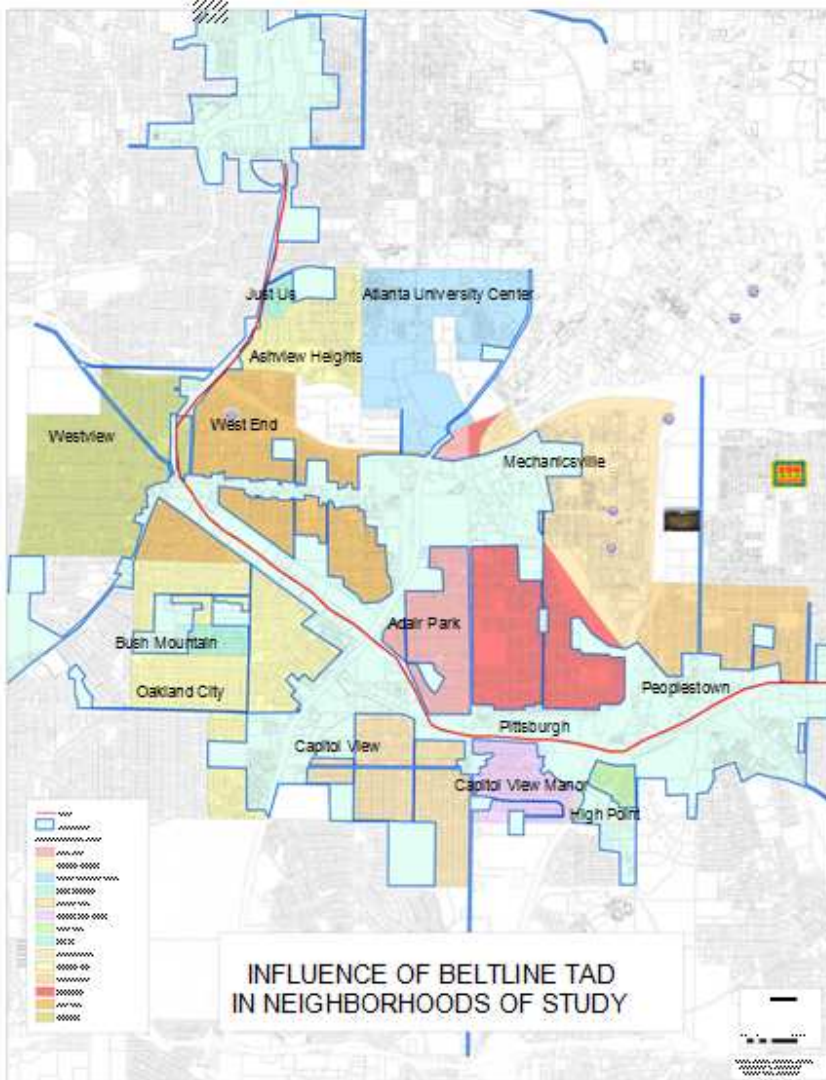
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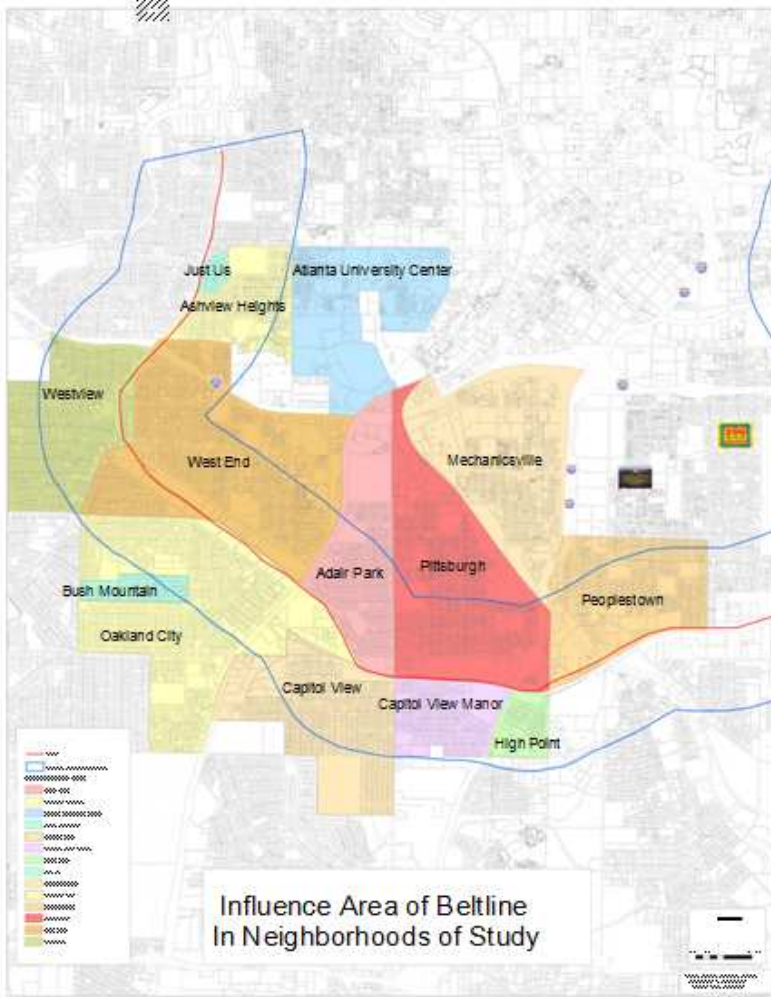
APPENDICES



