Structural Racism and Efforts to Radically Reconstruct
The Inner-City Built Environment

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The community revitalization movement has not considered structural racism and social class inequality in its conceptualization of the problem of inner city distress or in its formulation of strategies to revitalize inner city neighborhoods. This helps to explain why this movement has not met the challenge of the Housing Act of 1949, which stressed that every American deserves a “decent home and a suitable living environment.” For most African Americans and Latinos, this lofty ideal is still a dream deferred. Despite recent talk of comeback cities, communities of color are still hypersegregated in inner city neighborhoods characterized by dilapidation, poor health, low-wages, bad schools, joblessness, single parent families, crime and violence.¹

In some places like Harlem, Atlanta, and Boston, where inner cities are reemerging, gentrification is becoming a big problem. According to the U.S. Department of Housing and Urban Development report, Now is the Time: Places Left Behind in the New Economy (1999), many central cities, in small, mid-sized, and large cities, experienced significant population lost, high unemployment, and high rates of poverty during the nineties. Despite the longest sustained period of economic prosperity in the United States, many black and Latino communities still have double-digit unemployment rates and numerous workers who are underemployed. Rents are also rising faster than income for 20 percent of the lowest income households, and there has been a stunning drop in affordable housing units. The estimated poverty rate in many cities is still over 20 percent, and this does not include the millions whose wages are too low to change the quality of their lives.²

Inner cities are also disproportionately home to families whose earnings are above the poverty level, but below the national median income of $37,000 a year, and 200 percent of the poverty level for a family of three ($27,000 a year). This means the incomes of the working poor have not kept pace with the rising costs of health care, housing, childcare, transportation, and many other necessities. These economic disparities are reflected in the physical decay, social problems, and distress found in many inner city neighborhoods. Inner city distress is still a very serious problem in the United States.

Reflecting on the urban crisis, the historian Gilbert Osfosky, in the “Enduring Ghetto,” said there was a tragic sameness about life in the black ghetto. Despite efforts to transform black neighborhoods and improve the quality of life in them, they remain the same as impervious to the forces of change. While one might quibble with the historical accuracy of the Osfosky thesis, few would deny its essence: Over time, in inner city black and Latino neighborhoods, everything changes, but everything remains the same. So, the problem of inner city distress endures.

This paper is devoted to rethinking the community revitalization movement. The argument is that inner city distress endures because community revitalization does not account for structural racism, power, and social class inequality in its approach to inner city development. The problem is that structural racism and social class inequality matter and that racialized ideas shape policies and practices that reinforce color lines and perpetuate the urban crisis. Consequently, as long as community revitalization fails formally to identify, attack, and dismantle structural barriers to inner city development, this movement’s contributions and successes will not be sustained over time.

The paper contributes to a theoretical understanding of the ways that structural racism and social class inequality are manifested in the urban setting by (1) debunking the traditional theory of neighborhood change and outlining a new, complimentary, turning point theory of neighborhood change (2) challenging the triage planning approach to central city development, and (3) outlining a method that urban planners can use to develop turning point scenarios to guide the inner city development process.

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4 This paper is derived from insights gained in the planning and implementation stage of a major inner city development project that we are leading in Buffalo, New York. Four major studies created the foundation upon which this paper is based. Henry Louis Taylor, Jr. and Sam Cole, *The Turning Point: A Strategic Plan and Action Agenda for the Fruitbelt/Medical Corridor* (March, 2001); The Center for Urban Studies, *The Health Status of the Near East Side Black Community: A Study of Wellness and Neighborhood Conditions, Buffalo New York* (February, 2001); The Center for Urban Studies, *The Turning Point: A Strategic Plan and Action Agenda for the Fruitbelt/Medical Corridor* (April, 2001), and Beverly McLean, *The Fruitbelt Neighborhood: A Study of Urban Neighborhoods and Community Capacity Building* (The Rockefeller Institute, May 2001). A senior research associate at the Center for Urban Studies did this study.
5 The paper focuses primarily on the physical development. We recognize that this is only one aspect of the revitalization of inner city neighborhoods and that only a comprehensive approach to neighborhood revitalization can succeed. In our redevelopment project, The Fruitbelt Turning Point Neighborhood Development Project, we have developed on programs in workforce and entrepreneurial development, youth development, and Information Technology. Also, we are putting together work teams on health and
The paper will be divided into two parts. The first part outlines the theoretical basis for rethinking of the community revitalization movement. Within this framework, this section identifies the traditional theory of neighborhood change and the triage planning approach to central city development as structural barriers to inner city development. The second part of the papers examines the practical applications of the turning point theory of neighborhood change by discussing the development of a turning point scenario for the Fruitbelt neighborhood in Buffalo, New York.

Part One: Theory

A. The Problem: The Failure of the Community Revitalization Movement to Account for Structural Racism and Social Class Inequality

The traditional approach to community revitalization has not produced a model for transforming inner city neighborhoods and making them great places to live, work, and raise a family. This failure occurs at a time when inner cities have emerged as the places where racism and social class inequality are most sharply reflected in the United States. In 1965, when the black scholar, Kenneth B. Clark, referred to Harlem as a Dark Ghetto, he was talking about the emergence of inner city distress as the epicenter of racism, structural inequality, joblessness, and poverty. William Julius Wilson’s Truly Disadvantaged (1987), Massey and Denton’s American Apartheid (1993), and Paul A. Jargowsky’s Poverty and Place (1997) confirmed that the socioeconomic problems and the spatial concentration of blacks and people of color were intensifying. Public policy decisions, budgetary priorities at all levels of government, racism, low-wages, and the urban land rent structure combined to create a Hadrian’s Wall that forced blacks and Latinos to live perpetually on the cheapest and most undesirable residential lands in the metropolis. In this distressed inner city setting, institutionalized socioeconomic problems were not only self-perpetuating, but also they spawned other socioeconomic problems and reproduce distress from one generation to another.

The goal of community revitalization was to break this cycle of inner city distress by fostering a fundamental transformation of poor neighborhoods and by bringing about a wellness and safety and security. So, then, the conceptual framework we are developing to tackle structural racism as reflected in the physical development of inner city neighborhoods can be applied to other areas of inner city development.


7 The view is that the struggle to revitalize distressed inner city neighborhoods has become the focal point of the struggles of African Americans and Latinos to eradicate racism and achieve social justice and self-determination. The ghetto and barrio have replaced Jim Crow as the symbols of racism, and the struggle to radically reconstruct the inner city built environment has become the postmodern equivalent of the Civil Rights Movement. Dennis E. Gale, Understanding Urban Unrest: From Reverend King to Rodney King (Thousand Oaks: Sage Publishers, 1996). Gale traces the role urban rebellions played in ushering in this new era.

process of sustained improvement in the circumstances and opportunities of individuals and families in those neighborhoods.

