A PRECURSOR TO COMMUNITY DEVELOPMENT: Reducing Poverty in the Over-The-Rhine Community

By: Andre Ballard Sr. Miami University

Abstract

Economic development must be a precursor to community development in an impoverished inner city neighborhood in order to reverse the trend of poverty and oppression in that same neighborhood. Can the economic development model of the Mondragon Cooperative in Mondragon, Spain be utilized as a primary model for economic development, the precursor to community development in the Over-The-Rhine neighborhood in Cincinnati, Ohio?

Introduction

Having grown up in two inner city communities between 1960 & 1978, in two mid-west cities, one located in Ohio and the other Michigan, I have experienced the racial dynamics of ghetto making that occurred in most of the main Midwest cities during the great migration that occurred for African Americans who left the south to live in the north where manufacturing opportunities were located between the 1920's to the 1970's. Once our families were located in these inner city neighborhoods, they slowly started losing their diversity because the white residents began moving out of these neighborhoods and the government and financial institutions started to disinvest in these neighborhoods, better known as

redlining. What has fascinated me the most were the facts that I've learned about the federal government housing agencies, HOLC and FHA and their contribution to the major increase of the black ghettos and the white flight to the suburbs for whites.

Once the disinvesting was in full swing the plight of these communities were sealed.2 Blacks, including my family, were stuck in these communities, but strangely enough the middle class families didn't realize the importance of the cohesion, forced or not, that they were experiencing while all the blacks were living in these ghettos. Some inner city communities started to see financial vitality, such as Tulsa, Oklahoma and others.3 Once segregation began to lose its ugly hand on our cities and desegregation began, those who had resources and choices because of those resources began to move out of the ghettos. I remember when it occurred for my family in 1972. We moved out to the white suburbs along with other middle class black families and we left the poor behind. What happened afterwards is the devastation we know today as the black ghettos of inner cities. This is a very complex situation and the major part of the problem in these neighborhoods was the total disinvestment of not only businesses, government, financial institution, but also of the black middle class. It left these communities in desolate.

Impoverished inner city neighborhoods like Over-the-Rhine should be supported and empowered for comprehensive revitalization. An important side note: comprehensive revitalization does not include gentrification, at least not strategically. The theme of this thesis is to demonstrate that economic development must be a precursor to community development in an impoverished inner city neighborhood in order to reverse the trend of poverty and oppression in that same neighborhood. Over-the-Rhine is the target for development.

Mondragon Cooperative in Mondragon, Spain, is a model for such an endeavor. Can this economic development model of the Mondragon Cooperative, with all its historic consequences, be applied to the specific circumstances of the Over-the-Rhine neighborhood in Cincinnati, Ohio in 2010? I believe it is possible and the quote that follows will best illustrate my sentiments. This quotation is from the book, Making Mondragon, and the quote is from the paragraph entitled The Significance of a Unique Case:

Responding to the first report at the 1976 annual meeting of the American Sociological Association (Gutierrez-Johnson and Whyte 1977), a discussant dismissed the case as simply a human interest story. His argument was that the success of Mondragon depended on tow conditions: the unique nature of the Basque culture and the genius of the founder, Father Jose Maria Arizmendiarrieta. Because neither of these conditions could be reproduced anywhere else in the world, he felt the Mondragon story was without scientific or practical significance.

The most general answer to such a critic is that the criticism is itself unscientific. It is one of the fundamental principles of science that, on discovering an exception to a law or generalization, one does not rationalize it away and reaffirm the general principle. On the contrary, one concentrates one's attention on the exception, in the hope that it will lead to a modification of the previously accepted generalization, or to a more basic reformulation, opening up new avenues of scientific progress. Nevertheless, we are now grateful to this critic for forcing us to think harder, both about Mondragon in the context of the Basque culture and about the general scientific and practical implications that can be drawn from this case.⁴

However, the community is experiencing improvements that are very noticeable, but at what cost because the improvements did come through gentrification? The poor have paid the price, just as they often do in our country with both ghetto making and gentrification. However, a more pragmatic approach after a tragedy of gentrification having already occurred, and those improvements now set in place by this tragedy can now be a benefit to the poor citizens who still live in the neighborhood. Hence,

this statement from the Charles Dickens classic which seem fitting in the OTR situation, "It was the best of times; it was the worst of times." There is some potential for good and the horrific happening both in OTR simultaneously; certainly the best of times and the worst of times.

One call to action in this thesis is that those who have treated the poor of this community in this immoral fashion, by removing them from affordable dwellings without justly relocating them, as should be attended to in the spirit of the federal Uniform Relocation Act⁵, should attempt to redeem themselves at this point in time by making every effort to uphold the low income housing goals stated in the Over-the-Rhine Comprehensive Plan. I will briefly describe the Over-the-Rhine Comprehensive Plan in the section baring the same name. The City of Cincinnati completed an Over-the-Rhine Comprehensive Plan that included worthwhile goals that related to the just treatment of low income residents in housing.

Hypothesis

My suggestion for this argument is to use the Mondragon model of economic development as a model for both economic development and community development among the poorer citizens in the Over the Rhine neighborhood in Cincinnati, Ohio.

Around 1956 a Catholic Priest, Arizmendiarrieta, was a teacher at a local technical college which he had founded in the town of Mondragon, Spain. Five of his students, who went on to become engineers, started a cooperative, worker-owner business. The initial business was a factory for producing paraffin heaters. The business began a movement among other businesses connected to the original business that put workers instead of shareholders, first. This is called the Mondragon Cooperatives. What started as one firm and a handful of about 25 people in 1956, is now a major international business network with a work force of over 92,733, as of 2008. The Cooperative

employs over 100 worker-owned enterprises and affiliate organizations, all of which are integrated into the Mondragon Cooperative Corporation (MCC). The revenue in 2008 was reported to be 16.8 billion. They began with an investment of \$361,604 which was borrowed funds from individuals in the community. It has blossomed into the 7th largest business in Spain.

Many are studying their success to help guide economic development in areas that struggle similarly to those that Mondragon faced in 1955 such as in Boston, Ma. In the mid-90's.

As I pursue the subject of community development in the Over the Rhine community in Cincinnati, it is with the experience of a practitioner of community development in an urban setting, and in my case Columbus and Mansfield, Ohio, and Chicago, Illinois.

I was initially trained in community development, through the Christian Community Development Association (CCDA) back in 1989 and 1990. My journey in community development began with the initial training in November of 1989, in Columbus, Ohio and culminated several months later in Jackson, Mississippi. Both of these initial training sessions were led by Dr. John Perkins, who taught the principles of Christian Community Development, known as the 3 R's, Restoration, Redistribution and Relocation.⁶ After learning these principles, I began to put them into practice by starting a non-profit organization I named Urban Ministries, Inc. I have pursued aspects of community development in the urban settings I mentioned above. I have also examined the success of other organizations in the CCDA movement, which have been many, and in my examination over the years I sensed a weakness in the implementation of the CCDA model and the results I observed or learned of within the organization and in the communities that have been served. Most of the success stories that I heard about from organizations who are a part of CCDA had indeed experienced

successes, but not economically and more importantly, they have lost their most valuable asset as a community: their young people. Most of the communities that are a part of CCDA target the youth of that community with spiritual, educational and social training and mentoring, which I whole heartedly believe in. However, once they mentor and train these disadvantaged young people to turn their lives around and to go in a positive direction as they mature into adults, they have found that those same youth want to leave the community and live and pursue career and family success somewhere else. For instance, if one or more of the youth leave and go away to college and obtain a degree of some kind, they rarely return. The main reason they don't return is because there is nothing to return to. There are few jobs, except those often provided by the organization that is responsible for the community development, and they of course, offer a very limited amount of jobs; perhaps three to four at the most. I believe in and have seen the success of this approach, but it is lacks a very important structural element that is strongly reflected in the results concerning the youth. The groups' intentions are for the youth to return to the community to live, but they lack the ability to attract them home because of the lack of economic opportunity.

Economic Development

The CCDA groups consistently had strong results in two areas: 1) spiritual development of families, including the youth in the communities they were serving and 2) some development of low income housing in most neighborhoods. These two sets of results alone would signal success to most in the movement. However, they had an objective that they have always set out to accomplish that most communities, if not all the communities, have been able to accomplish, which is to have their youth, who have been educated, return to the community and

assist that community in being restored to overall vitality.

This goal and objective was accomplished in the Mondragon model very successfully, not only for the community to realize and celebrate, but to the degree that the success has spread out across the world to view. Providing economic development by training the youth and then giving them the opportunity to realize their own dreams and visions in their community is the model of the Mondragon Cooperative and is a goal I have wanted to accomplish for many years.

I first heard about the Mondragon Cooperative at a seminar that was held by a Boston group at a CCDA Annual Convention in Pittsburgh in the mid 1990's. At that time, I was already aware of what I considered as structural weakness, at least as I perceived it within the CCDA model of community development. When I sat in on the seminar in the convention, I realized intuitively that this model being presented seemed to be a solution to the economic development weakness in the CCDA model. I want to be clear as I move forward in writing this thesis: the leadership of CCDA and the leadership of the organizations that are a part of CCDA have had economic revitalization as a major goal of the community they are serving and though sincere and earnest in their efforts, their biggest hurdle in accomplishing this goal is the lack of focus on the very issue of economic development. The leaders of these organizations lack the ability to focus on this as an objective in the community and in just one plain and simple, but important principle; they are getting exactly what they focus on.

I have also had the opportunity over the last 20 years to participate in what I call the public non-profit model of community development, where public funds are being obtained to try to accomplish community and organizational goals of revitalization of blighted neighborhoods. I have also run across the same challenges that have occurred with the CCDA

affiliate organizations which have to do with the same lack of focus on economic development. We are able to see the results of what was actually focused on based upon the type of changes in the communities being served. I believe that those using the public funding model have the same heartfelt and earnest sincerity toward improving and revitalizing these communities and I have concluded that on the issue of economic development, the lack of focus by community and organizational leadership have resulted in this vital issue not being addressed, or marginally addressed at best. This is not a condemnation of either model. It is, however, a call to action for a proactive approach to provide economic development in blighted neighborhoods, especially the black ghettos of our nations. Of course, I will not attempt to solve every economic problem in every community I am concerned about within this thesis, but in the same spirit of the people of the Basque Region, Mondragon Spain, focusing on one community may give a model for other communities in our nation that suffer similar problems as in Over the Rhine in Cincinnati.

Economic Setting

In a later section of this writing I will provide a general backdrop of the economic development model of Mondragon Cooperative to set the stage for a different type of community development initiative than is typically done in our nation. Included with the case study of the Mondragon Cooperative, will be a case study of the Manchester Bidwell Corporation, a fine example of training in a poor inner city community in the United States and a case study describing the CCDA organization.

I would like to conclude this thesis writing, as though using a magnifying glass, to focus in on one aspect in the community which is the issue of affordable housing for low and moderate income residences.

Both models I've been involved with in community

"gap funding", for the most part for the financing of the affordable housing initiatives they have pursued. I would like to explore the design idea of using shared housing as another model among others being utilized for providing affordable housing for low and moderate income residences in a community like Over the Rhine. By no means do I want to suggest that this is the only method for providing affordable housing. It is one I am interested in exploring because of the potential to use private funding in doing so. Public funding initiatives have their place, but private funding initiatives typically don't have the political power struggles that add considerable amount of time and complexity to affordable housing initiatives.

Case Studies

Case Study #1 Mondragon Cooperative

As stated previously in this writing, around 1956 a Catholic Priest, Arizmendiarrieta, was a teacher at a local technical college which he had founded in the town of Mondragon, Spain. Five of his students, who went on to become engineers, started a cooperative, a worker-owner business. The initial business was a factory for producing paraffin heaters. The business began a movement among other businesses connected to the original business that put workers instead of shareholders, first. This is called the Mondragon Cooperatives. What started as one firm and a handful of about 25 people in 1956 is now a major international business network with a work force of over 92,733, as of 2008.

The cooperative in Mondragon is so successful that they are riding out the current economic crisis in good fashion. Examine the quote from Yes Magazine about the Mondragon:

The Mondragón Cooperative Corporation (MCC), the largest consortium of worker-owned companies, has developed a different way of <u>doing business</u>—a way that puts workers, not shareholders, first.

Here's how it played out when one of the Mondragón cooperatives fell on hard times. The worker/owners and the managers met to review their options. After three days of meetings, the worker/owners agreed that 20 percent of the workforce would leave their jobs for a year, during which they would continue to receive 80 percent of their pay and, if they wished, free training for other work. This group would be chosen by lottery, and if the company was still in trouble a year later, the first group would return to work and a second would take a year off.

The Mondragon Cooperative from the beginning had this principle in mind called "equilibrio." Roy Morrison, in his book, about Mondragon, describes

The result? The solution worked and the company thrives to

equilibrio this way: "This means not just equilibrium or balance, but also implies harmony, poise, calmness and composure. Equilibrio harmonizes and balances a diverse and growing community of interest: those of the individual and co-op, the particular co-op, and the co-op system, and the co-op system and the community and environment." ⁷

Father Jose Maria Arizmendiarrieta, Don Jose Maria for short, was assigned to the Basque region of Spain by the Archbishop of the region of the Catholic Church, Don Jose Maria, was Roman Catholic Priest. He arrived February 5, 1941. His arrival was not too spectacular because his oratory skills as a priest were not as impressive as his predecessors. However, he was a better speaker one on one or in small group gatherings and this is where his ability to influence others was most effective. His theology was based on Catholic social justice theology, which itself was based on justice theology from the bible.

Historic Information

The Basque region has historically been a relatively poor region for agriculture; however, it is an area with substantial deposits of iron ore and coal along its border and nearby. As even far back as the 16th century this region has had a tradition of industrial development. Iron, steel and metal work of various kinds, as well as shipbuilding, all prospered in this area, during the 19th and 20th centuries.

"The Basque engaged in substantial trade with other parts of Europe and England in particular. The Mondragon area fits squarely in this tradition; it was home, in fact, to one the largest metalworking companies in the region for a good part of the century prior to the creation of the cooperative group." 10

The Spanish Civil War played a significant role in the history of the region and set the stage for the political and economic environment that was the backdrop for the creation of the cooperative. The main Basques sided with the Republicans who had promised greater regional autonomy, and fought against Franco and his fascist-supported army. The war destroyed most of the country and Franco singled out the Basque region for especially harsh treatment in the years following the war. The only group that was given any kind of latitude during that time in Spanish history was the Catholic Church and Father Don Jose Maria was from that institution. This was significant in that latitude and it allowed Don Jose Maria to have the impact that he did in a region that had at the time 40% unemployment.

In 1943, Don Jose Maria established a technical school for young people with the community's help.

"Over the years, a nucleus of committed young people formed around Arizmendiarrieta, and eventually, five of that group, graduates of the technical school, earned degrees in engineering and went to work in Mondragon's principal business, the Union Cerrajera. During their short tenure there, they offered suggestions to management about new forms of worker participation, growing out of their experience

with Arizmendiarrieta, but management wanted no part of it. These five soon left the Union Cerrajera and, in 1955-56 formed a business making simple paraffin stoves. It was called Ulgor, and acronym based on initials of their last names."

The new business was set up as a cooperative and part of its revenue was set aside to expand to other businesses as a strategic plan for expansion. This expansion plan and process was very successful and in 1959 Arizmendiarrieta convinced the group that they should form their own bank as a direct source of capital to expand business; and so they did. The bank they established was named the Caja Laboral Popular, and this strategic move proved to better secure the expansion of the cooperative into supportive and new business cooperatives.

One of the maxims Arizmendiarrieta would say is "we built the road we traveled." The path was not set for them already and they didn't follow one particular established ideology. They had the mindset to expand and change the cooperative system in order to meet the demands of the time, established on very sound principles.

Economic Development Principles

In my research for this thesis topic I found four sets of principles that demonstrated productive results in establishing economic development achievement and I saw these principles at work in the Mondragon Cooperative. The case studies in this thesis writing will go beyond Mondragon to include other organizations contributing to the awareness of these sound principles.

The principles found in Mondragon are biblical justice principles, leadership training and development of young people in the community, technical training and implementation which also included sound business principles, and the development of manufacturing business as the anchor to the cooperative. Here is a condensed version of those principles of success in this endeavor to identify Mondragon principles and they are: biblical justice, leadership development, technical training and manufacturing.

Mondragon Principles

The following was recorded from the book We Built
The Road As We Traveled, and these ten principles
shape the moral fiber of the Mondragon Cooperative.