Appendix A: Map of Redlined South Side Neighborhoods from 1988 AJC Article "The Color of Money".



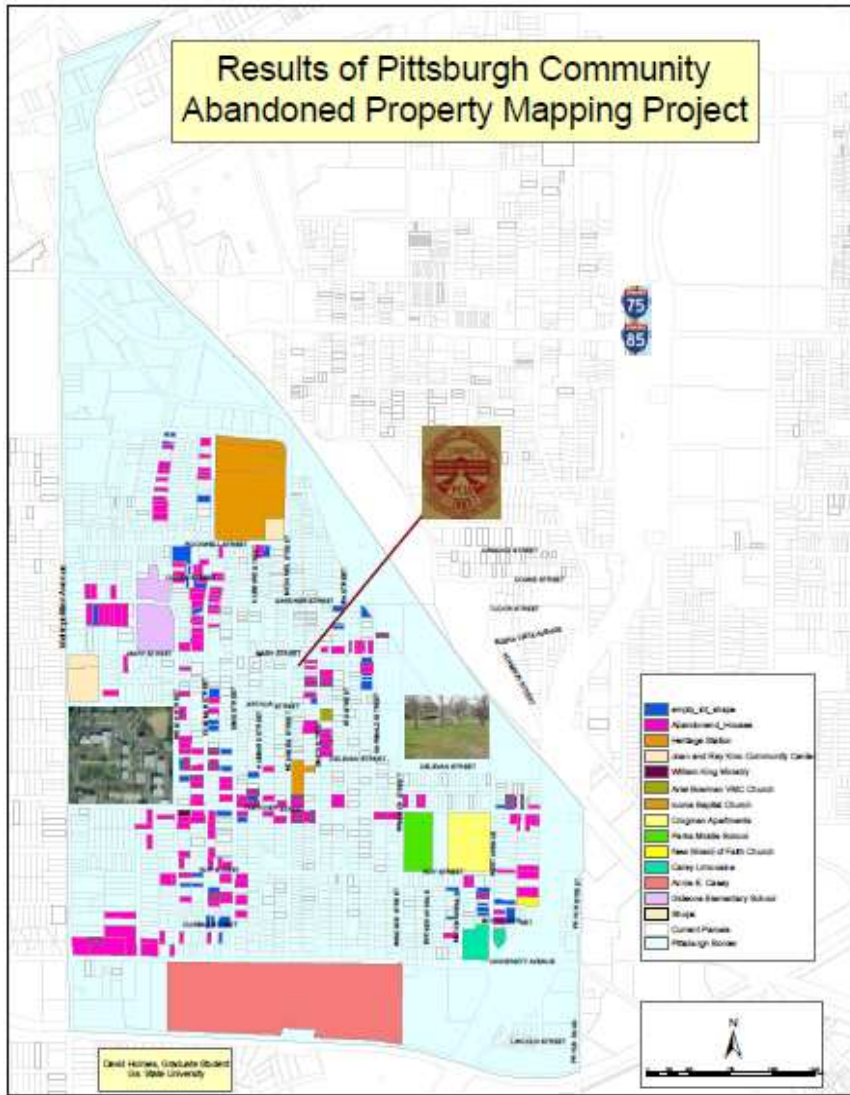
Appendix B: Area of Beltline TAD in the Pittsburgh Community.