The community revitalization movement failed to develop a model capable of achieving this goal. Not only this, but over the past two decades community development fragmented into a series of uncoordinated, disjointed activities in which the sum is much less than the individual parts: enterprise zones, community development corporations, community economic development, community building, social capital initiatives, community policing, university-community partnerships, faith-based initiatives, and most recently, comprehensive community initiatives. Such a splintered movement is helpless in the face of the powerful forces of structural racism and social class inequality.

Summarizing the failure of community revitalization, Bruce Katz, of the Brooking Institute, said, “Over the past few decades, national urban policy has been reduced to a small set of micro initiatives and marginal investments… The buzz words—‘empowerment zones,’ ‘community renewal’—come and go but the end effect remains the same…” Of course, the community revitalization movement has brought benefits to some inner city neighborhoods and has done good things, but few initiatives have fundamentally transformed neighborhoods or changed the trajectory of older inner city places. No harm, (no real money), no foul is the creed.

The movement has not produced a viable model for radically reconstructing inner city neighborhoods because it has not challenged the status quo of social, political, and economic neglect in distressed neighborhoods, and this is essential to bringing about fundamental and sustainable changes in these communities. The reason is that determinants of inner city distress flow from structural racism and social class

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11 Katz, “Enough,” p. 7. The Dudley Street Initiative (DSI) is the poster child of the community revitalization movement. Yet, the real success of the DSI appears to be its ability to remove key structural barriers, the most important of which was the acquisition of the powers of eminent domain. Few initiatives have followed the Dudley Street example and its practices have been elevated to the model level. Yet, important lessons are to be learned from this novel experience. Peter Medoff and Holly Sklar, Streets of Hope: The Fall and Rise of an Urban Neighborhood (Boston: South End Press, 1994).
12 The problem of inner city distress is characterized by the systemic socioeconomic marginalization and concentration of large numbers of blacks and Latinos in dilapidated inner city neighborhoods characterized by institutionalized socioeconomic problems, which are not only self-perpetuating, but also that beget other socioeconomic problems. This urban problem is caused by the racist structures of inequality, which spawn the social relationships that reproduce these insidious neighborhood conditions from one generation to another. Kenneth Clark, Dark Ghetto. This definition is informed by the insights gained and lessons learned from the study of African American history. See, for example, the following works. Alan H. Spear, Black Chicago: The Making of a Negro Ghetto, 1890-1920 (Chicago: The University of Chicago Press, 1967); Arnold R. Hirsch, Making the Second Ghetto: Race and Housing in Chicago, 1940-1960 (Chicago: The University of Chicago Press, 1983); Thomas J. Sugrue, The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit (Princeton: Princeton University Press, 1996); June Manning Thomas, Redevelopment: Planning A Finer City in Postwar Detroit and Race (Baltimore: John Hopkins Press, 1997), and Henry Louis Taylor, Jr., “City Building, Public Policy, and the Rise of the
inequality. So, without attacking structural barriers, the community revitalization movement cannot uproot the causes of inner city distress. The point is that structural relationships, spawned by the race-based social class hierarchy, are the determinants of socioeconomic outcomes and conditions of life in the inner city. Thus, unless these structural barriers are identified, attacked, and removed, inner city distress will persist, becoming increasingly complex and difficult to solve with the passage of time.

This is why a growing number of practitioners are concerned about the silence of community revitalization on the issue of structural racism and power. Rebecca Stone and Benjamin Butler, in Core Issues in Comprehensive Community-Building Initiatives: Exploring Power and Race, framed the problem this way:

Commonly acknowledged in private, yet rarely confronted publicly, power and race remain undeniable influences in community change initiatives. Given the robust social scientific and popular debate about these issues in American life and the conspicuous concentration of community community-building initiatives (CCIs) in poor communities of color (in particular, predominantly African American neighborhoods), it is remarkable how scarce formal consideration of race is, in particular, in CCIs, and how weak the attention to race,
power, language, culture, gender, and class have been in the practice and implementation of CCIs and other community revitalization strategies.  

One reason for the dearth of attention paid to structural racism and social class inequality is that community revitalization traces its roots back to the settlement house movement and views its evolutionary lineage as settlement houses, school social centers, neighborhood councils, public housing, community action agencies, model cities, community development corporations, and most recently, comprehensive community centers.  

Consequently, community revitalization does not derive its insights from the struggles of African Americans: the battle against Jim Crow, traditions of leadership and organization, residential segregation, and dilapidated housing. Blacks have always linked together the struggle against poverty, racial segregation, bad housing, residential segregation, and employment discrimination and made them part of the broader fight for freedom, democratic rights, equity, and socioeconomic justice. For example, Bobby M. Wilson argues that following the struggle for civil rights, African Americans in Birmingham produced one of the most comprehensive neighborhood-based citizen participation programs in the United States for community development purposes.  

As a result of this perspective, black institutions and activists merged the black middle-class, workers and the urban poor into a united front in the fight against racism, social class inequality, and neighborhood development. Also, African Americans built alliances with white workers, liberals, women, progressive organizations, and the federal government and made them part of the struggle against racism and social class inequality.  

The community revitalization movement did not build upon the lessons and experiences of this radical history. Instead, it traced its lineage to the settlement house and liberal  

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reform movements of the progressive era. So, it developed models and paradigms based on liberalism and humanism, rather than the Civil Rights Movement, black activism, and the struggle for self-determination. For example, historian Thomas F. Jackson argues that during the sixties, the urban reformer who developed the complex of programs to attack inner city distress used the liberal managerial model of social change. He says, “Their concern is to frame policies benefiting the poor in context of the current political structure, which favors the middle class and the wealthy, local elites, and powerful economic interests. They are less concerned with the possibilities for policy innovation and political mobilization in tandem.”

Given its connections to the liberal reform movement, rather than black radicalism, it should not be surprising that the grassroots community revitalization movement separated race, power, and class-based social policy questions from economic development, housing initiatives, and community building issues, and that it overemphasized the ability of residents to transform their own community primarily through the identification of assets and the building of community capacity.

Nonetheless, Paul S. Grogan and Tony Proscio celebrated this development in Come Back Cities. They said the emergence of a conservative grassroots community development movement, which eschewed race and class, combined with operation of the private market, falling crime, and deregulation of the public system (welfare reform, etc.) to stimulate a revival of inner cities. The U.S. Department of Housing and Urban Development report, The State of the Cities 2000: Megaforces Shaping the Future of the Nation’s Cities and Michael Porter’s Center for Inner City Competitiveness reinforces the ideas articulated by Grogan and Proscio. The HUD report celebrates the comeback of some cities and links their revival to market forces, while Porter argues that inner cities represent a huge untapped retail market and that it holds competitive locational advantages over the suburbs. They urge community leaders to accept the leadership of the business community to spearhead the inner city’s revitalization.