"The principles codified at the 1987 congress are a guide; the cooperators are well aware of that disparities exist between theory and practice. As Trabajoy Union, the co-op magazine, notes: "The reality of our cooperative practice differs from the formulation of the basic principles. But this difference constitutes a spur, a motivation to overcome the difference between the ideal and the possible, the desirable and the real.""¹¹

Ten Cooperative Principles

- 1. Open admission
- 2. Democratic organization
- 3. Sovereignty of Labor
- 4. Instrumental Character of Capital
- 5. Self Management
- 6. Pay Solidarity
- 7. Group Cooperation
- 8. Social Transformation
- 9. Universal Nature
- 10. Education

11.

To understand Mondragon, we need to understand its organizational culture, including the support system that maintains that culture and influences its ability to change in adaptive ways. 12

We think of culture of the Mondragon cooperatives in terms of two categories of concepts: the cognitive framework and shaping system.¹³

The Cognitive Framework

Basic Values

- Equality
- Solidarity
- Dignity of Labor
- Participation

Objectives

- Job Creation
- Employment Security
- Human and Social Development
- Autonomy and Self-Governance
- Economic Progress

Guiding Principles

- Balance (equilibrio)
- Future Orientation
- Organizational Self-Evaluation
- Openness
- Pluralistic Political Orientation
- Freedom of Information
- Intercooperative Complimentarily
- Formation of Cooperative Groups
- Size Limitation

Shaping Systems to maintain or change the organizational culture. There are three categories:

- Major Policies
- Structures
- Instruments of governance and management

Case Study#2 Manchester Bidwell Corporation

William Strickland, better known as Bill, began
Manchester Craftsmen's Guild a few years later Bill
became the director of Manchester Bidwell
Corporation, a construction training school in
Manchester Pa., near Pittsburgh.

"While still in college in 1968, Strickland founded Manchester Craftsmen's Guild to bring arts education and mentorship to inner city youth in his neighborhood. The MCG Youth & Arts program, as it is now called, serves public school students by offering courses in our ceramics, design, digital and photography studios."

"In 1972, Strickland assumed leadership of a struggling building trade school located near Manchester Craftsmen's Guild. Over the years, Bidwell Training Center evolved to offer programs in fields ranging from horticulture to medical. Currently, we are a nationally accredited and state licensed adult career training institution." 14

Bill Strickland describes a scene at Harvard University
Business School where he is describing to the
students and faculty gathered there about the
Manchester Bidwell Corporation and the success of
the organization. Bill is describing some of the
statistics of the organizational information recorded
below:

"Many of them are on a fast track to failure when they came to us flunking courses skipping school, on the verge or dropping out or being suspended. Some of them swagger in angry defiance bristling with hostile attitude. Others hide behind a prickly shell or apathy and withdrawal.

When we started out some twenty years ago, most of our students were African-Americans from the city's poorest neighborhoods. Today, almost half our student body is made up or disadvantaged white folks; we greet them all with the same basic recipe for success: high standards stir challenges a chance to develop unexplored talents and a message that many of them haven't heard before- that no matter how difficult the circumstances or their lives may be no matter how many had assumptions they've made about their chances in life, no matter how well they've been taught to rein in their dreams and narrow their aspirations they have the right and the potential to expect to live rich and satisfying lives. It takes some time for them to adjust to that message and trust our faith in their potential but once they do, the transformation is remarkable, and our success rates

compiled over more than twenty years show that we must be doing something right.

More than 90 percent or the kids who come to us get their high school diplomas and 85 percent enroll in college or some other form or higher education. Our job-training programs for disadvantaged adults are yielding similar successes: Almost 80 percent or our adult students complete their vocational training and 86 percent of them find employment after graduation, and I'm not talking about flipping burgers. These are good substantial jobs-as sous chefs, chemical and pharmaceutical technicians, and the like—jobs that can lint an entire family out or poverty and personal Inertia, and offer a real chance at a stable and rewarding future." ¹⁵

Bill described to the gathering at Harvard Business
School that the building facility the Manchester
Bidwell Corporation is housed in is very important to
the success of his program. The students who come
there are surrounded by beauty, in artistic and
architectural ways, and this environment is that which
encourages the students to stretch and reach for
more meaning and purpose in their lives.

"The last slide I showed them was another shot of the fountain that flows in the courtyard behind our lobby, and in some ways, this is the most telling slide of all when we were building the place. I insisted we have a fountain. People thought I was crazy, "why do you need a fountain, because this isn't a poverty center, this is a center for success. I want the people who come here to know they deserve success. I start to make that point by letting them know we think they deserve a fountain, and the very fact that a fountain is not, in conventional terms, necessary here makes its presence all the more powerful." 16

The Manchester Bidwell Corporation is the type of training program that should be modeled in the Over-The-Rhine community as we implement a Mondragon

9 | Page Economic Development ... (cont.)

Cooperative model of economic development. Part of the Mondragon Cooperative model is the establishment of a technical training center to prepare the people who need the training to be employed at the cooperative. The same center should also teach leadership development to the youth of the community.

Case Study #3 CCDA – Christian Community Development Association

Christian Community Development Association was started in 1989 by John Perkins, Wayne Gordon, and others who joined with these two men to begin the journey of encouraging Christian organizations to bring justice and Christ's love in America's poor communities. This was done at a grass roots level. Below is a quote concerning CCDA:

"Today, CCDA is a not-for-profit, national association made up of over 3,000 individuals and more than 500 organizations from grassroots, community based groups to some of the largest relief and development organizations in the world. Working in some of the most under-resourced neighborhoods in America, CCDA members are redeveloping communities of need using the principles of Christian Community Development. The goal of CCDA is to teach others how to rebuild their communities and turn them from places of devastation into places of hope." 17

The Eight Components of Christian Community Development

by Dr. Wayne L. Gordon

- Relocation: Living Among the People
- Reconciliation
- Redistribution (Just Distribution of Resources)
- Leadership Development
- Listening to Community
- Church-Based

- Wholistic Approach
- Empowerment

CCDA's Philosophy

"Nehemiah begins with lamenting over the city of Jerusalem." Those back in the province are in great trouble and disgrace. The wall of Jerusalem is broken down and its gates have been burned with fire." Neh. 1:3b. This describes the situation in parts of most American cities today. They have been neglected and allowed to deteriorate for almost forty years. The church of Jesus Christ has at best sat back and watched this happen yet in many areas has contributed to the problem. The words of Nehemiah, "great trouble and disgrace," ring true for us in the church today.

The question arises as to what the response as
Christians will be to the troubles of the poor and the
inner cities today. The desperate conditions that face
the poor call for a revolution in the church's attempts
at a solution. Through years of experience among the
poor, many have come to see these desperate
problems cannot be solved without strong
commitment and risky actions on the part of ordinary
Christians with heroic faith.

There are many philosophies to solve the problems, but most fall short of any lasting change. The most creative long-term solutions to the problems of the poor are coming from grass roots and church-based efforts. The solutions are coming from people who see themselves as the replacements, the agents, for Jesus here on earth, in their own neighborhoods and communities.

This philosophy is known as Christian Community
Development, which is not a concept that was
developed in a classroom, nor formulated by people
foreign to the poor community. These are Biblical,
practical principles evolved from years of living and

working among the poor. John Perkins in Mississippi first developed this philosophy. John and Vera Mae Perkins moved back to their homeland of Mississippi from California in 1960 to help alleviate poverty and oppression. Through their work and ministry, Christian Community Development was conceived. Christian Community Development has a proven track record with over 600 models around the country making great progress in difficult communities.

Christian Community Development has eight essential components that have evolved over the last forty years. The first three are based on John Perkins' Three R's of community development: relocation, reconciliation and redistribution. (Perkins 1995, 21-22) The rest have been developed by many Christians working together to find ways to rebuild poor neighborhoods. The following is a brief description of the eight key components to Christian Community Development." 18

Christian Community Development Association is my background in developing my original model for community development. When I first encountered the seminar that gave us a discourse on the Mondragon Cooperative, I knew intuitively that this was the answer I was looking for with what I considered to be missing within the practice of the CCDA philosophy. As the Mondragon Cooperative leaders commented, they are very aware of the difference between the theory and practice of their organizational principles and culture and in the same way I believe a model such as the Mondragon Cooperative is what was missing from the implementation of the community development principles of CCDA.

The Over-The-Rhine Community Comprehensive Plan

Back to the Over-The-Rhine community, I have to admit I am encouraged by what I see; this community has been cheering itself on, working for it, suffering for it and planning for it. It has become a destination place and the arts play a large role in this community. The Cincinnati Performance Art Center and the Cincinnati School of the Performance Arts have been a part of Over-The –Rhine for decades. So has the Drop in Center, which is a homeless shelter in the neighborhood. There are comrades and opponents in Over-The-Rhine and all this creates an exciting place to be involved with. Below is a quote from the Comprehensive Plan for Over-The-Rhine prepared by the City of Cincinnati, in 2002:

"There have been many neighborhood plans for Overthe-Rhine(OTR) over the last several decades. In fact, there have been books written about OTR and why it is what it is. At various times it has embodied the best and the worst of Cincinnati, and maybe urban America. The architecture and streetscapes, parks and institutions of OTR remind us of a time when cities were king and people of all income levels lived in densely populated neighborhoods just blocks from downtown. The economies of these places were thriving, churches and institutions were busy centers of community life, and people provided their neighbors and friends a helping hand. This may be a romanticized view of life in American cities and in OTR 50 years ago, but that memory is one of the reasons OTR is such a symbol of the power of urban life. The OTR community is located in the heart of the City of Cincinnati, north of the Central Business District and is surrounded by the West End, Mt. Auburn and Clifton Heights neighborhoods. It is symbolic of many inner cities' challenges - ravaged by economic disinvestment, crime and poverty. OTR has a wealth of individuals and organizations that have invested countless hours working to enhance the quality of life for all interest groups. This is a different kind of plan. With the support of Mayor Luken and City Council, it sets the stage for the city's commitment to the revitalization of this very important neighborhood. As we create a new plan for OTR, we hope to provide vision and direction to all stakeholders in the neighborhood in order to reestablish it as the symbol of all that can be right with central-city neighborhoods in urban America." 19

Over-The-Rhine Housing Comprehensive Plan (Housing objectives)

The comprehensive plan acknowledges that the housing is a controversial issue in the Over-The-Rhine community. The plan proposes that Over-The-Rhine become a mix-income neighborhood. The goal itself is noble but how it is achieved is the real place of contention. In the 90's some have accused the City of Cincinnati of putting too much low income housing money into Over-The-Rhine. Housing Opportunities Made Equal, Inc., in 1991, sponsored a white paper about low income housing in Over-The-Rhine. In the writing the City of Cincinnati is accused of creating a permanent ghetto. ²¹

"Over-the-Rhine's development has arrived at a crossroads. We will soon know if the neighborhood has a chance to become a vital, growing productive area, home to flourishing businesses and residents of diverse incomes and races or if it will be made into a permanent, low income, one-race ghetto - a stagnant, decaying "reservation" for the poor at the doorstep to downtown. things have occurred in the past year that bring us to the belief that Over-the-Rhine's fate well into the next century is about to be sealed. One of them is sane newly available data on population and housing from the 1990 census. The other is the recent resurgence of low income housing development in

Over-the-Rhine pushed by City government and subsidized by both the City and the Federal government."²²

I realize that Karla is referring to subsidizing low income housing in writing verses the presence of low income housing. The poor people including and predominately blacks have been in Over-the Rhine for quite a while but moved in larger number when the highway system, Interstate 75 came in and took out part of the Westside where more blacks lived, and maybe not its whole history but its recent history. What seems to be the problem with what she is subtly referring to as subsidizing low income housing verse the presence of low income residence is that she is blaming public policy of relieving the poor who already live in the community by providing low income housing and in her case claims that this policy somehow has over saturated Over-the-Rhine with low income people. They poor already existing in OTR before 2001 yet she is insisting that the policy is responsible. Why is the cities government providing affordable housing for the existing poor in the neighborhood an indication of the city of Cincinnati making Over-the-Rhine a haven for the black poor or was the city finally taking responsibility for providing housing for the poor residence who already live in Over-the-Rhine neighborhood in substandard housing. Where is the data on the substandard housing those same residence where living in, Overthe-Rhine like other black ghettos did not all of sudden become a neighborhood of destination for poor black residence. The poor already live there a fact the writer of the white paper, Karla Irvine, should have taken into consideration. I sure she would have if the real reason gentrification was actually what this white paper was after.

Below is a quote from the comprehensive plan in the housing section entitled;

"Challenges and Opportunities:

There are a number of challenges associated with increasing and enhancing the housing stock to reach the capacity stated above. Among these challenges is the creation of a mechanism that will allow for the retention and/or improvement of housing for current residents, while attracting new residents and businesses to the community. The combination of homeownership, recent changes in Section 8 policies, the large number of vacant and condemned buildings, housing types, and the various interests of residents and stakeholders in OTR creates significant opportunities and heightens these challenges.

Homeownership

OTR is today a neighborhood of renters with a current homeownership rate of less than 5%, which is considerably lower than the approximately 38% homeownership rate for the City of Cincinnati. The low rate of homeownership in OTR is due in part to the neighborhood's small percentage of single- and two-family residences. Attached and semi-attached three-to five-story mixed-use row houses and apartment buildings represent the dominant building type in OTR. Ownership of multiple properties by a single entity and real estate speculation has also served to maintain OTR as a primarily rental neighborhood. One of the main objectives of this plan is to increase homeownership in OTR for people of all income levels."²³

The proposed housing capacity for OVR is:

Habitable Units	5,200
Renovation of Vacant Buildings	1,250
New Construction	300
Conversion	500
Total capacity	7,250

Conclusion

This thesis project, in harmony with the principles of the Mondragon Cooperative model of economic development, proposes to provide a manufacturing business building of not less than 20,000 SF along with residential buildings utilizing the shared housing model of affordable housing. The purpose of these facilities is to provide buildings, including residences that will help facilitate the economic development of this community. Each building's purpose is suited toward this goal of economic empowerment of the citizens of this community, especially the low income residents of Over-the-Rhine neighborhood. What brings me to these conclusions of community development that would call for these particular buildings to be built?

Economic Opportunity

What brings me to these conclusions of community development that would call for these particular buildings to be built in the Over-The-Rhine community, based on the Mondragon Model of economic Development we should create a manufacturing cooperative business. Ulgor the 1st business in the Mondragon Cooperative system was manufacturing and the manufacturing business is one that brings about wide spread economic benefits to a community. The manufacturing business has a more diverse work force, hiring people who have a wider technological training range. From those with less or different training all the way to those highly trained in a specific profession. This was the lesson learn in examining the Mondragon model. Also author and economist Erik S. Reinert, in his book that compares the economies of rich countries and poor countries, equally agrees that manufacturing for a community or nation will improve the economy that same community and allow income to increase in that community.²⁴ This also has the corresponding effect on the community's economy where the wage earner spends their money at a macro level, allowing a portion of the earners revenue to be spent in certain

areas of the community such as a barber or grocery store. This has the effect of increasing job opportunities in the neighborhood where the money is being spent.

Educational and technological training should be created to correspond to the manufacturing cooperative opportunities being developed in the community. Included with this educational training should be leadership training for the youth in the community. This does not have to be a large crowd of youth but we should create high quality caliber leadership training. A few good leaders are better than a lot of mediocre leaders. Manchester Bidwell Corporation should be the model for training these young adults who will be the major participants in the cooperative business.

Create a cooperative bank or credit union that's main purpose is to fund the expansion of the cooperative businesses similar to the Caja Laboral Popular has done in the Mondragon Cooperative. This was formed early in the cooperatives history and correspondently we should create the cooperative bank sooner than later.

I am convinced that the most important part of the success of this cooperative business concept for Over-The-Rhine is the development of a team of young college educated African American entrepreneurs. The lesson I took away from both Mondragon and Manchester Bidwell Corporation is that the training of indigenous young adults are the key to the success of the cooperative idea in poor communities that are similar to the Over-The-Rhine community. Without the Ulgor engineers who were the individuals that were personally mentored by Father Jose Maria Arizmendiarrieta there would be no Mondragon as we know it. These were young people who were personally mentored college educated and indigenous to the people of that poor community. Without Bill Strickland being personally mentored by art teacher Frank Ross and then trained by the University of Pittsburg we would not have Manchester Bidwell Corporation as we know it. Again Bill was personally mentored, college educated and indigenous to the people of that poor community.

One thing that the collegiate education gives the young entrepreneur is that they have demonstrated the self discipline and motivation that is needed to succeed in leadership in a business by attending and matriculating through a collegiate course of study.