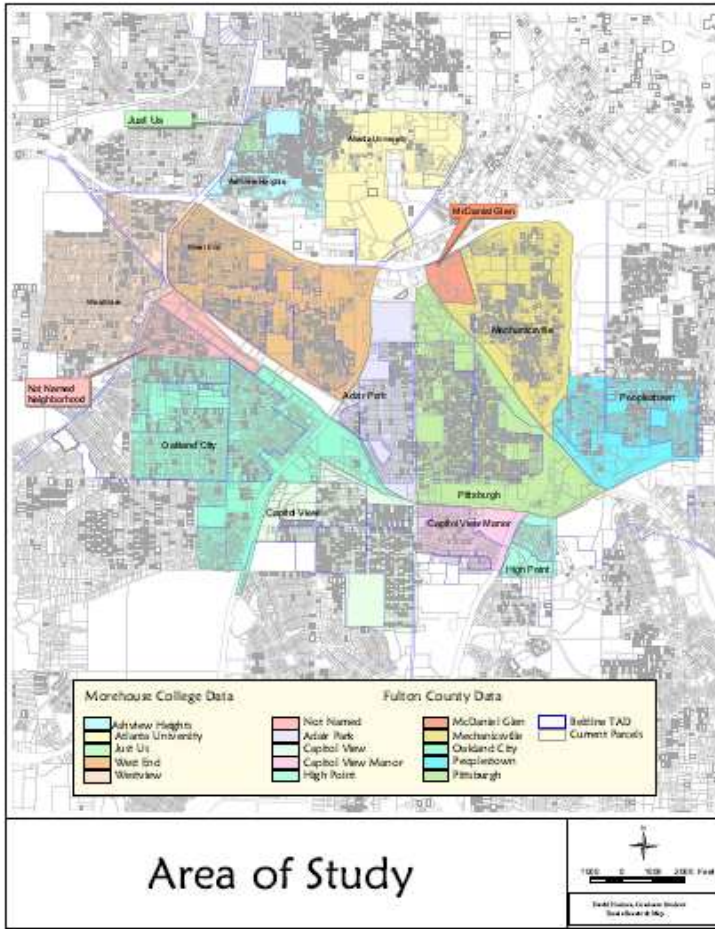
Appendix C: Area of Future Transit Influence of Beltline Running through Pittsburgh.



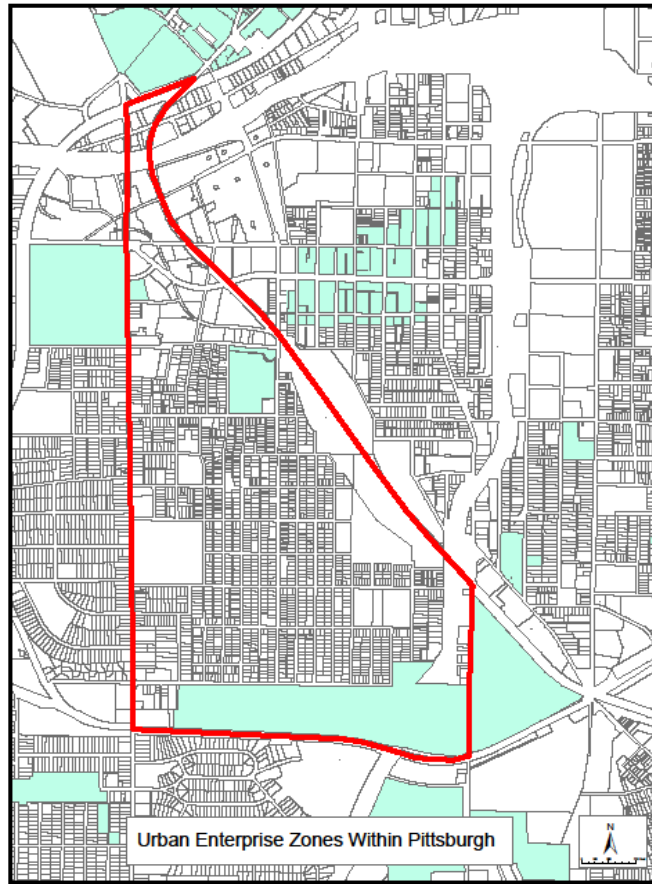
Appendix D: Aerial Map of Pittsburgh With Streets.



Appendix E: Map of All Vacant Property Shown In Pittsburgh as of December 2010.



Appendix F: Geographic Proximity of Pittsburgh to Its Neighbors.



Appendix G: Map of Urban Enterprise Zones within Pittsburgh