Others are not so optimistic. For example, concerned about the absence of race, class, and social justice as driving forces in the comprehensive community initiatives movement,

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20 The settlement house movement was a racist one that had a shabby record with blacks. According to historian Elisabeth Lasch-Quinn in Black Neighbors, “the majority of settlement houses either excluded blacks, conducted segregated activities, closed down completely, for followed their former white neighbors out of black neighborhoods.” Cited in Michael B. Katz and Thomas J. Sugrue, W.E.B. DuBois, Race, and the City: The Philadelphia Negro and Its Legacy (Philadelphia: University of Pennsylvania Press, 1998): 16.


22 Ironically, the black sociologists, William Julius Wilson contributed theoretically to this process with his book, The Declining Significance of Race (1976). Wilson argued that class-based issues had supplanted race as the driving force behind the problems experienced by African Americans.

23 Grogan and Proscio say it was a mistake to link poverty alleviation to the task of rebuilding inner city and suggest that the conservative grassroots community development movement, declining crime rates, welfare reform, and the rise of the charter school movement, operating in the framework of a robust economy, has led to the comeback of cities.
caused the Aspen Institute to establish a project on race and community development to study ways of infusing ideas of structural racism into the movement. Also, the urban planning community had been concerned about race since the 1960s, but primarily from the perspective of equity, not structural racism. Norm Krumholz, for example, in a presentation in the Department of Planning at the University at Buffalo, in the Spring of 2001, when asked how land value taxation might offset gentrification, dismissed the idea, saying people needed help now.

Planners’ preoccupation with equity issues combined with their acceptance of the basic tenets of the community revitalization movement causes them to pay scant attention to structural racism and social class inequality in inner city development. As a consequent, the fight for equity and advocacy among planners has not led to the development of a new model of community revitalization.

A growing number of scholars and practitioners have stressed the importance of structural racism, but references to its manifestations have been vague and abstract, and they have not shown how a structuralist approach to community revitalization might look.


25 Norman Krumholz, Question and Answer Session, University at Buffalo, April 2001. This viewpoint is not to negate the important role that equity and advocacy planners have played in the community revitalization movement, it is simply to acknowledge that their concern about race and social class inequality has focused on equity and advocacy and steered clear of structuralism.


27 The Aspen Institute has taken the lead in this effort. More than two years ago, they assembled a team of scholars, practitioners, and funders to study the issue and find ways to integrate the structural racism and inequality model into community revitalization and the work of comprehensive community initiatives. The institute has written a book manuscript on the topic, which soon be should be published. Even so, it has been difficult to identify the structural components of racism and demonstrate how they can be attacked and removed. I work on that project, and many of the ideas contained in this paper have been influenced by my interaction with these scholars, practitioners, and funders.

28 It is no accident that anthropologists and development economists, especially those involved in studies of the Caribbean, nations with parallel histories to the United States, have described how social variables such as ethnicity and national origins, religion, education, region and community, language, social class, and attitudes to environment are well correlated with economic variables such as occupation, activity sector, ownership, consumption, access to public and natural resources. This work was influenced by the early work of Furnival (Furnival, J. 1948. Colonial Policy and Practice: A Comparative Study of Burma and the Netherlands Antilles, Cambridge University Press, Cambridge), Braithwaite (Braithwaite, L. 1960, Social Stratification and Cultural Pluralism in Rubin, V. Social and Cultural Pluralism in the Caribbean. Annals of the New York Academy of Sciences. 83. 5. pp 816-836) and Hoetink (Hoetink H. 1967. The Two Variants of Caribbean Race Relations: A Contribution to the Sociology of Segmented Societies, Institute of Race Relations, Oxford University Press). More recent seminal studies include those by Clarke et al (Pluralism and Plural Societies: Caribbean Perspectives, in Geography and Ethnic Pluralism, C. Clarke, D. Ley and C. Peach, et al. 1984. George, Allen and Unwin, London) and Ryan (Ryan, S. 1991. Social and Occupational Stratification in Contemporary Trinidad and Tobago, Institute of Social and Economic Research, University of West Indies Press, St. Augustine.)

29 Structural analysis of the inner city has antecedents in national and regional development (e.g. Hirschman, A. 1958. *The Strategy of Economic Development*. Yale University Press. New Haven.), and
B. Debunking the Traditional Theory of Neighborhood Change: The Turning Point Theory of Neighborhood Change

The traditional, race-based, theory of neighborhood change represents an insidious manifestation of structural racism and social class inequality. The theory purports that the in-migration of minorities, especially those with low-incomes, triggers a community’s downward trajectory. Once this happens, the possibility of reversing the process of decline is almost nonexistent. The central theme in this theory is that a linear relationship exists between the in-migration of blacks into a neighborhood and its incipient decline. This way of thinking about neighborhoods became embedded in American life and culture and influence the decisions of mortgage bankers, urban policy makers, and potential homeowners even when they had no conscious knowledge of the theory.

This theory of neighborhood development represents a racist structural barrier to inner city development for three interrelated reasons. First, it stresses that neighborhood decline is a natural process dictated by the rational, impersonal forces of change. Second,
it attributes neighborhood decline to the racial and social class composition of neighborhoods and not to the failure of the community revitalization strategy: mixture of policies, budgetary allocations, and the quality of the intervention strategy. Third, the theory, operating in the context of a triage planning approach to inner city development, discourages massive fiscal investment in inner city neighborhoods as a key component of the revitalization strategy. Consequently, rhetoric aside, inner city development remains a very low priority in most central cities. The argument here is that inner city decline is not the outcome of a natural process. Rather, it is the outcome of public policy decisions, budgetary priorities, and fiscal allocation choices, and the viability of intervention strategies.

C. The Historical Backdrop

The development of the traditional theory of neighborhood change, or the neighborhood life cycle or “stage” theory, took place as part of the process of creating a new residential environment based on homeownership and the iconization of the single-family dwelling unit. The commodification of housing transformed home buying and residential development into investment decisions in which profit making was the dominant variable. Houses and neighborhoods were no longer just places where people lived, but also they were sites where substantial financial investments were made.

This shift from a renter- to an owner-dominated residential environment had been underway since the 1910s. However, it took the Great Depression to trigger the construction of a policy framework that made possible mass homeownership. During this period, the federal government launched a series of programs to make mass homeownership possible. The Home Owners Loan Corporation (HOLC), established in 1933, introduced two measures that changed the residential housing market. First, it established the use of long-term, self-amortizing mortgages with uniform payments. This revolutionized the money mortgage system and made mass homeownership possible. Second, it set up a classification system to guide the investment decisions of underwriters.

The HOLC rating system involved classifying neighborhoods according to four categories, with the lowest category coded with the color red. People wanting to buy houses in this and the next lowest category almost never received loans. Most mortgages

34 For an in-depth discussion of the HOLC and how the rise of homeownership changed the residential environment and the city building process, see Taylor, City Building, Public Policy, and Taylor and Hill, eds. Prologue, 1-25.
went to purchase homes in the top two categories, the highest of which included areas that were “new, homogenous, and in demand in good times and bad,” while the second constituted “areas that had reached their peak, but were still desirable and could be expected to remain stable.”