Last but not least create a shared housing environment that will allow the young entrepreneurs to develop even more as a team for the cooperative business and will also be beneficial financially for the young people who commit to a similar path in life as the five engineers of Ulgor the original cooperative in the Mondragon Cooperative. I prepared a shared housing questionnaire to be filled out by two married couples who fit the entrepreneurs' profile of that are recommended in this thesis. Also with the shared housing questions are questions about participating in a cooperative business venture in an inner city community similar to Over-The-Rhine, in Cincinnati. I had dinner with the two couples and we discuss the topic of sharing housing and inner city business and they filled out the questionnaire. Attached to this thesis is the shared housing questionnaire.

The Cooperative Business

The cooperative business I am recommending is a niche business in the custom home housing market. The custom home housing market is unique in the housing market of our nation in that it is less affected by the economic ups and downs of the housing market that occurs in cycler trends. I have seen this market remain steady with some slowdowns but not the same paralyzing effect a recession has on the remaining housing market. The niche market I am referring to is the timber frame construction market. I am a designer in that national niche market and have seen the companies in that market weather this current recession better than their peers in the central housing market.

The timber frame business is a both a high tech and low tech business. A timber frame manufacturing cooperative business that design, fabricates, and installs the timber frame structural system would be able to hire 85 people for its business. Some of those people could be directly from the Over-The-Rhine neighborhood. This is significant because the Ulgor

cooperative in began with about 25 people. The diverse training rage for the employees would be some timber frame construction training all the way to professional architects and engineers. The timber frame cooperative would utilize a CNC saw as a major aspect of reducing the time of the ROI back to investors.

A complementary business cooperative is also recommended, arts and craft studios that manufacture fixtures and building parts for the Arts & Craft homes that are being renovated all over the nation as well as new homes being built utilizing this historic style. This revival of this architectural style has come as a result of the timber frame revival that began in the 1970's in our nation. The timber frame market has steadily increased since then.

Final Recommendations; these recommendations are exploratory, but realistic and they require an initial investment of several million dollars to begin the process, four million to be exact. I have prepared a business plan previous to the writing of this thesis for a timber frame business opportunity and it will be available for review if anyone is interested. To position the initial investment amount into an appropriate perspective, I know the four million dollars seems high but after examination the initial investment of around \$300,000.00 into the Ulgor, the initial Mondragon Cooperative, the four million is a comparative amount being the Mondragon initial investment was in 1956; and with inflation increases comparatively our investment amount is not too high or unrealistic.

Shared Housing Questionnaire

Facilitator - Andre Ballard Sr.

Your Na	me: Date:
Locatio	n when taking survey: City, State
Marriag	ge Status: (write married, single or divorced)
Share	ed Housing Goals Questionnaire
	need more room for you answer there is space provided on the last sheet. Be sure to right down nber of your answer when answer on the last sheet)
1.	Given the right economic motivation would you be willing to volunteer to live in a shared housing experience? Answer:
2.	Do you know what shared housing is about? Answer:
3.	(This question follows the explanation of shared housing by the questionnaire facilitator Now that you have a better understanding of shared housing from the facilitator) Would you volunteer to live in a shared housing experience if the circumstances were set up in certain way? Answer:
4.	What would the circumstance have to be before you would agree to living in a shared housing experience? Answer:
5.	How many kitchens would you desire in the house? Answer:
6.	If the people in the shared housing group could come to a consensus on having the evening meal together every day and it was prepared round robin style as the way of organizing, cooking, cleaning up and grocery shopping would you agree to a group evening meal? Answer:

2 | Page - Shared Housing Questionnaire 7. If you could exchange meal preparation or other services like child care for reduced rent would you be willing to agree to a shared housing experience? Answer: ____ 8. Would family private space be important to you? Answer: 9. What would be enjoyable shared space to you if you live in a shared housing situation? Answer: 10. Would you want a porch, deck or patio as an outdoor space at the shared housing experience? Answer: 11. Would a new building or a newly renovated building be desired by you in a shared housing situation? Answer: 12. Would you like to go up or spread out in the house in a shared housing situation? (Going up would include an elevator) Answer: 13. Given the right design configuration of the house, what if you could reduce you rent or mortgage by a certain percentage would you be willing to agree to a shared housing experience? Answer: 14. Given you understanding of the benefit, responsibilities and liabilities of real estate ownership would you want to rent in a shared housing experience or own in a shared housing experience? 15. Answer: 16. Let s say you agree with participating in a shared housing experience and you opted to do ownership instead of renting, what parentage of ownership would you desire to have? (Anything less than 100% for a couple, requires a partner) Answer:

17. How long would you want to live in this shared housing experience if you agreed with

Answer:

participating?

18. Is you desired length base on economic circumstances?

Answer:

19. Is your desired length based on social or family circumstances?

Answer:

Community Development Goals

	Could you or would you agree to living with your family in a black inner city neighborhood, in Dayton, Toledo, Cincinnati, Cleveland, Akron or Columbus, if given certain conditions that you wanted met for you and your family to live in a inner city neighborhood having a shared housing experience?
	Answer:
	Could you agree to being a part of a business incubator cooperative venture, if you could make a good salary doing so in a black inner city community?
	Answer:
	What If your business idea was one of the businesses?
	Answer:
	your family were the sole owners?
	Answer:
22.	Do you feel like you should be a participate in turning around a black inner city community
	anywhere in America, just because you are African American?
	Answer:
23	How about because you are a Christian who is African American?
20.	Answer:
24.	(Read article by Andre Ballard Sr. "Are you your brother's keeper")
	Do you feel the same about your answer above or would you like to change you answer after
	reading the article?
	Answer:

5 | Page - Shared Housing Questionnaire **Expanded Answer Sheet** (Be sure to right the number of the question with your answer) Question No. ___ Answer: Question No. ___ Answer: Question No. ___ Answer: Question No. ____ Answer: Question No. ___ Answer:

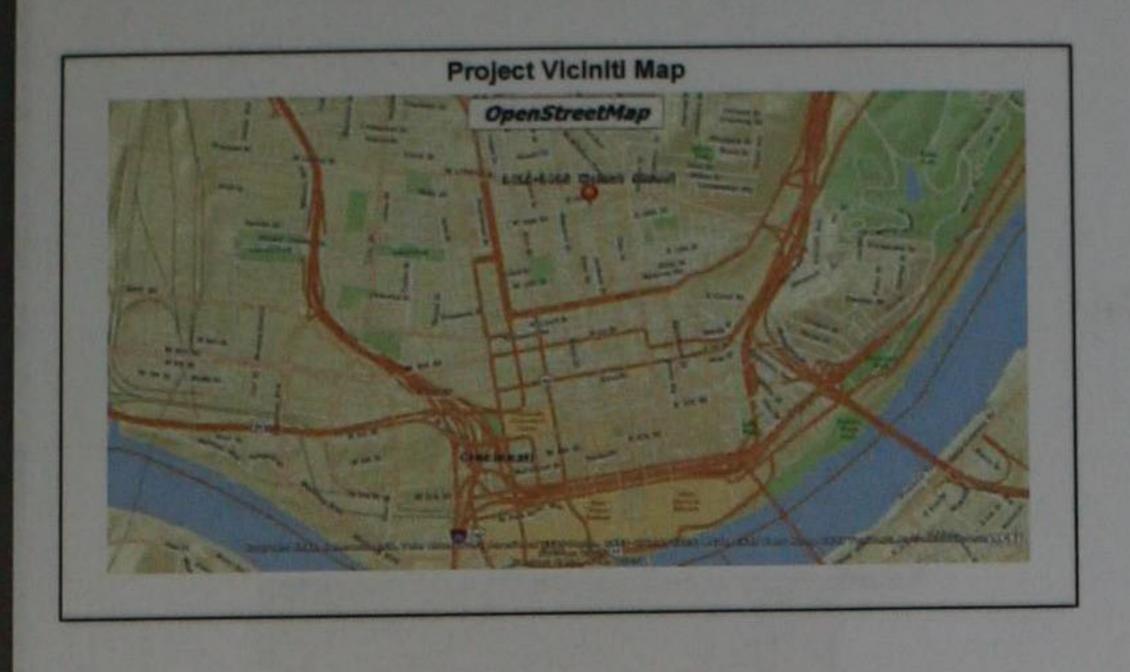
Thesis Design Mass Model

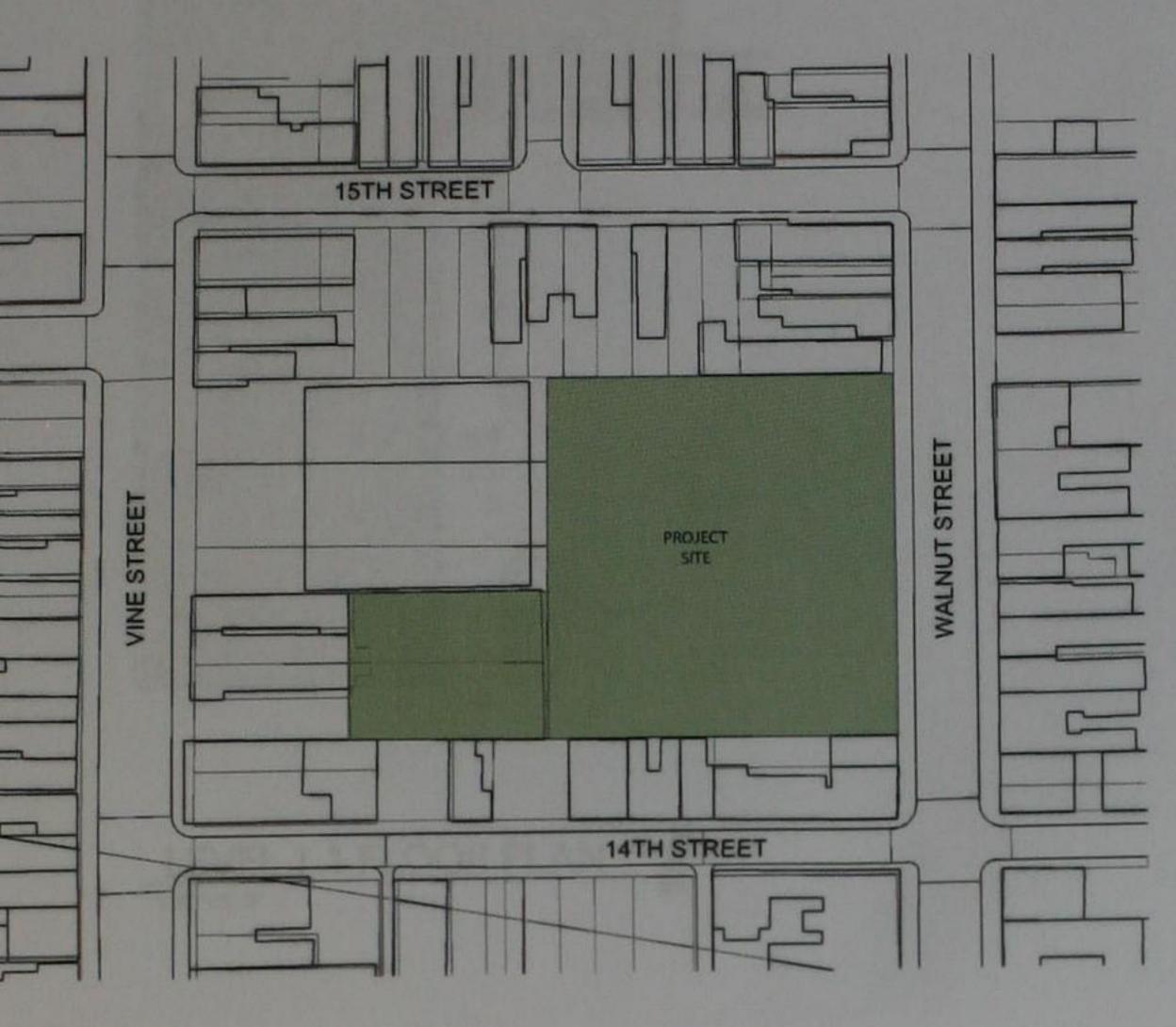


Overall Southern view

Southeast corner view

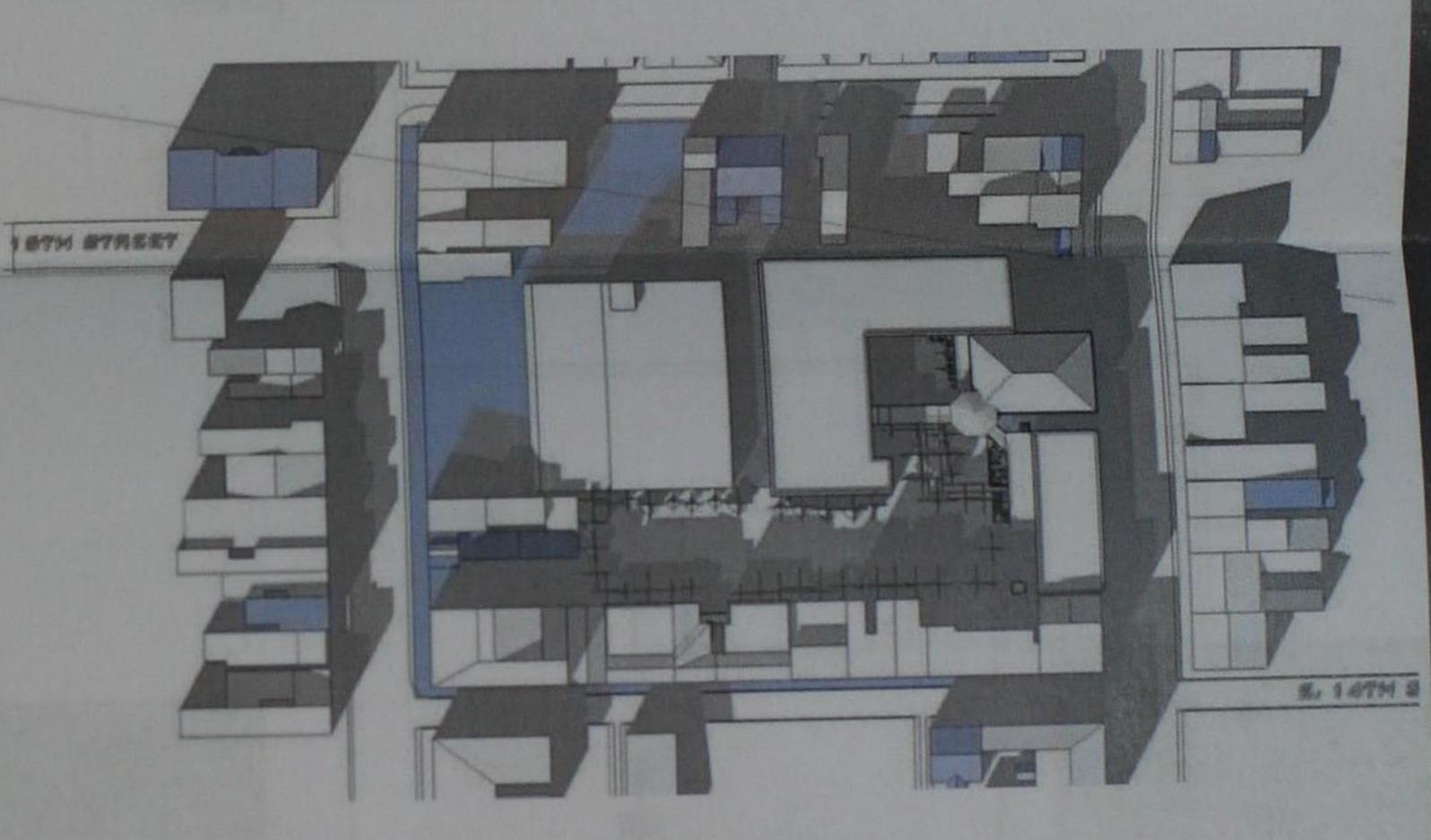
Southwest corner view



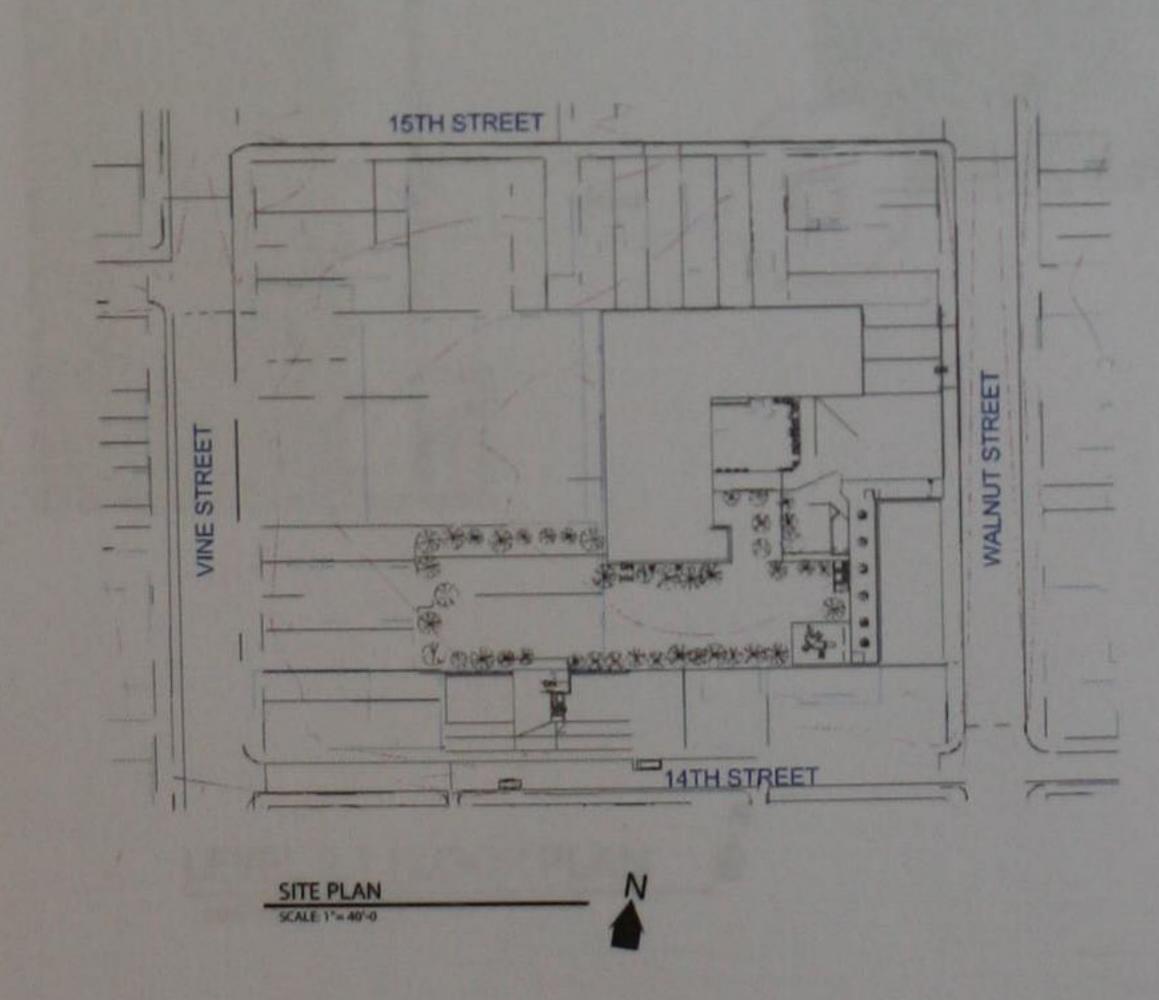


SITE MAP





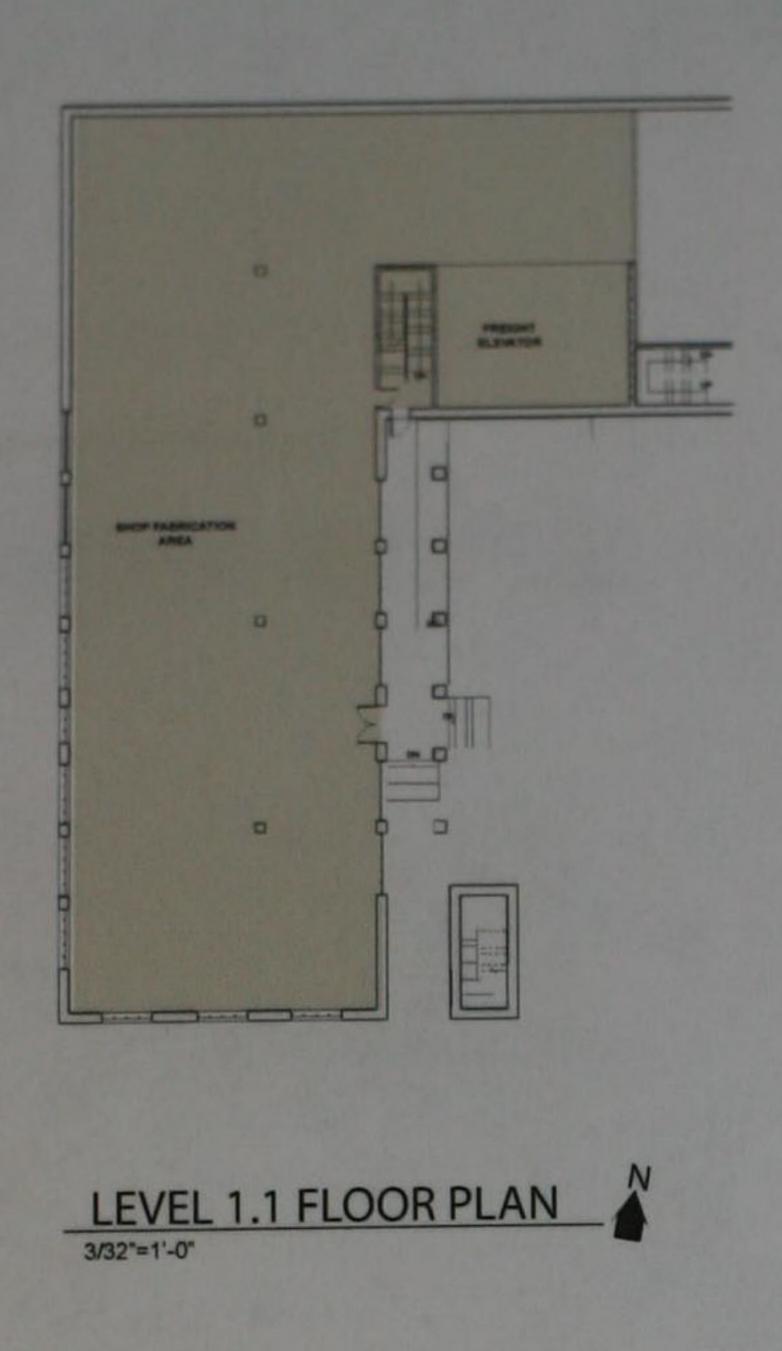
SITE SHADOW STUDY

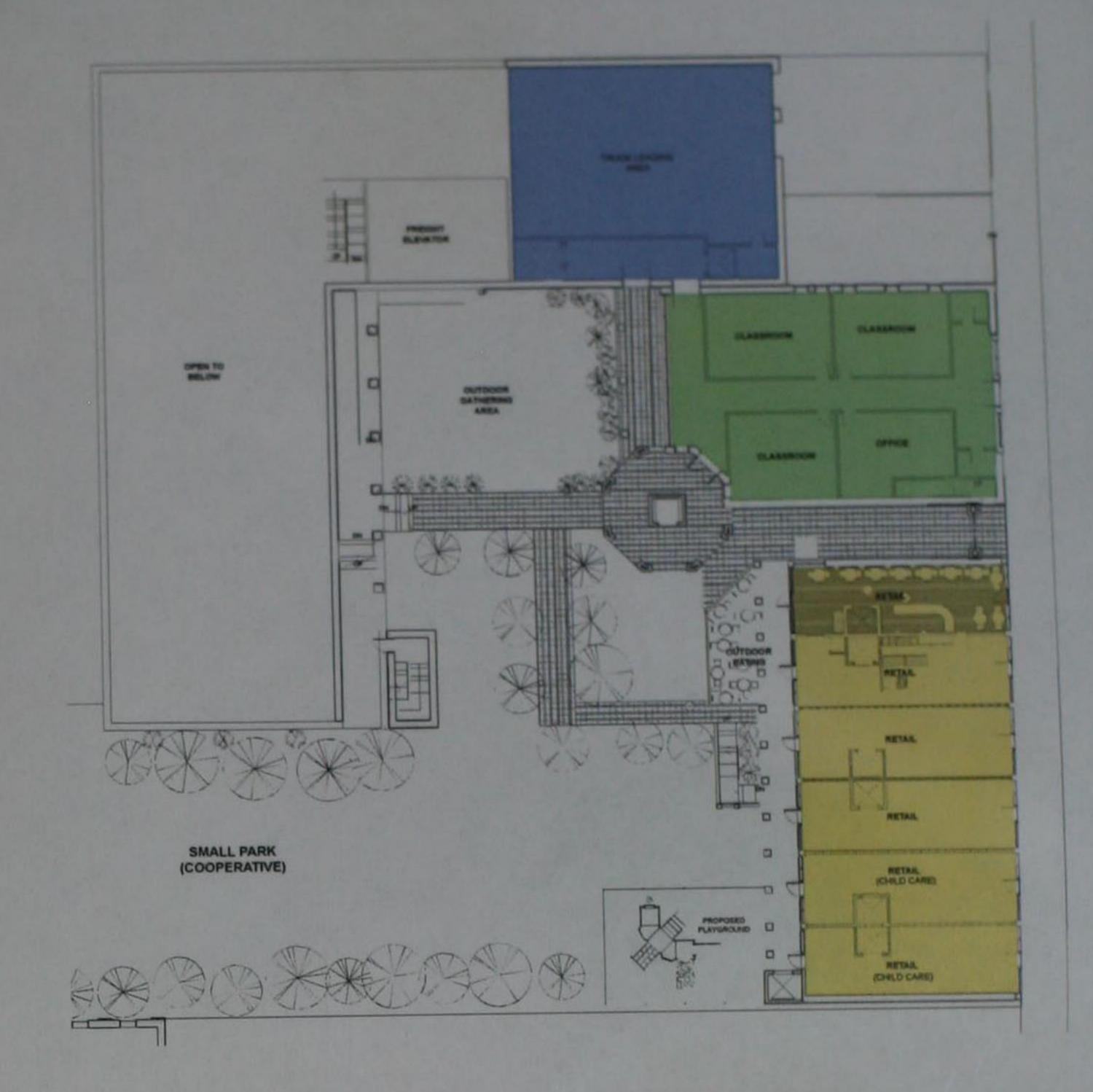


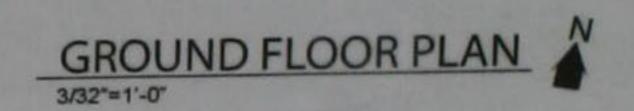