The HOLC rating system, and efforts to build a modern residential environment in which neighborhoods were stratified on the basis of housing cost and type, could not happen without a theoretical underpinning. This task fell to Frederick Babcock, a land economist, whose book, The Valuation of Real Estate (1932) outlined the traditional or neighborhood life cycle theory, which explain the differential development of urban neighborhoods. Babcock described cycles of decline for five types of residential neighborhoods, each resulting in an “inevitable ultimate condition” of either “a poor, blighted, or decadent district,” or a district of “a slum character.” Racial change was a downward trajectory trigger. So, the in-migration of blacks could spawn a neighborhood’s rapid decline. Neighborhood life cycle theory erected a barrier to investments in inner city neighborhoods and encouraged disinvestments in the same communities. In this context of investment decisions, neighborhood decline became a self-fulfilling prophecy.

The neighborhood life cycle theory served as the theoretical underpinning of the HOLC classification system and changed the way people thought about housing and neighborhoods. Scholars continued to develop the neighborhood life-cycle theory. While it has gone through much iteration, the basic essence of the theory remained the same over time: neighborhood decline is triggered by the influx of minorities, especially those with low incomes, into neighborhoods with an aging housing stock.

Although many white homeowners, realtors, mortgage bankers, and the like, might not have know about neighborhood life cycle theories, they did know that certain factors, such the percentage of blacks or minorities in a neighborhood and the age of housing, could trigger forces that ignited neighborhood decline and residential property devaluation. The point is once neighborhood life-cycle theory was developed, it took on a life of its own, influencing the behavior of policymakers, bankers, and homebuyers. It became a motive force driving the development of urban areas.

One of the most pervasive byproducts of the neighborhood lifecycle theory was the pessimism it casts over inner city development. Neighborhood life cycle theory stresses that once the downward trajectory of a neighborhood is triggered, it is exceedingly difficult, if not impossible, to reverse the decline. As a consequence of this perspective, limited resources are made available for inner city development.

This perspective led to a triage planning approach to central city development. Public and private resources are limited, and city leaders make allocation decisions that will maximize their investments. From a neighborhood life cycle perspective, rebuilding and making the inner city a great place to live, work, and raise a family is not a good

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35 Arthur M. Weimer and Homer Hoyt, Principles of Urban Real Estate (New York: Ronald Press, 1948)
Consequently, when formulating their development priorities, city leaders rank inner city development near the bottom of their list. Big economic ventures, including downtown and waterfront development, are the top priorities. As a result, the most sophisticated tools for financing projects are found in economic development, while the massive resources needed to redevelop inner city neighborhoods are rarely made available. For example, cities can always find ways to finance a new football stadium or a convention center, but always struggle to find the resources to fund inner city revitalization.

Neighborhood life-cycle theory has not gone unchallenged. Numerous voices have challenged the inevitability of neighborhood decline and have offered a spectrum of policy recommendations to offset neighborhood deterioration. One of the most important revisions of neighborhood life cycle theory has been the notion of tipping points. This theory suggests that when neighborhoods on a downward trajectory pass a tipping point threshold, the process of decline greatly accelerates, propelling the community toward that point where the reversal of conditions becomes extremely difficult, if not impossible. By gaining insights into the forces of decline, policy makers can institute programs and activities designed to stabilize conditions and keep the neighborhood from passing the tipping point.

Tipping point theory and alternative models of neighborhood change have successfully challenged the inevitability of neighborhood decline. They have shown that it is possible to halt the decline and improve conditions. These approaches, however, have not offered a conceptual framework capable of guiding the neighborhood redevelopment process and showing how to finance it. The turning point theory of neighborhood such is such a framework.

The idea of Turning point thresholds is based on the idea that neighborhoods have both tipping points and turning points. If neighborhoods have tipping point thresholds, where the downward trajectory is accelerated when passed, then also they most have turning points thresholds, when passed by neighborhoods on an upward trajectory, accelerates the developmental process, creating a snowballing effect that transforms ultimately the community. Turning point theory, as we have developed it, indicates that fiscal investments in a neighborhood must rise above a particular threshold before the transformation process is triggered. If investments do not reach that turning point

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36 In some locales, the life-cycle theory was used to classify some neighborhoods as beyond repair and decisions were made to allow them to deteriorate to a point where it would be easier to assemble land for large-scale projects. Kenneth Temkin, “Comment on John T. Metzger’s ‘Planned Abandonment: The Neighborhood Life-Cycle Theory and National Urban Policy,” Housing Policy Debate, 58. 
39 The idea of turning points appear in future studies and in other areas, including the study of dialectics. However, to our knowledge, no one has applied turning point theory to the process of neighborhood change. See, for example, Malcolm Gladwell, The Tipping Point: How Little Things Can Make a Big Difference (Boston: Little, Brown, and Company, 2000).
threshold, then the neighborhood’s physical and social environment will not be significantly changed. In other words, if the money spent on housing rehabilitation and construction, streets, sidewalks, curbs, landscaping, streetscaping, workforce development, and education do not rise above the turning point threshold, the conditions of life in that neighborhood will not be changed significantly. Put another way, a small, incremental improvements in neighborhood condition will not fundamentally change the community unless those little investments are sufficient to push the neighborhood beyond the turning point threshold.

Part Two: Practical Application

A. From Theory to Practice: Using the Turning Point Theory to Guide Inner City Residential Development

Turning point theory, because it enables communities to develop transformative goals and then devise policies, programs, and activities to achieve them, offer planners a powerful inner city development tool. The construction of a turning point threshold requires development of a strategic plan, which consists of a redevelopment plan, a detailed cost analysis projects and finance strategy to fund the plan. Using an inner city neighborhood in Buffalo, the Fruitbelt, as a focus, we developed a methodology for constructing turning point scenarios.

The overall framework for the project is summarized in Table 1. This shows the work to be undertaken during the initiation, planning, and implementation phases of the project in terms of information gathering, analysis, and final development of the project. The analysis described here is the outcome of the initiation phase of the project.
Table 1. Overview of the Fruitbelt Study.

<table>
<thead>
<tr>
<th>Phase/Action Initiation</th>
<th>Information</th>
<th>Analysis</th>
<th>Development</th>
</tr>
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<tbody>
<tr>
<td><strong>Planning</strong></td>
<td>Consultations with Fruitbelt Task Force, presentations to city officials</td>
<td><strong>Feasibility Study</strong> — concept, surveys, data analysis and <strong>modeling</strong></td>
<td>Arranging financing, e.g. legislate TIF, bonds, identify developers and contractors.</td>
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<tr>
<td></td>
<td>Focus groups with existing and prospective residents, hospitals, developers, and city officials to determine detailed proposals</td>
<td><strong>Revisions and detailed analysis including costs of security and social programs</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Implementation</strong></td>
<td>Recruiting of new residents, job training, social awareness programs.</td>
<td>Monitoring of implementation and revisions of detailed plan.</td>
<td>Upgrading of infrastructure and existing homes, construct new homes, interface and plaza.</td>
</tr>
<tr>
<td><strong>Consolidation</strong></td>
<td>Monitoring of progress.</td>
<td>Adapt Fruitbelt analysis to neighboring districts</td>
<td>Maintenance of dwellings and infrastructure</td>
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Note: This paper describes the underlined entries only.

The Fruitbelt was an ideal site for developing a methodology for constructing a turning point threshold.\(^{40}\) This small largely African American populated neighborhood is located near downtown Buffalo, on the eastern side of the city. Although the indices of distress are high, the neighborhood is no jobless ghetto.\(^{41}\) It has both a residential and a regional Medical Complex that contains about 10,000 jobs. Within walking distance of the neighborhood are another 40,000 jobs in the city’s high technology corridor. The problem is that residents do not get most of the jobs in the neighborhood.\(^{42}\) Suburbanites and Buffalonians, who live in other parts of the city, hold about 95 percent of the jobs.

\(^{40}\) The redevelopment plan was formulated as a partnership with neighborhood residents and local stakeholders.

\(^{41}\) The neighborhood has a population of 3,500, a 1990 median household income of $8,740, an unemployment rate of 26%, and a poverty rate of 50%. Numerous single-parent families are found in the neighborhood, and all the indices of distress are high. Henry L. Taylor, Jr. and Sam Cole, *The Turning Point: A Strategic Plan and Action Agenda for the Fruitbelt/Medical Corridor* (March 27, 2001). William Julius Wilson describes distressed urban neighborhoods as jobless ghettos. Within this framework, Wilson says, “To understand the new urban poverty, one has to account for the ways in which segregation interacts with other changes in society to produce the escalating rates of joblessness and problems of social organization in inner city neighborhoods.” Wilson, *When Work Disappears: The World of the New Urban Poor* (New York: Alfred A. Knopf, 1996): 3-24.

\(^{42}\) We have not determined the match between residents and the available jobs. The point we make is only that thousands of jobs surround a poor community with a high unemployment rate.
B. Finding a Turning Point for the Fruitbelt Neighborhood

Present trends in the Fruitbelt are dismal. Most of the city’s investments in the neighborhood have been in the Medical Complex, not the resident community. Since 1960 more than 60 percent of dwellings units have been demolished, and the few new residences have not stopped the neighborhood’s decline. With new demolition programs by the City, the rate of loss is increasing, and, as Figure 1 shows, a continuation of present trends would see the loss of all dwellings within two decades. Continuing the present policy of ameliorating the obvious symptoms of decline has no systemic impact.43

Figure 1. The Declining Number of Dwellings in the Fruitbelt (1960-2000)

The approach to turning point analysis taken here is based on the Fruitbelt’s favorable location.44 This approach is similar to that of Porter’s (1995, 1997).45 The significant

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43 Within the triage approach, in a poor city like Buffalo, policy makers are extremely reluctant to make large-scale investments in the community. Meanwhile, in the community’s Medical Complex, the city is making every effort to pump resources into the complex.

44 The neighborhood is located within easy reach of Buffalo’s Downtown, with access to major urban arteries, home to a prosperous medical complex, and neighboring some of the most desirable residential communities in the city.

differences from Porter’s approach are that our primary focus is on residential development and supporting infrastructure, rather than new businesses, and that we are seeking dramatic, short-term changes, rather than gradual increments. To guide construction of the turning point scenario, we asked two questions: “What could this neighborhood be?” and “Why not?”

To answer the first question, we examined a variety of possible developmental scenarios. Most, except the “present policies continuing” scenario, assume the creation of a cross-race, cross-class neighborhood with clusters of new townhouses, condominiums, and refurbished single-family homes with landscaped streets and open space, and commercial development. The general plan to enhance the living conditions of existing residents and attract new ones to the community. The new residents would come primarily from younger workers in the Medical Complex, who currently commute from the suburbs. Thus, the new economy of the neighborhood would be driven by income that is re-directed from the Medical Complex. It is estimated that presently only around 3 percent of the personal income from the hospitals remains in the Fruitbelt (and indeed, only 25 percent remains in the City).

To help connect the Medical Complex and the resident community and to provide the neighborhood with critical serves, the redevelopment plan calls for the development of a commercial district on Michigan Avenue, a major thorough that separates the Medical Complex and the resident community. The combined income of daytime workers and the enlarged residential population would create demand sufficient to support a mid-sized community shopping and service plaza. So, then, the redevelopment plan calls for both residential and commercial development.

Map 1 shows the relative locations of the Fruitbelt, Medical Complex, and the main gateways into the Fruitbelt, the residential revitalization zone, and the location of the proposed plaza. It also shows the present condition of existing dwellings and the location of vacant lots that would be the main sites for new construction and recreational space. The size of existing vacant lots and a small number of new demolitions will determine the possibility for constructing several clusters of new residences.

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46 The plan is call for the massive level of investment that required to redevelop the neighborhood. So, we approached the project in the same way that one does a big economic development project. Determine the investment level necessary to redevelop the community and then fight to make it happen.

47 These scenarios were developed in concert with neighborhood residents.

48 The Fruitbelt has been losing population and attracting new residents to the community will not compromise its development. Focus groups and visioning sessions are being used to determine the type of population mix—race and social class—the community desires.

49 It should be stressed that we are well aware of the gentrification danger, which we believe is another structural impediment to inner city development. We are currently exploring land value taxation and various forms of regressive taxation to attack this structural barrier.
A typical scenario for the number of dwelling involved in the revitalization is shown in Figure 2. About 150 dwellings remain in sound condition. Another 250 homes would be rehabilitated, 40 would be demolished with 17 families re-housed, and another 300 homes constructed for new residents, privately or through developers. Scenarios vary primarily according to the mix of homes (depending on the mix of residents and the way the homes are clustered), the amount of recreational space, and the extent of commercial development.
This section addresses economic issues and demonstrates how the application of a turning point analysis can lead to a viable outcome in terms of the interests of existing and new residents, developers, public finance, and commerce. Meetings with the Fruitbelt Task Force indicate that existing residents will view the change favorably, insofar as they will have much improved living conditions with the primary cost carried by the public sector. Beyond this, what this required is a demonstration (1) that sufficient new residents will be attracted to strengthen the neighborhood’s population base, (2) that these new residents can reasonably expect their properties to increase significantly in value, (3) that this will lead to commercial development that is profitable, and (4) that a finance plan can be developed to fund the redevelopment project. This has been the focus of the present phase of the project.