SITE INFORMATION

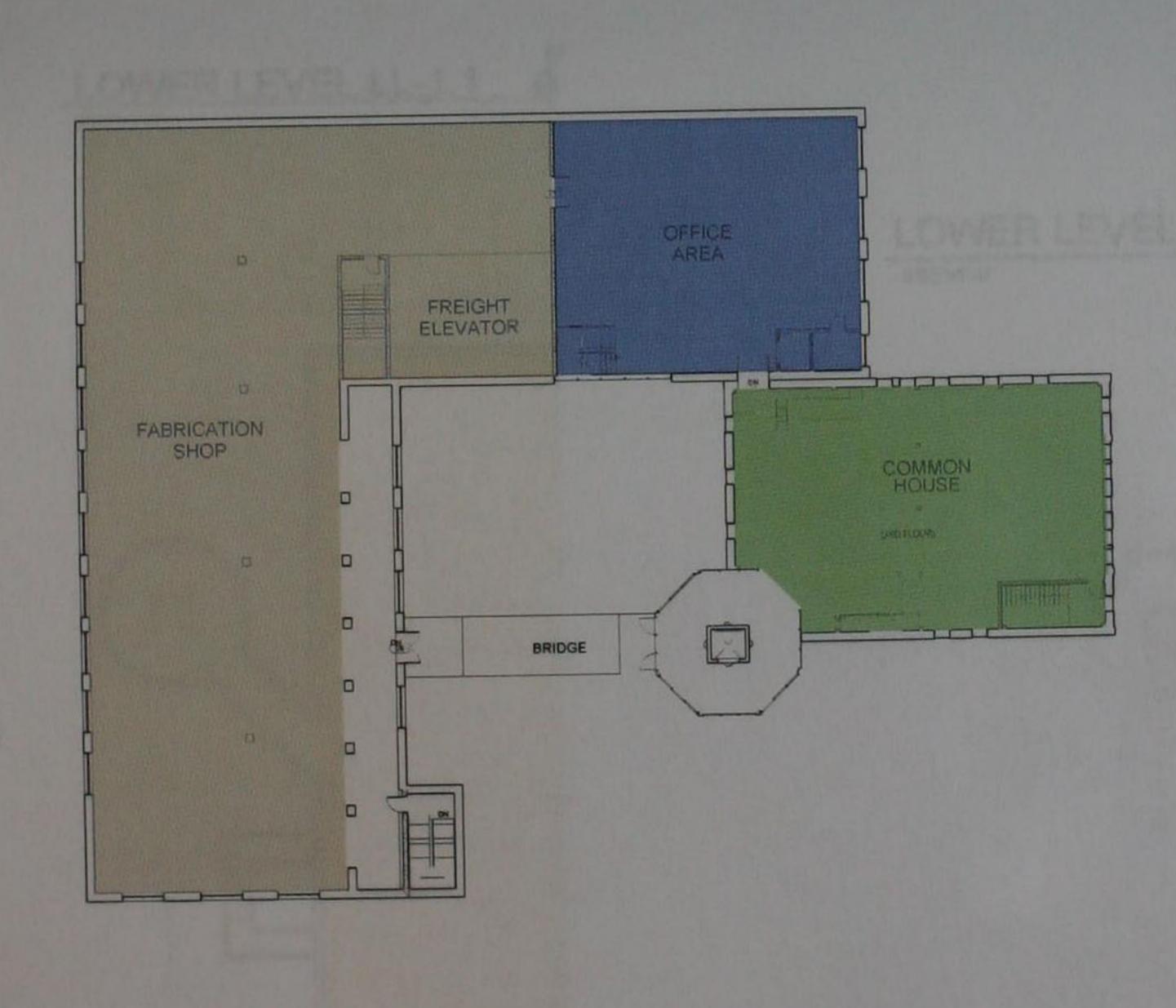
Over-The-Rhine, Cincinnati, Ohio

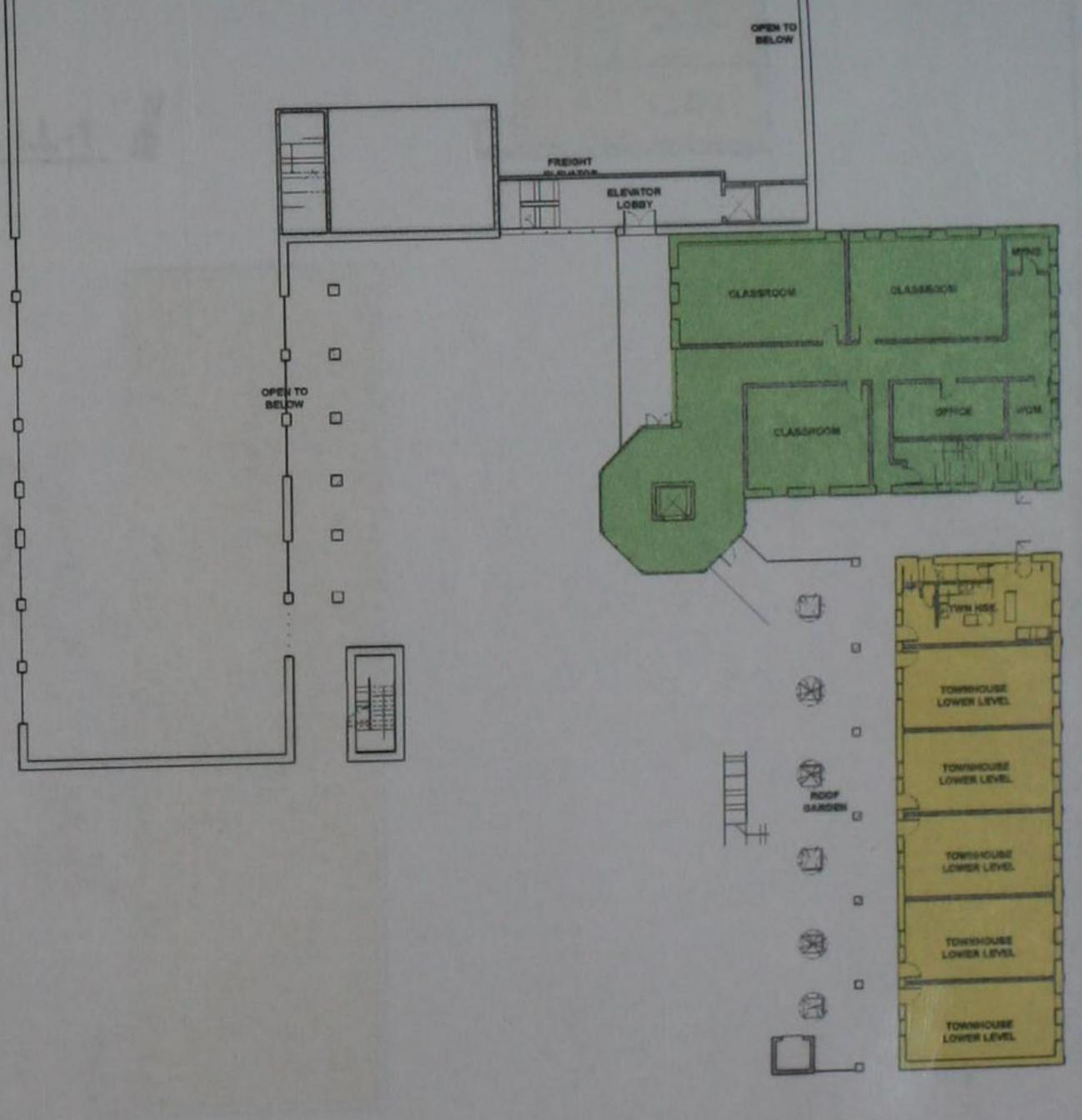
MIXED USE BUILDINGS











LEVEL 2.1 FLOOR PLAN

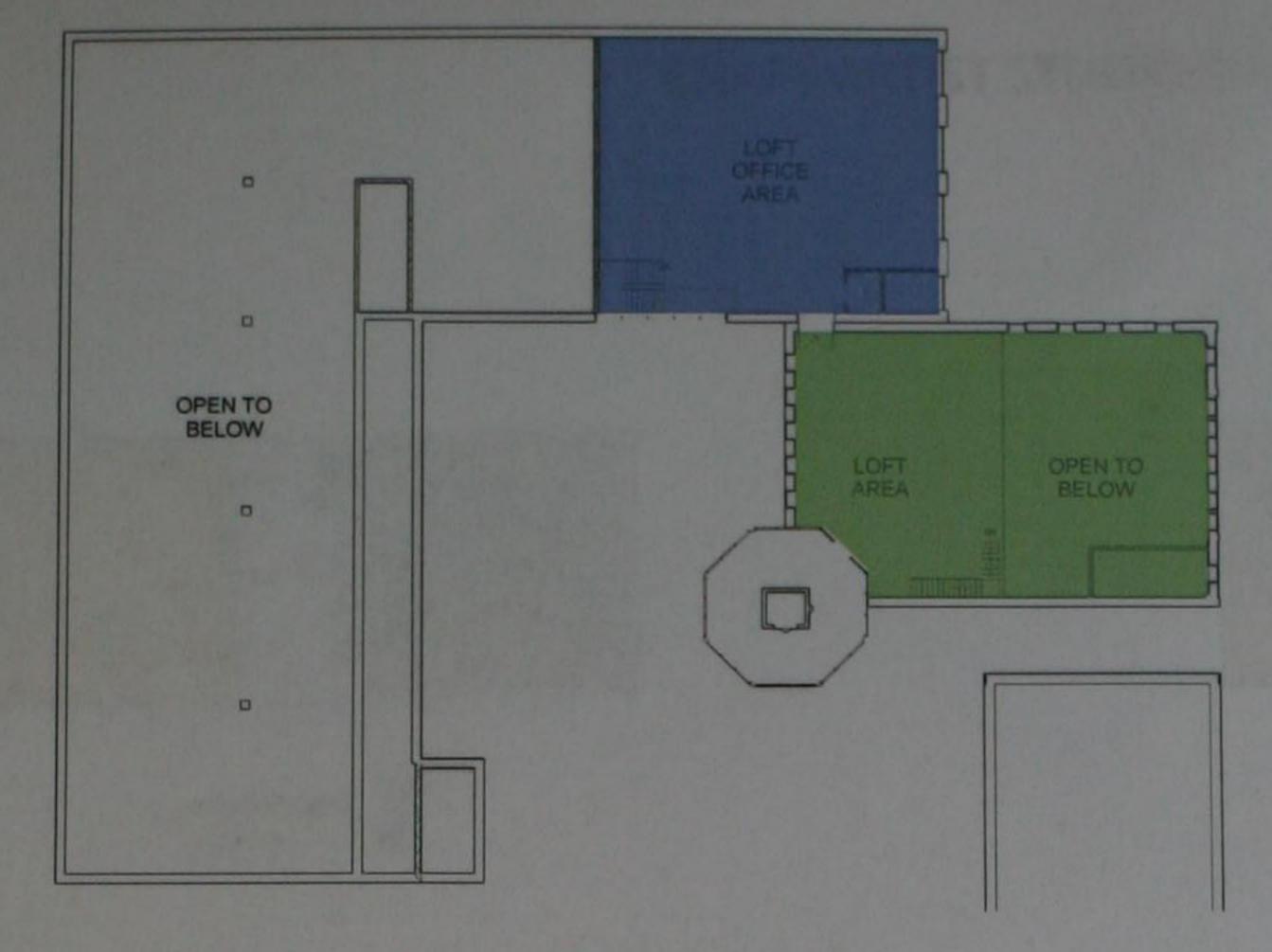
3/32"=1'-0"

2ND FLOOR PLAN

FI.00RPIANS

OVER-THE-RHINE COOPERATIVE

According Baddanid Si

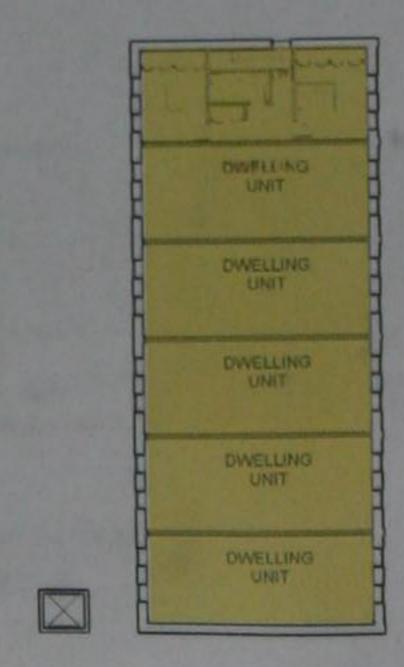


FABRICATION FACILITY/COMMON HOUSE

LOFT LEVEL - FLOOR PLAN

3/32"=1'-0"

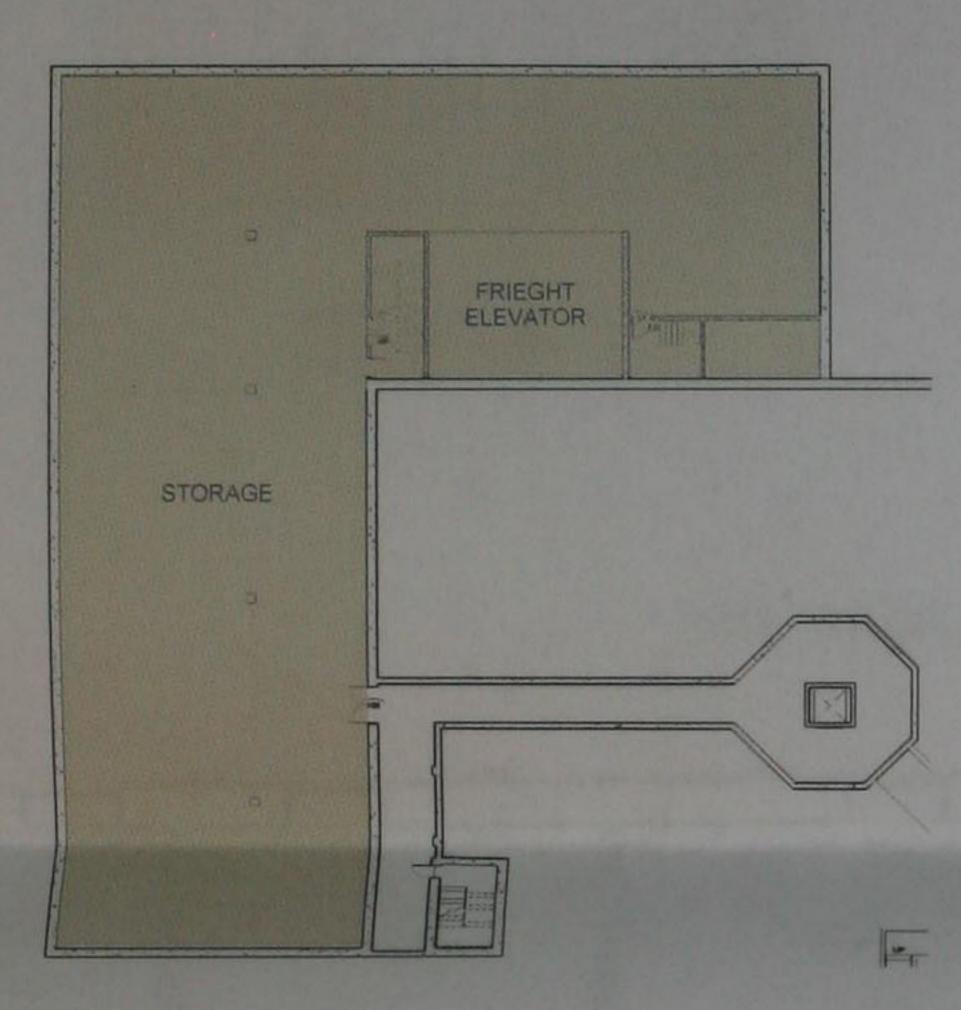
MIXED USE BUILDINGS



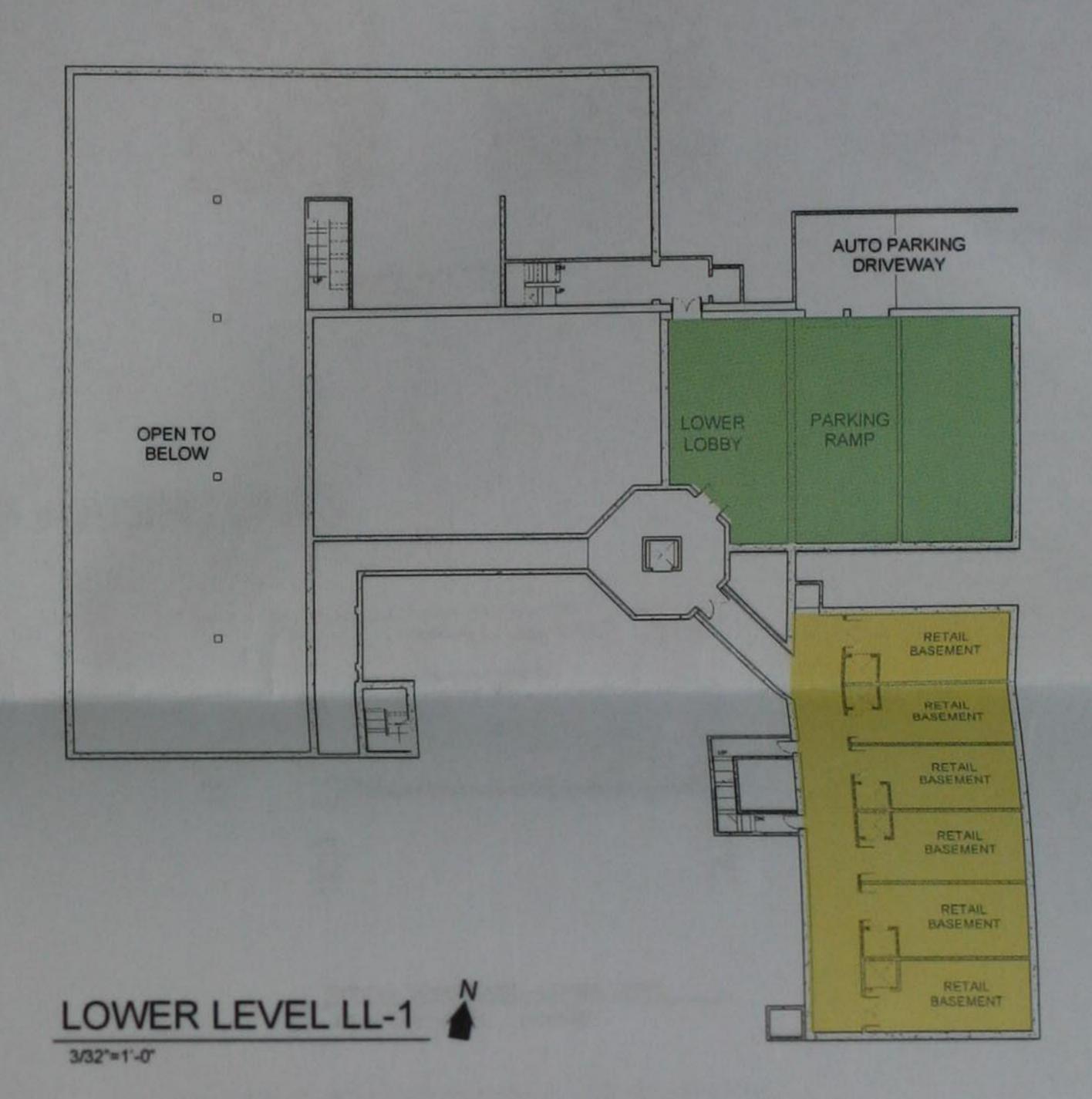
TOWNHOUSES TOP FLOOR

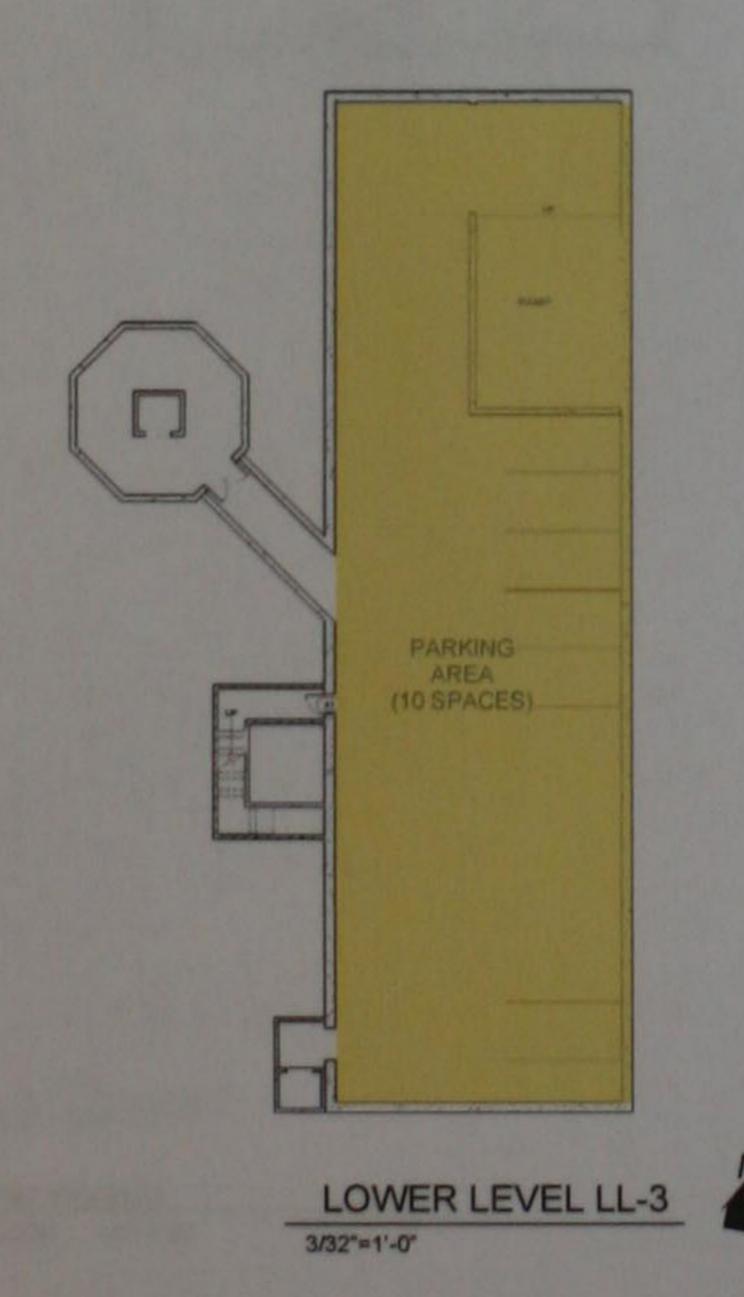
LEVEL 3 FLOOR PLAN

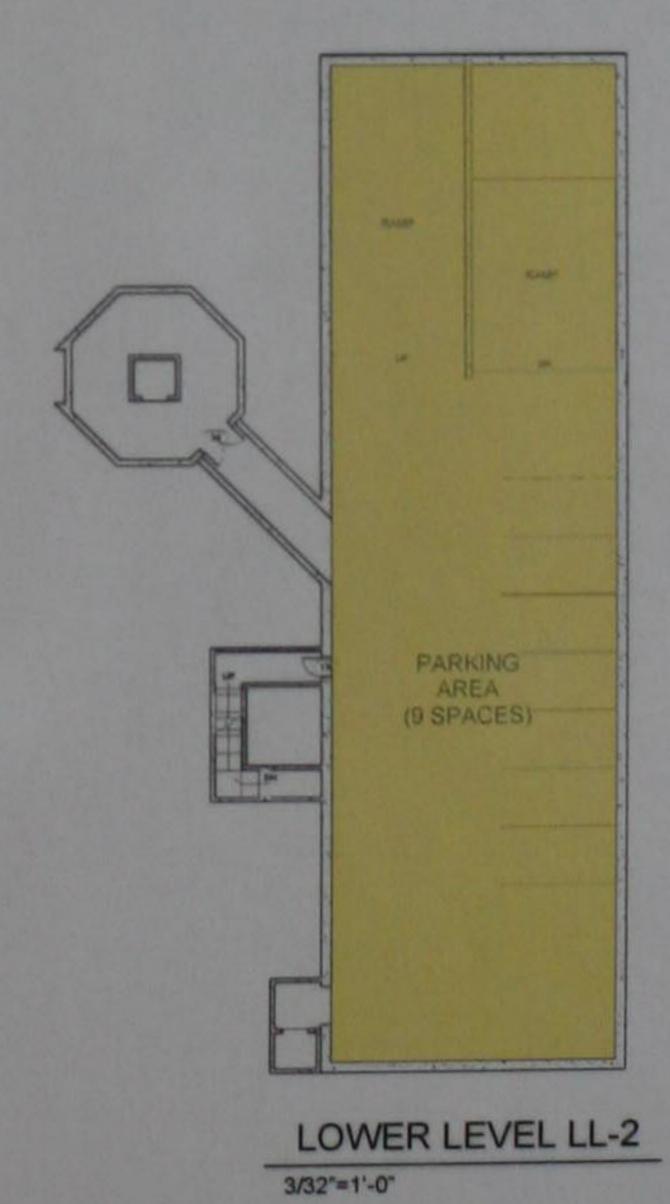
3/32"=1'-0"



LOWER LEVEL LL-1.1

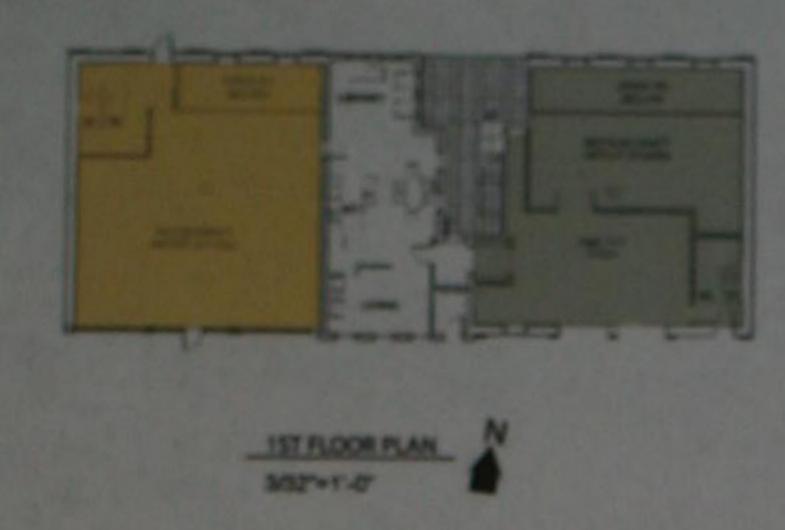


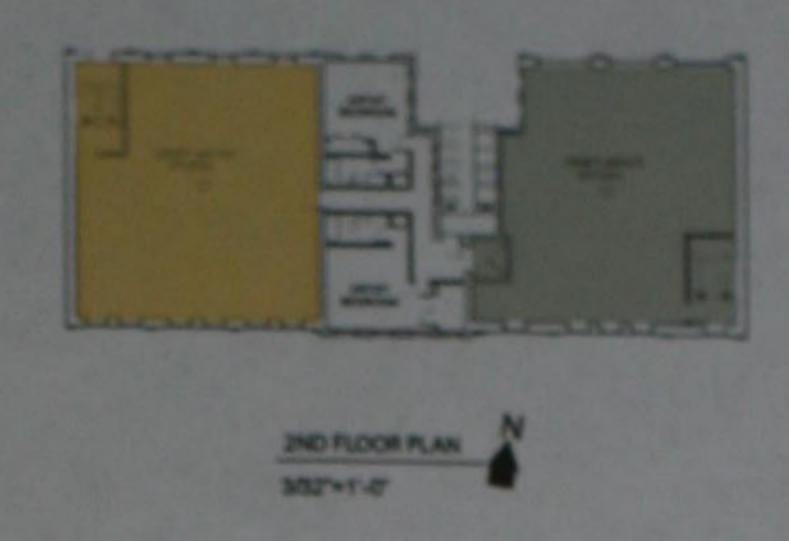


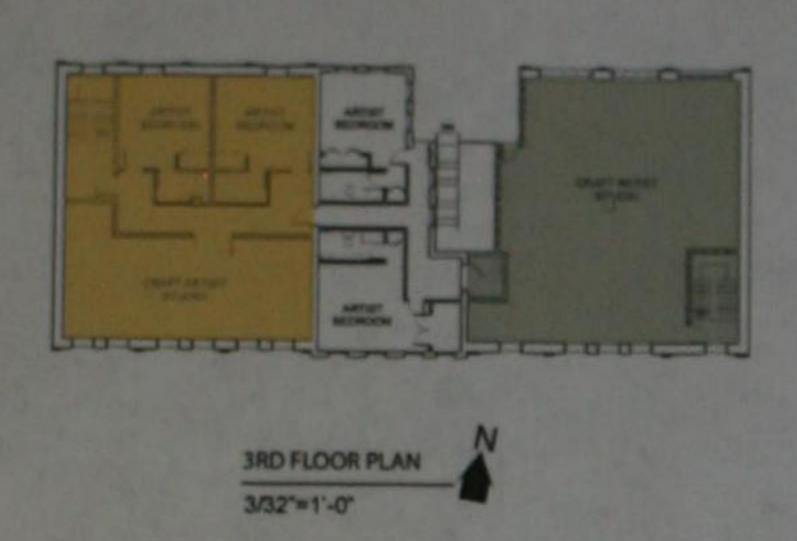


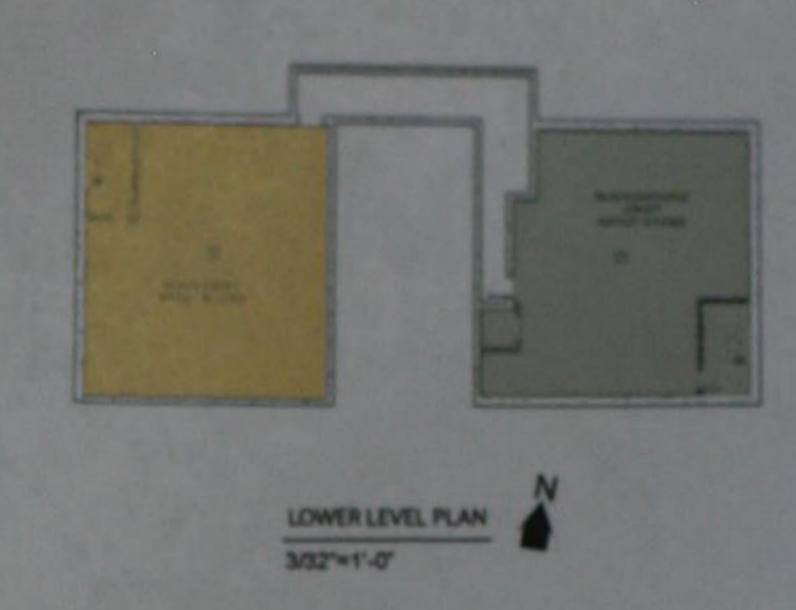
FIOOR PLANS

CRAFT ARTIST STUDIO BUILDING

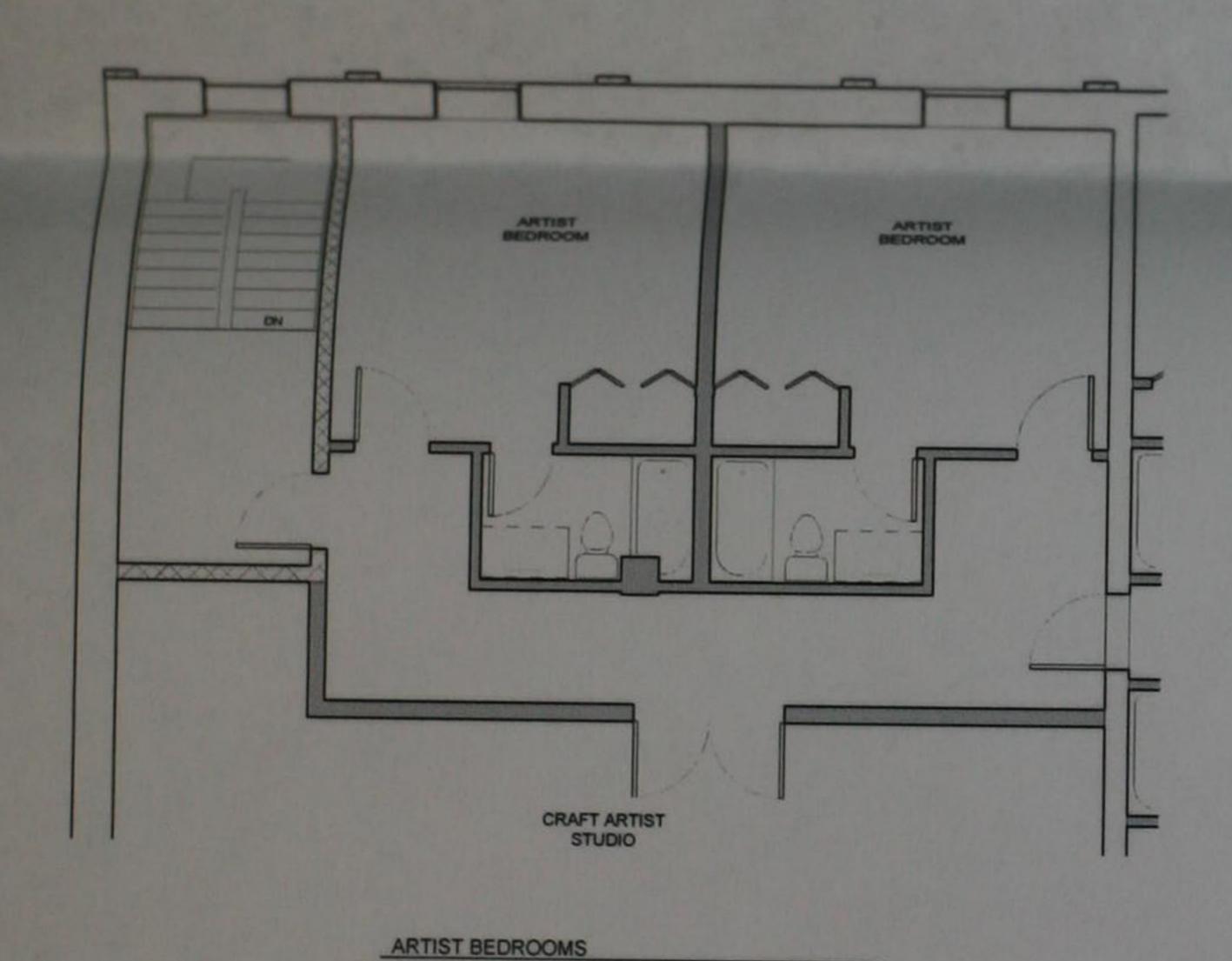








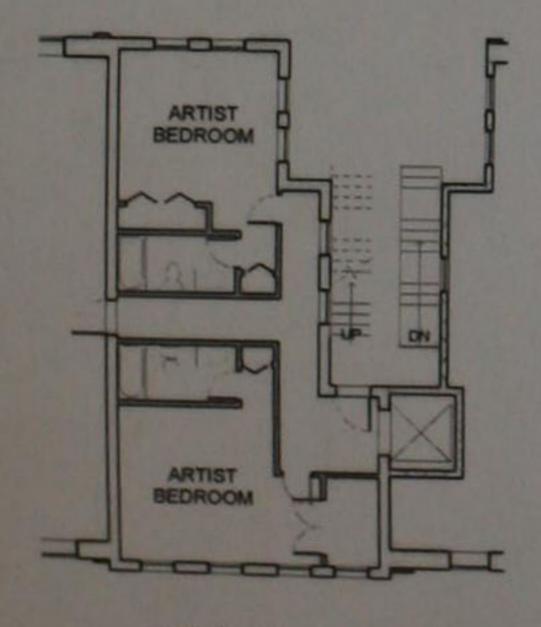
ENLARGED SHARED HOUSING UNITS



3RD FLOOR 1/4"=1'-0"

2ND FLOOR LEVEL 1/4"=1'-0"

TYPICAL TOWNHOUSE - LOWER LEVEL



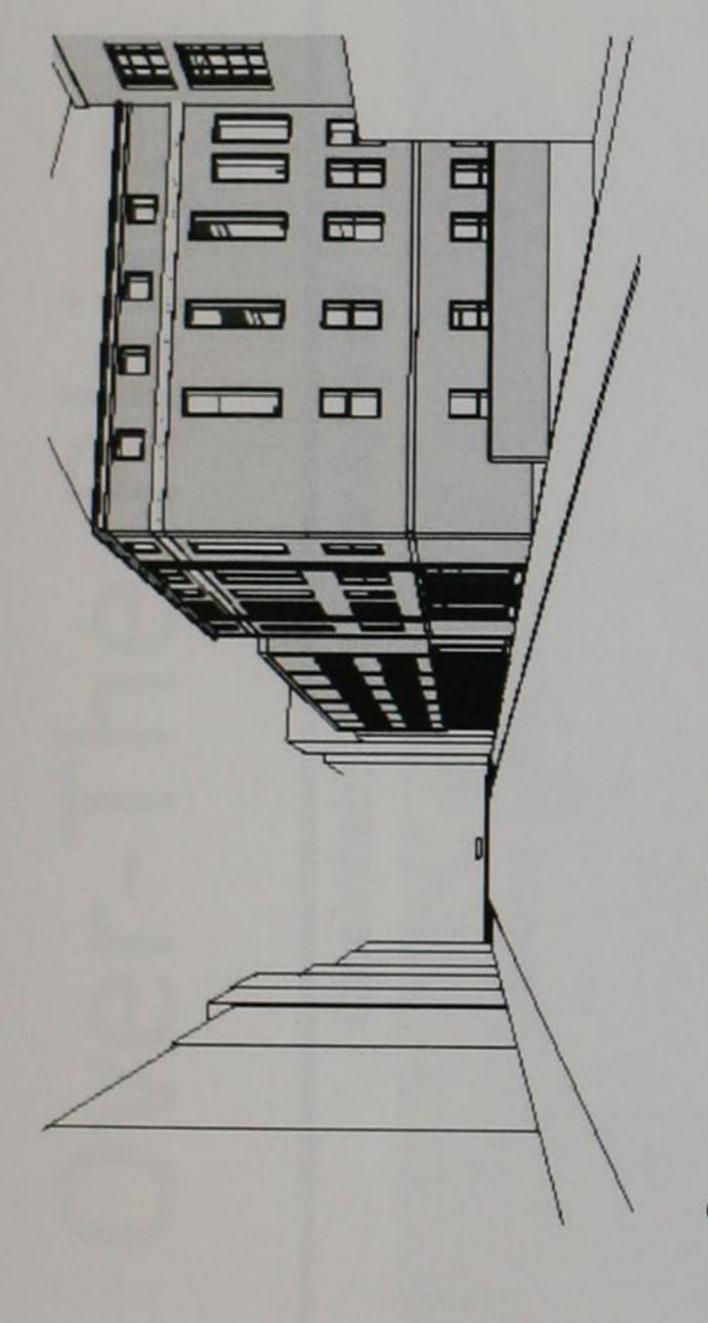
TYPICAL TOWNHOUSE - UPPER LEVEL

3RD FLOOR LEVEL 1/4"=1"-0"