C. The Underlying Assumptions

In the same sense that tipping point theory asserts that there is a level of decline of the inner-city beyond which recovery is extremely difficult, if not impossible, the turning point hypothesis asserts that there is a threshold of investment in a neighborhood, below which there will be no significant overall improvement, and above which, there will be a
reinforcing spiral of enhancement that will lead to the community’s revitalization.\textsuperscript{50} The basis for this transformation is that the attractiveness of the neighborhood as a place to live increases with the degree of physical improvement.\textsuperscript{51} Marginal improvements in a neighborhood will not sufficiently increase neighborhood attractiveness to a level that will lead to the community’s revitalization. Thus, we hypothesize an S-shaped (logistic) curve as shown in Figure 3 for the increase in attractiveness with the level of improvements. It is further hypothesized that an increase in attractiveness leads to an increase in satisfaction with living environment, and ultimately an increase in what residents are prepared to pay to enjoy that environment.

**Figure 3. Turning point in Attractiveness with Increasing Improvements**

![Figure 3](image)

To achieve an increase in overall attractiveness of a neighborhood, the improvement must take place across several dimensions.\textsuperscript{52} Building new homes without landscaping streets or dealing with security issues, for example, is unlikely to be sufficient. In other words, residents have to feel sufficiently satisfied across all key developmental dimensions to move into or stay in a neighborhood. In general, the level of neighborhood improvement must be above the turning point threshold for all significant dimensions to trigger the community’s accelerated development.\textsuperscript{53}


\textsuperscript{51} It should be stressed that while the hypothesis presented in this paper deals with the physical development of the neighborhood, we understand that attractiveness include other factors, such as safety, schools, and the like. Other aspects of our work on this project deals with these issues. However, at this stage of our work on turning point theory, we are using the neighborhood’s physical development.

\textsuperscript{52} This helps to explain why massive investments are needed to revitalize communities.

\textsuperscript{53} This idea assumes that residents are willing to make some tradeoff. For example, they may be willing to accept an inferior housing product if the schools are great, the locale is close to work, and the community has excellent recreational facilities.
The underlying thesis is that *satisfactions* are in some sense additive, is fundamental to much thinking in planning (It is also a founding assumption of welfare economics). Sociologists and social psychologists in the 1970’s (such as Coleman, 1963) popularized such models. These were used in studies of housing and environmental satisfaction and thus build up a hierarchical, additive framework building up to overall satisfaction with environment, and even life satisfaction (e.g. Cole and Metcalf, 1972). Contemporary studies seek to determine the relative importance of different dimensions of life-situation to residents, including those in the inner-city. Typically, the relative importances of these dimensions to individuals vary with their income, life cycle, and culture. Thus, depending on the demographic profile of a population, the relative importance of improvements to a neighborhood, and even the threshold at which they become meaningful, may be determined.

The additive model used in the study of the Fruitbelt is shown in Figure 4. The physical improvement taken into account in the economic analysis were the rehabilitation of existing dwellings, new homes, demolition and landscaping, upgrading of streets and sidewalks, and commercial amenities. Other dimensions such as security and schools were not included in the economic analysis.

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56 A recent survey of perceptions of the inner-city in the United Kingdom is described in a recent article in *Journal of Planning Education and Research*. Spring, 2001. 21,1.
Different dimensions have different relative importance to individuals, and also different thresholds of improvement at which they will be substantively satisfied. Again, in principle these may be determined through sample survey, focus groups, or revealed preference methods.57 Figure 5 illustrates one hypothetical situation for the increase in overall satisfaction as the level of improvement of the components systematically increases.

57 A goal of this project is to conduct focus groups and the like to determine the level of satisfactions required in the redevelopment of the Fruitbelt.
In fact, there are many theoretical and empirical questions in social psychology about how satisfactions should be measured, and combined. Economists (and planners) circumvent this by assuming that an individual’s propensity to pay measures the expected welfare and that preferences and trade-offs are reflected in budget expenditures. The last issue is avoided in the final calculations presented below since these are based on the assumption that all improvements will be 100% of the amounts deemed necessary to bring the neighborhood up to a desired level. However, from an economic efficiency standpoint, there is merit to determining the actual shape of the S-curves for each component and their relative importance for overall satisfaction, since this enables “optimal” strategies in terms of potential rates of return on public and private investment to be assessed. Preliminary calculations indicate that this is around 60-95% of the full improvement, but varies for each component.

D. The Costs and Returns of Revitalizing the Neighborhood

The investment required to improve residencies in the Fruitbelt is based on the number of homes restored, demolished and rebuilt, and the costs of each operation. The latter are based on data from a house-by-house survey of all residences appraising their condition (in terms of structure, paintwork, landscaping, etc.) and the costs of repair as estimated professionally for sample dwellings.58 Similarly, costs of improving public space,

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58 The property survey is described in Taylor and Cole (2001, op cit). All properties were assessed on several dimensions, including their importance for maintaining the historic character of the district.
demolitions, landscaping vacant land, improving sidewalks, medians, and streets were based on estimates provided by planning officials. Construction costs of new dwellings and of commercial facilities were based on local developer prospectus and region-adjusted national construction costs. The total cost of improving each residence is the sum of repairing its structure, repainting, repairing fences, etc. The cost of a new home includes land clearance or demolition as well as construction and landscaping. In some cases this will include the cost of re-housing displaced residents. The total costs of improvement are to the private and public sectors are determined from these data for each scenario. A typical outcome is given in Table 2. In this case private and public expenditures are roughly comparable at $28 and $23 million respectively.

Table 2. Public and Private Expenditures in a Turning Point Scenario

<table>
<thead>
<tr>
<th>Scenario Characteristics</th>
<th>Landscape and Streets</th>
<th>Residential</th>
<th>Commercial/Social</th>
<th>Workplace</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present Approach</td>
<td>Marginal improvement</td>
<td>Some Infill</td>
<td>Business as Usual</td>
<td>Business as Usual</td>
</tr>
<tr>
<td>Exploratory Calculations</td>
<td>High density</td>
<td>Full Improvement</td>
<td>Re-housing, Infill and new Clusters</td>
<td>Amenities based on Demand</td>
</tr>
<tr>
<td>Low density</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
</tr>
<tr>
<td>Mid-density</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
<td>As Above</td>
</tr>
<tr>
<td>Proposed Approach</td>
<td>Coordinated land-use with strategic location of dwellings and parks</td>
<td>Landscaped main streets with high visual amenity and recreation</td>
<td>Re-housing and new Clusters with historic restoration</td>
<td>Mid-sized Center for Residents and Workers</td>
</tr>
</tbody>
</table>

Returns to investment by the private sector will depend on the appreciated value of dwellings after all public and private sector improvements are complete. For the Fruitbelt project these appreciated values have been based on the current market price of homes in more affluent neighboring districts. Homes in census tracts neighboring the Fruitbelt (across Main Street, the city’s ethnic dividing line) are from 3 to 6 times more expensive. Thus, it seems not unreasonable to assume that the value of a new home or well repaired property in the Fruitbelt would rise significantly once all improvements (dwellings, landscaping, shopping, schools, security) are made. At present, the market

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60 The City of Buffalo Master Plan details property price levels since 1970. Current assessments by property are provided in the City of Buffalo Tax Assessors Office.
value of new dwellings in the Fruitbelt is below construction cost and they are subsidized by up to 20% by the City.