TYPICAL ARTIST BEDROOM

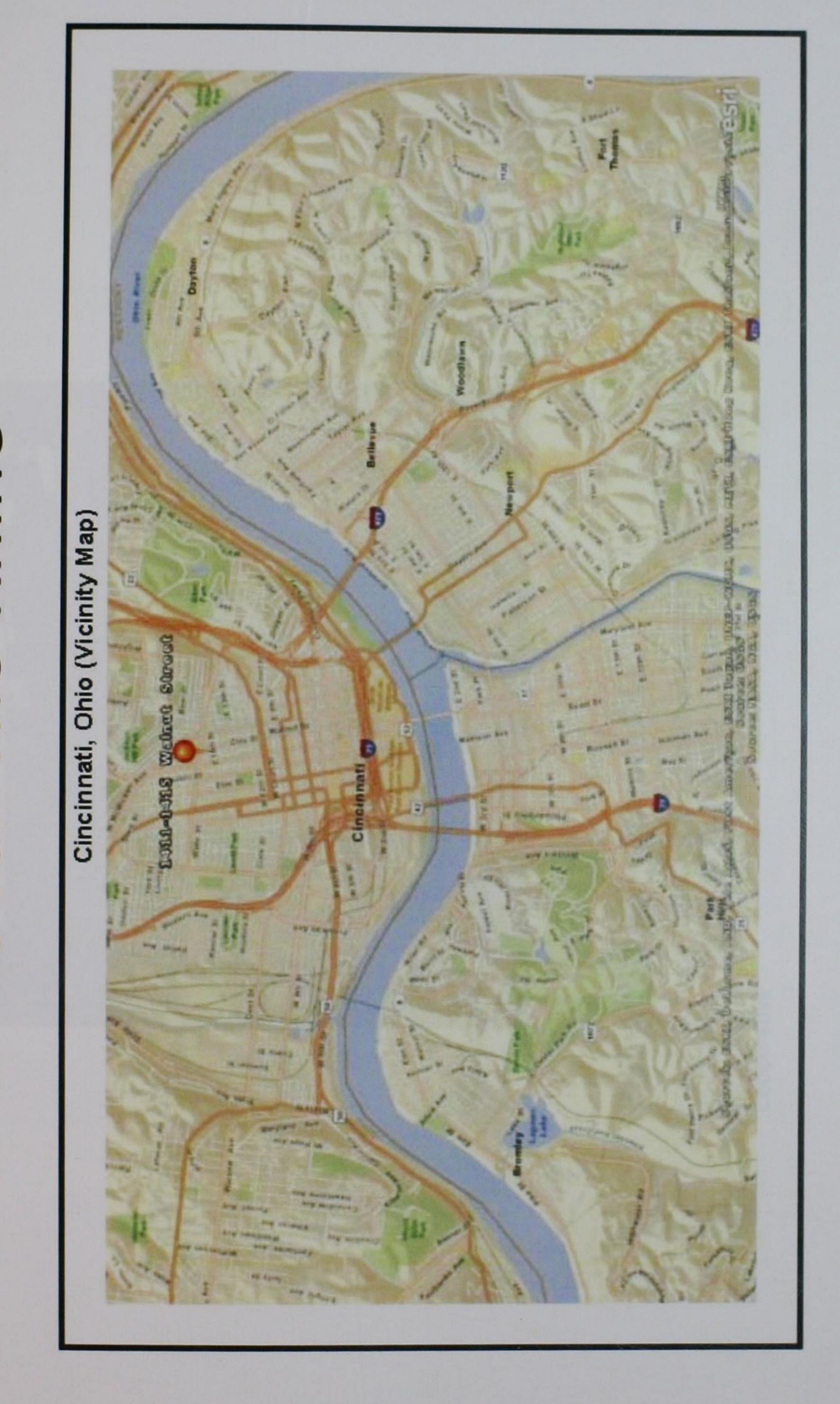
2ND & 3RD FLOOR 1/4"=1"-0"

FIOOR PLANS



Derative PUIL PO-

Economic Development as a Precursor to Community Development





Walnut Street - Project Site

Project Concept To provide a mix use facility with manufacturing, residential under the corporate umbrella of a new cooperative entitled the Over-The-Rhine units utilizing the shared housing model and retail shops all Cooperative



Walnut Street - Project Site

Project Concept To provide a mix use facility with manufacturing, residential units utilizing the shared housing model and retail shops all under the corporate umbrella of a new cooperative entitled the Over-The-Rhine Cooperative

Existing bldgs. On Walnut St

Existing bldgs. On Walnut St.

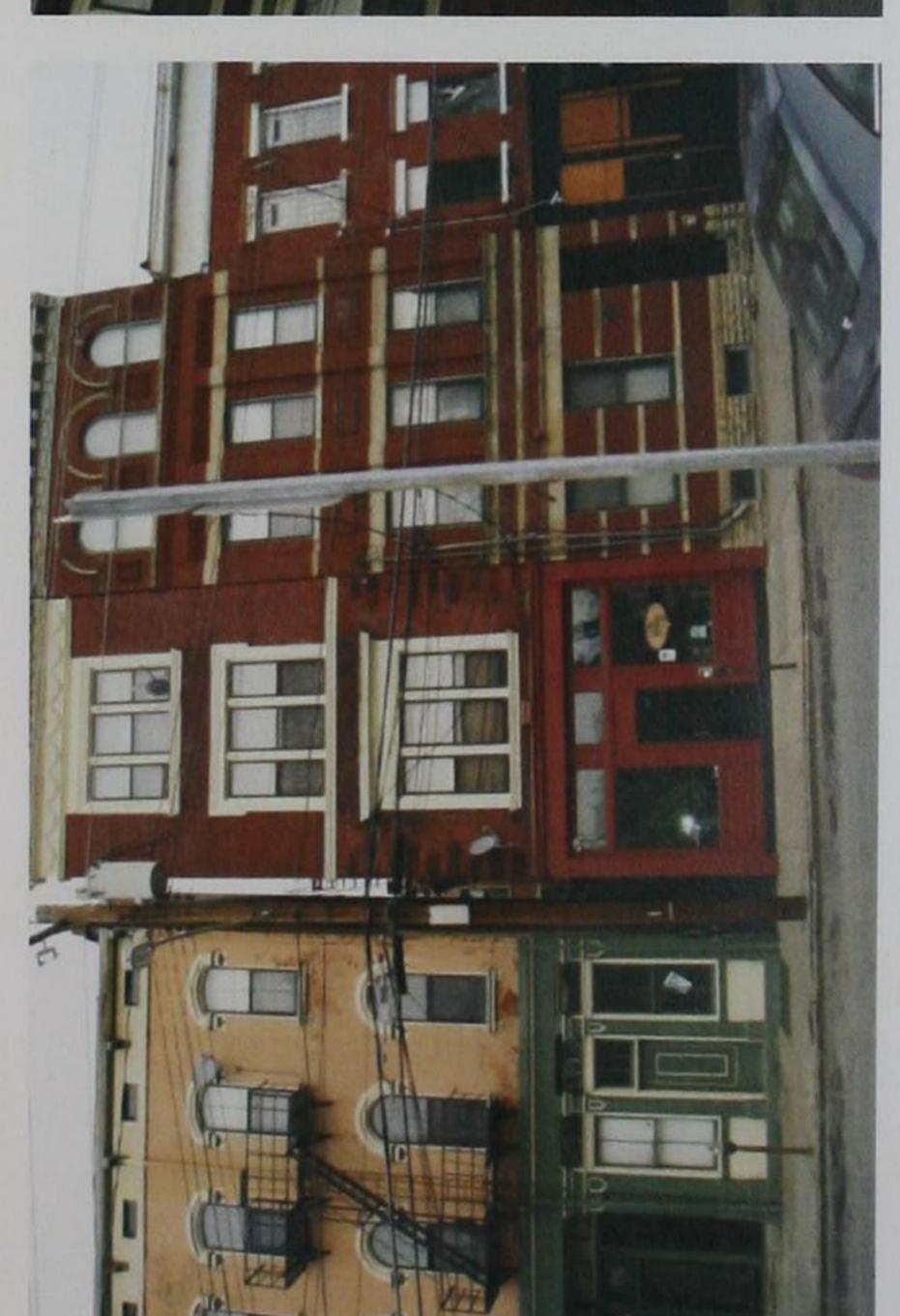




Same side of Street

Existing bldgs. On Walnut St

Existing bldgs. On Walnut St.





Opposite side of street

Existing bldgs. On Walnut St

Existing bldgs. On Walnut St.



Corner bldg. on 14th Street

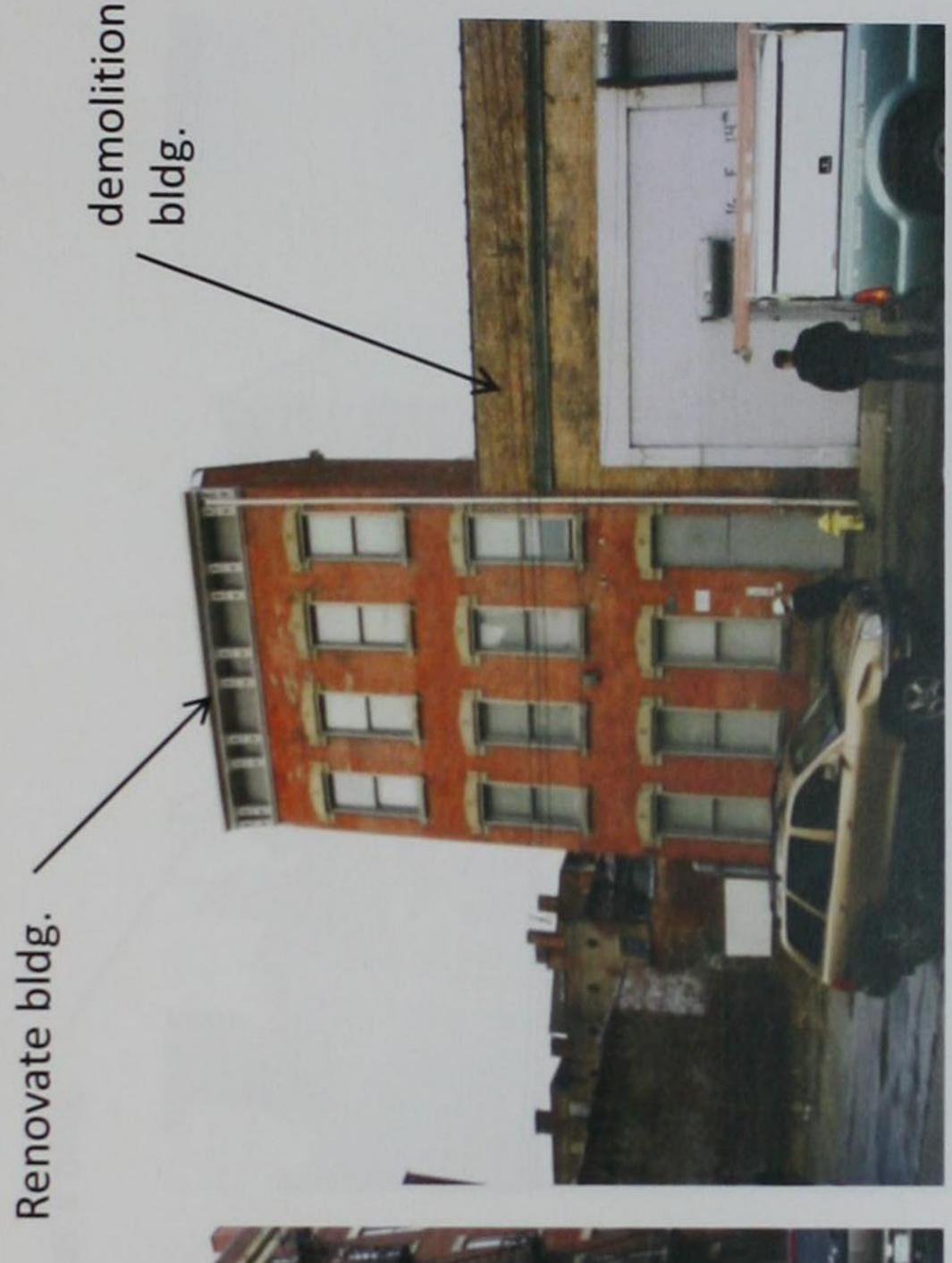


Northeast corner bldg. at 14th Street

Existing bldgs. On 14th Stree

Existing bldgs. On 14th Street

demolition bldg.