For the illustrative calculations in this paper it is assumed that the market value of new homes will rise to 180% of construction costs provided 100% of all improvements are made. Similarly, the market value of refurbished homes will rise to 180% of their present value (taxable assessment) plus the costs of improvement, and the value of existing sound properties will rise by a similar amount following a similar trajectory to that shown in Figure 5. The level of appreciation is obviously central to the turning point strategy since it dictates its financial appeal to private developers and the public sector. The range of appreciation is to be assessed by city officials, real estate professionals, preparedness-to-pay surveys of potential residents, and statistical analysis. It also depends on potential demand: surveys by the City of show that about 20% of commuters are prepared to live downtown\textsuperscript{61}. Insofar as these are typically young professionals, not dissimilar to hospital workers, this finding suggests the likely market and hence types of residence that might be build in the Fruitbelt.

Figure 6 illustrates the way that the turning point assumption affects the net returns on investment. This compares the total return on expenditures by the public and private sectors and the net return to the private sector after these expenditures are deducted from the final market value of properties. The implicit argument here is that since the appreciation in property values would not take place in absence of the public sector investment, the latter should be fully “repaid” by the private sector before determining their net profit. Figure 6 shows that the net return (private sector surplus minus public sector costs) remains negative unless more than 40% of improvements are made, but that above this level returns may be considerable. This illustrates clearly why the present policy of marginal investment in the neighborhood has been so ineffective in transforming neighborhoods, and also why a turning point strategy, with above threshold private and public investment, should be successful.

E. Financing Urban Development

The cost of comprehensively redeveloping the Fruitbelt will be very expensive. We estimate that the total cost of redevelopment will be from $40 to $50 million, with the public cost of the project around $25 million. Within this framework, the City will have make substantial upfront investments to prime the pump and stimulate private investment. Most of this $25 million will go into infrastructure development: streets, sidewalks, sewers, water main, extensive landscaping and streetscaping, wiring new and existing housing for information technology, and housing subsidies. This poses the question, “Where will the money come from?” Because of the triage planning approach to central city development, the most sophisticated sources for acquiring revenue to fund projects are found in economic development. Consequently, we believe that adequate funding for inner city redevelopment will most likely be found in the economic development toolbox.
Tax increment financing (TIF) is one such tool. Although to created to redevelop blighted areas, this tool is nevertheless used primarily to fund big economic development projects. Tax increment financing is a way to pay for the redeveloped of vacant or underutilized lands. The basic idea is that the improvements made to a community can be paid for by increments in taxes generated by the redevelopment. While this finance method is almost never used in the residential redevelopment of inner city neighborhoods, there is no reason why it cannot be employed that way. This is one strategy being explored for the Fruitbelt.

F. The Thresholds for Tax Increment Financing

Tax increment financing offers one means for the City to recover its investment. As the value of properties in the district increase as the consequence of some new initiative the tax authorities increase property taxes in line with the steadily increasing assessments of properties within the district. (Non-residential properties also will increase in value - for the calculation this is assumed to be half the 80% used for residences). Typically the boundaries of the district are selected so that the expected taxes will cover the public expenditures. In the present case, it is appropriate to confirm that the strategy is self-financing – i.e. that taxes raised within the boundaries of the neighborhood will cover the initial outlay. Public expenditures are typically raised through the issuing of municipal bonds.

To assess the viability of the strategy these are compared with the present value of the expected property taxes over a number of years. Such calculations are sensitive to the discount rate: for the present calculation the City planning department specified a rate of 7%. The results also depend on the number of years taken to complete the project for property prices appreciate to their “final” level (taken to be 5 and 10 years respectively). Many properties, notably the Medical Complex and social institutions receive 100% tax abatements, while apartments, vacant, commercial properties, and residences receive 97%, 67%, 51%, and 11% abatements respectively. In total properties currently are taxed at only 28% of their assessed value.

The discounted present value of the future property taxes increases with number of years included. For example, with the 10 year horizon suggested the City, the project appears not to be self-financing. However, an horizon of 20 or even 30 years appears more reasonable for investments in infrastructure and dwellings (indeed the average age of dwellings in the Fruitbelt is about 100 years and the original streets and sewers are of

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63 Two points need to be made. The first is that neighborhood residents must be prepared to struggle with City Hall over this issues and must continually fight to keep the process from being diverted along lines that can be harmful to the community. The second is that we have been successful in getting the city to use this approach in the redevelopment of the Fruitbelt. A task force has been created to draw boundaries and oversee the process. The city has also given Sam Cole and I a contract to complete the process of setting up the district. At the same time, the residents are carefully watching the process and working closely with us to keep it from being negatively altered.
similar vintage. The calculation shows that the project would be break-even (i.e. be self-financing) after 20 years and that the City would make a very healthy return over 30 to 40 years. This is shown in Figure 7, which shows breakeven for the discounted present value of taxes with the initial public investment with discount rates of 5%, 7%, and 10%.

**Figure 7. Present Value of Taxes versus Public Investment**

(financially viable options are in the top-left quadrant)

The result depends on the 80% expected appreciation in the market value of properties. A lesser appreciation implies a longer break-even horizon, and vice versa. With no appreciation there is no possibility of self-financing. Although an appreciation of over 100% is not inconceivable, this does not reduce break-even horizon much below 15 years, since this is ultimately restricted by the time taken for completion of the project and the time for appreciation to take place. This calculation illustrated by Figure 8 showing clearly that tax increment financing would be a viable proposition for self-financing of the Fruitbelt revitalization, even at a 7% discount rate.
G. Thresholds for Commercial Development

The proposed Fruitbelt revitalization strategy includes provision for a shopping and service plaza located between the Medical Complex and the residential neighborhood. There are several reasons for this location. First, there are no substantial retailing outlets in the Fruitbelt. There are a number of small retail plazas (of between on and dozen shops) forming an inner ring at upwards of one half-mile distance and larger supermarket and shopping malls forming an outer ring on the periphery of the city at distance of upwards of two miles.

Several studies have found that, relative to the effective demand, there is a dearth of shopping opportunities in the city, and especially in the neighborhoods. Nonetheless, even with the new and wealthier residents in the Fruitbelt, household demand alone is unlikely to generate sufficient demand to support a plaza the desired range of commercial and service outlets. The second reason for the location therefore is that this location would be attractive to workers in the Medical Complex (for daytime shopping, services, and dining). This could more than double the local demand for such a plaza. Moreover, an attractive plaza could facilitate the necessary physical and social bridge between the medical complex and the Fruitbelt. Together, the residential and commuter-based demand brings total demand above a threshold needed for would be sufficient for a substantial plaza.
Such a plaza would attract custom from beyond the boundaries of the Fruitbelt and would compete with retailing outlets in the inner ring. The allocation of market share has been calculated using a gravity-type model - assuming that use of a given mall increase with the size of the mall and decreases with distance from the place of residence or work. A substantially larger plaza at this location would compete shopping malls in the outer ring but might not be investment-effective (in terms of construction and operating costs versus the expected turnover). Taking advantage of this allows us to calculate the “optimal size” of plaza that would both enhance the attractiveness of the neighborhood to residents and be attractive to commercial developers. For the latter, it is assumed that the plaza (and the individual stores located there) should realize a turnover at least 50% greater than the average for similarly sized plazas in Buffalo (which generally have a low turnover/investment compared to other parts of the nation). This would also give a potential for further profitable expansion.

The outcome of this calculation is illustrated in Figure 9 for food stores of varying sizes from 0.5 to 10 times that of the average in Buffalo. The red horizontal line shows the threshold for viability. The red vertical line shows the estimated demand. The calculation indicates that a store roughly 5 times the average would be the largest that would reach the threshold for viability.

Figure 9. Threshold Size for Cost-Effective Retailing

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H. The Turning Point for Neighborhood Economic Development

The Fruitbelt strategy improves significantly the living conditions in the neighborhood but in itself will have limited effect on employment of current residents. Current levels or participation of Eastside residents in the neighborhood economy are around 3% for business ownership and 24% for the labor force respectively. Some initial calculations of the economic impact of the development on residents and the metropolitan economy as a whole have been carried out using the models discussed in Cole (1999). Raising these levels of “localization” of business ownership and employment to 20% and 60% suggests that, with adequate workforce training and business support, Eastside residents overall could benefit economically as well as physically and socially from the construction of new residences and commercial activities in the Fruitbelt. However, the key to a long-term substantial improvement lies in recruiting inner-city neighborhood residents to employment in the Medical Complex and other area businesses.

The general scheme for improving these incomes is indicated in Table 3. This table – based on the community accounting matrix Cole (1994) - summarizes the income flows between three main districts of the metropolitan area (the Eastside neighborhoods, the rest of the City of Buffalo, and the suburbs). The arrows show necessary re-direction of income. This shift in incomes would come from the provision of more downtown and inner-city jobs for neighborhood residents, increased entrepreneurship in the neighborhoods. This would add to contribution of the physical improvements that enhance the attractiveness of the inner-city as a place of residence for downtown workers. Arguably, there exists also a turning point threshold for the economic revitalization process to become self-sustaining.

<table>
<thead>
<tr>
<th>COST ITEM</th>
<th>NUMBER OF LOTS</th>
<th>PUBLIC COST $K</th>
<th>PRIVATE COST $K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demolition</td>
<td>39</td>
<td>$234</td>
<td>$0</td>
</tr>
<tr>
<td>Rehab</td>
<td>249</td>
<td>$10,252</td>
<td>$0</td>
</tr>
<tr>
<td>Rehouse, New Dwellings</td>
<td>17/299</td>
<td>$1,360</td>
<td>$24,222</td>
</tr>
<tr>
<td>Commercial</td>
<td>53</td>
<td>$1,088</td>
<td>$3,974</td>
</tr>
<tr>
<td>Streets and Landscaping</td>
<td>0</td>
<td>$10,468</td>
<td>$0</td>
</tr>
<tr>
<td>Additional Demolitions/Parkland</td>
<td>0/0</td>
<td>included in above</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>$23,462</td>
<td>$28,296</td>
</tr>
</tbody>
</table>

*100% improvement in all items.*

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1 Within this framework, the neighborhood movement viewed its central task as poverty alleviation, and not the broader issues of social justice, political power, racism, and civil rights. It also embraced a definition of the poverty population restricted to those whose family income fell below a low and fixed poverty line and thought of poverty in cultural and behavioral rather than structural economic and political terms.

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Sam Cole and I developed this theory while working on the Fruitbelt project. The idea was spawned when we concluded from our fieldwork that only massive change, which occurred in a relatively short time, could radically transform this community. This conversation prompted us to study the concept of change and apply it to the neighborhood development process.

Conclusion:

The time has come for planners and community developers to think big and imaginatively as we develop a new urban agenda for the 21st century. To achieve this objective, we must think about inner city development in bold, new ways. The neighborhood life cycle and tipping point theories cause planners and policy makers to think in passive, reactive terms. The turning point theory allows planners and neighborhood residents to formulate bold, transformative goals by calling for an aggressive, comprehensive approach that pushes neighborhood development beyond the turning point threshold. This approach to development undermines triage planning and attacks structural racism and social class inequality. So, there will be resistance. Consequently, the type of community revitalization must organize the community for political action and must be led and controlled by neighborhood residents.

We are still in the early stages of our research and development of this new approach to community revitalization. Still, we have won some important victories. A neighborhood governance council has been set up, and the process of building the social infrastructure necessary for politically organizing the community is underway. Significantly, the Buffalo City Council just passed a resolution that gives us the power to develop a tax increment finance district plan for the Fruitbelt. The long days journey into night has started.
Since most buildings built in India are made of RC, the dominant set of examples used is of RC buildings. The target audience of the book is practicing seismic structural engineers and architects, in addition to students and teachers of engineering and architecture colleges striving to understand seismic behaviour, analysis and design of buildings.

iii. iv. Acknowledgements.

The mass of the building being designed controls seismic design in addition to the building stiffness, because earthquake induces inertia forces that are proportional to the building mass. Designing buildings to behave elastically during earthquakes without damage may render the project economically unviable. Neighborhood revitalization as facets of the effort to radically reconstruct the inner city. Built environment, by which I mean the totality of the physical and social environment. That comprise that part of the central city where racial minorities and low income groups.

My argument is this: Over the past 50 years, the inner city built environment has become the place where structural racism and inequality are most sharply reflected. In 1965, when the black scholar, Kenneth B. Clark, referred to Harlem as a Dark Ghetto, he was talking about the emergence of the inner city built environment as the epicenter of racism, structural inequality, joblessness and poverty. For low rise building say up to four to five stories, the wind load is not critical because the moment of resistance provided by the continuity of floor system to column connection and walls provided between columns are sufficient to accommodate the effect of these forces. Further in limit state method the factor for design load is reduced to 1.2 (DL+LL+WL) when wind is considered as against the factor of 1.5(DL+LL) when wind is not considered. The horizontal forces exerted by the components of winds is to be kept in mind while designing is the building. The calculation of wind loads depends on...