Adjacent to Craft Artist Studio

Existing bldg. to be renovated for Craft Artist Studio

Existing bldg. on Vine Street

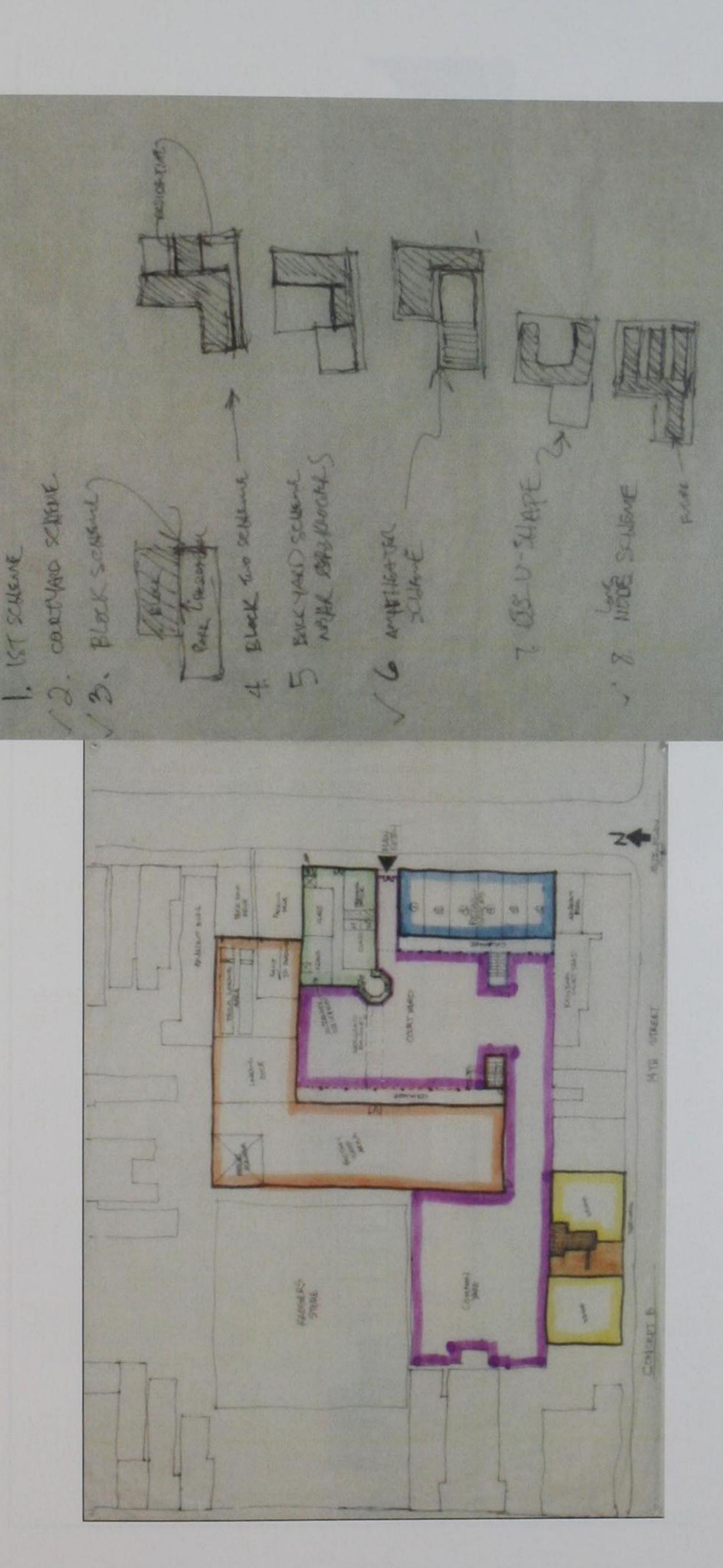
Existing bldg. on Vine Street





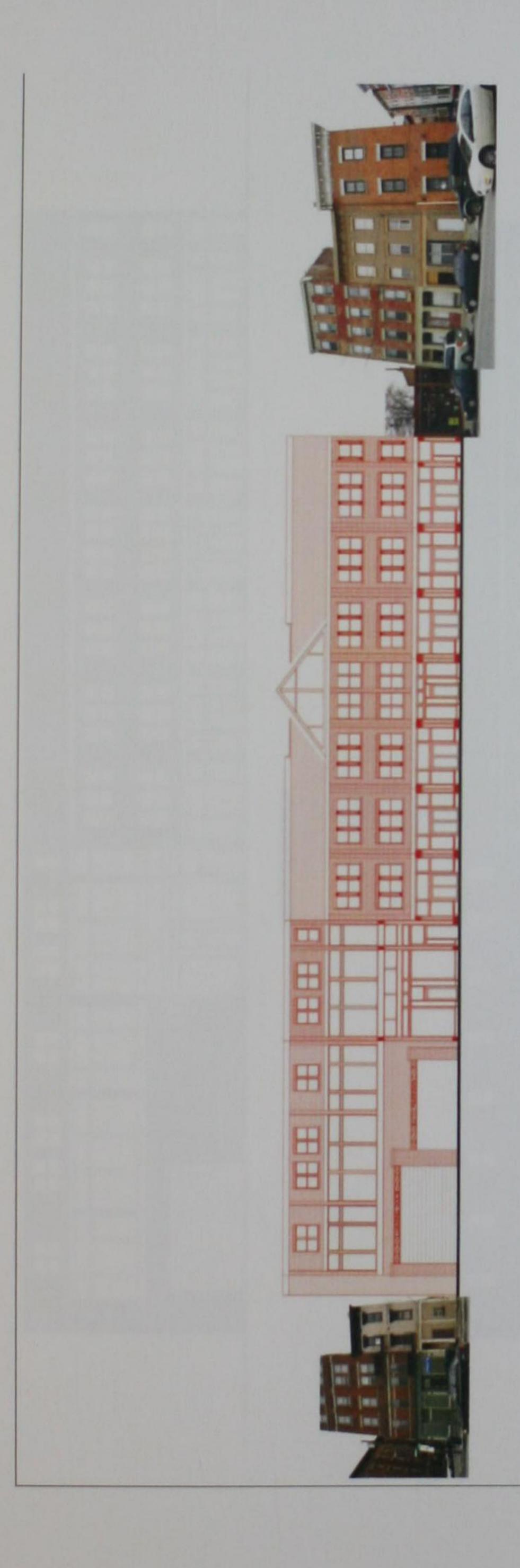
Kroger bldg. behind project site

Process

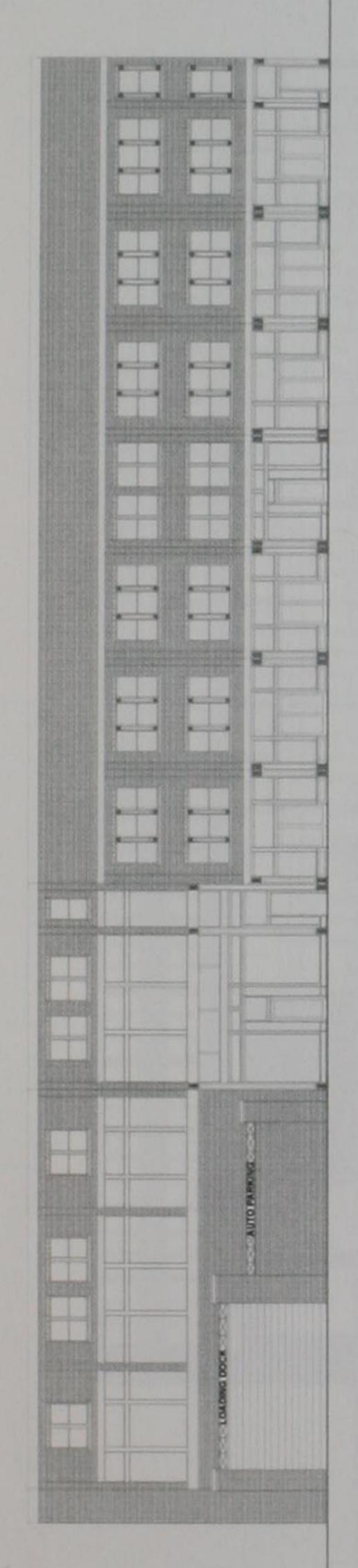


Hand Sketches

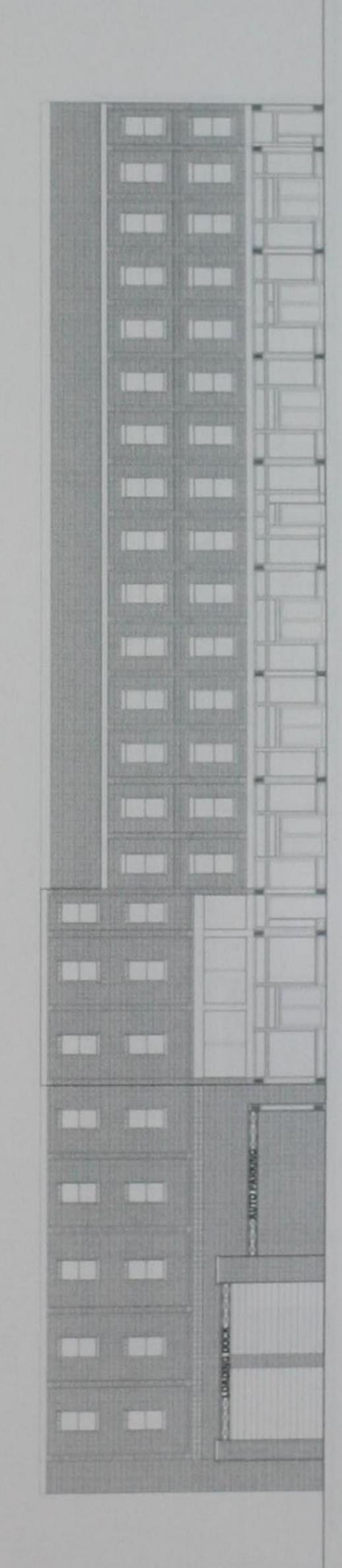
FACADE STUDY



FACADE STUDDIES

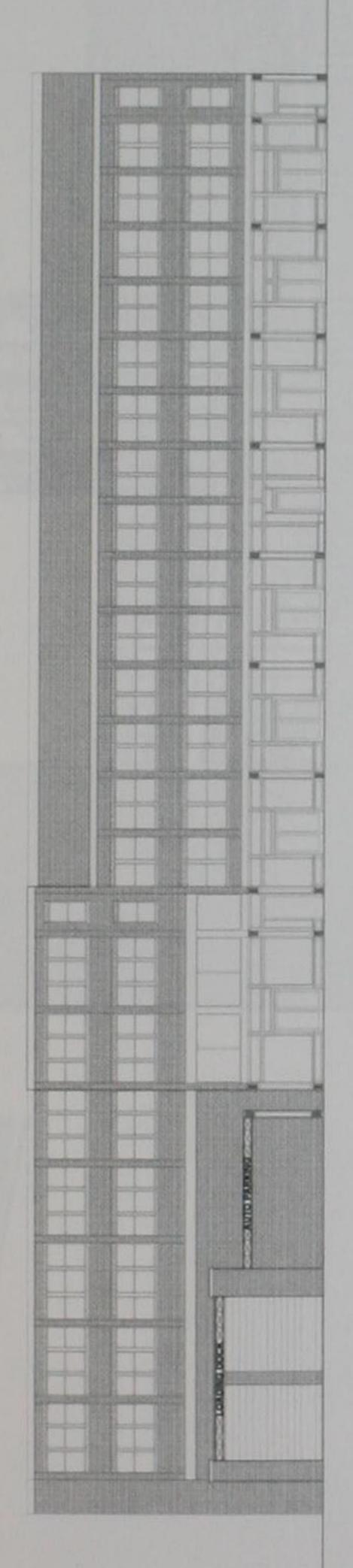


EAST ELEVATION

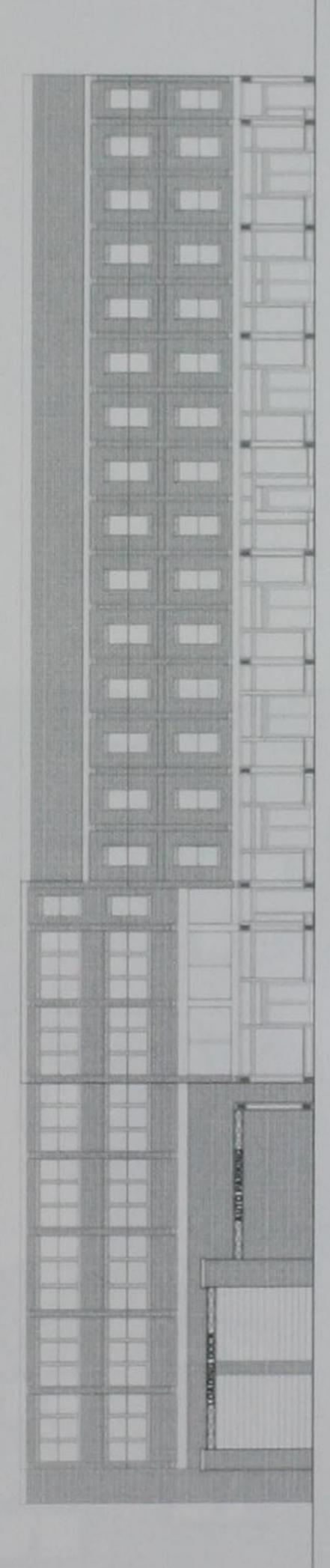


EAST ELEVATION

FACADE STUDIES

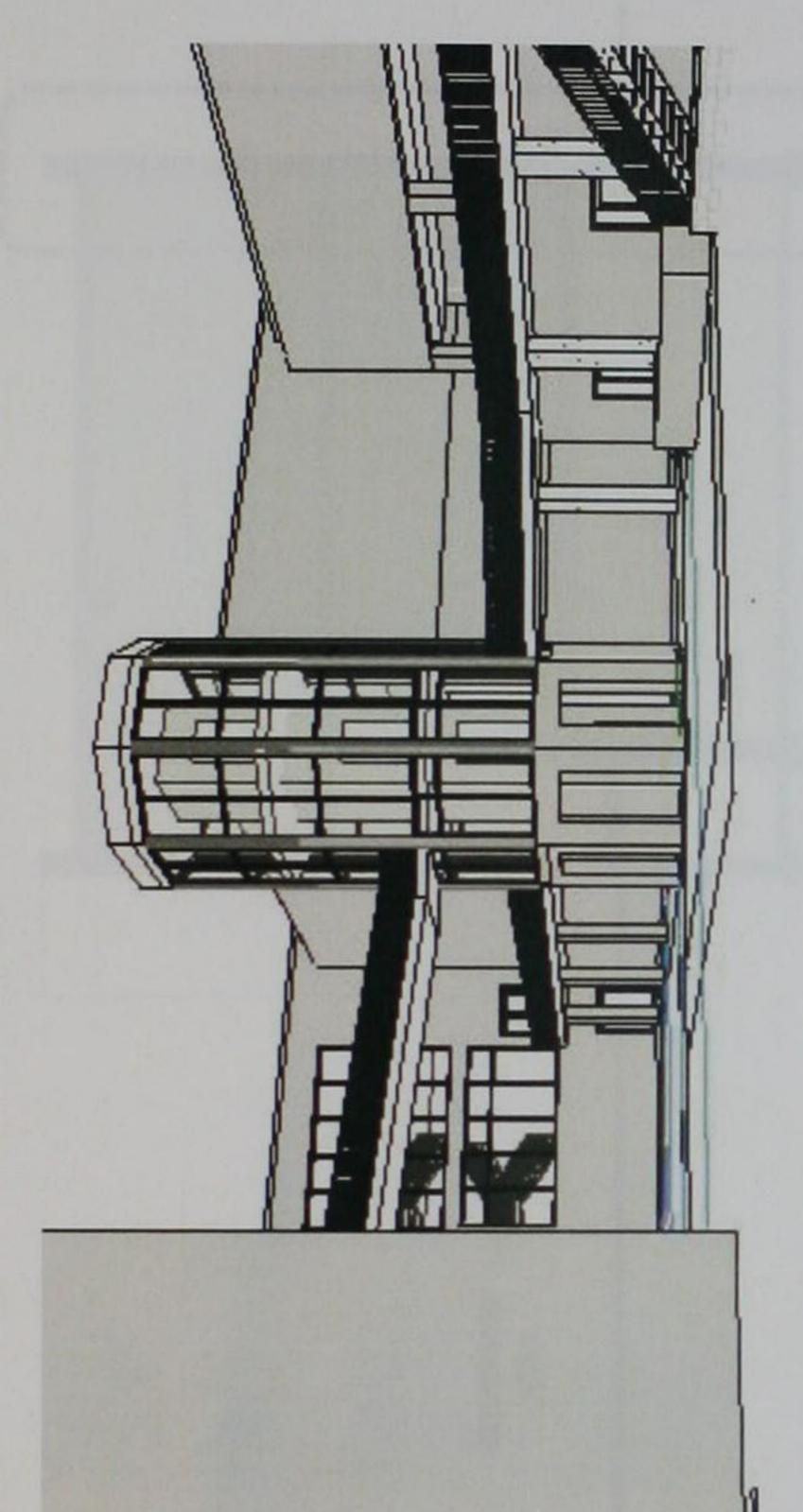


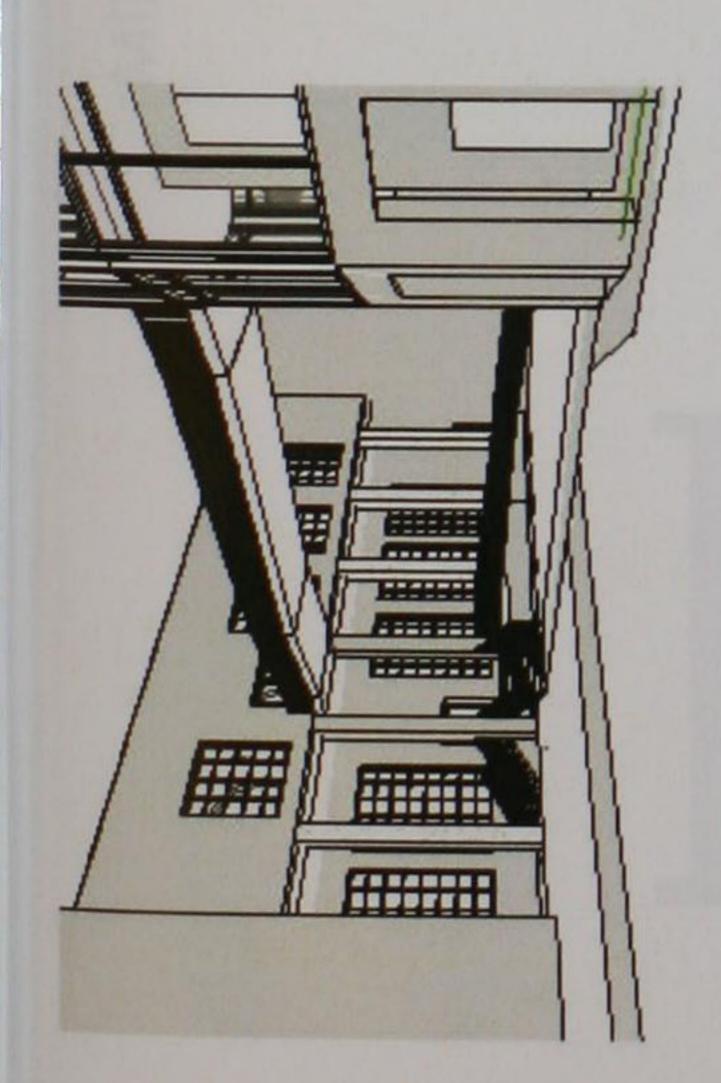
EAST ELEVATION

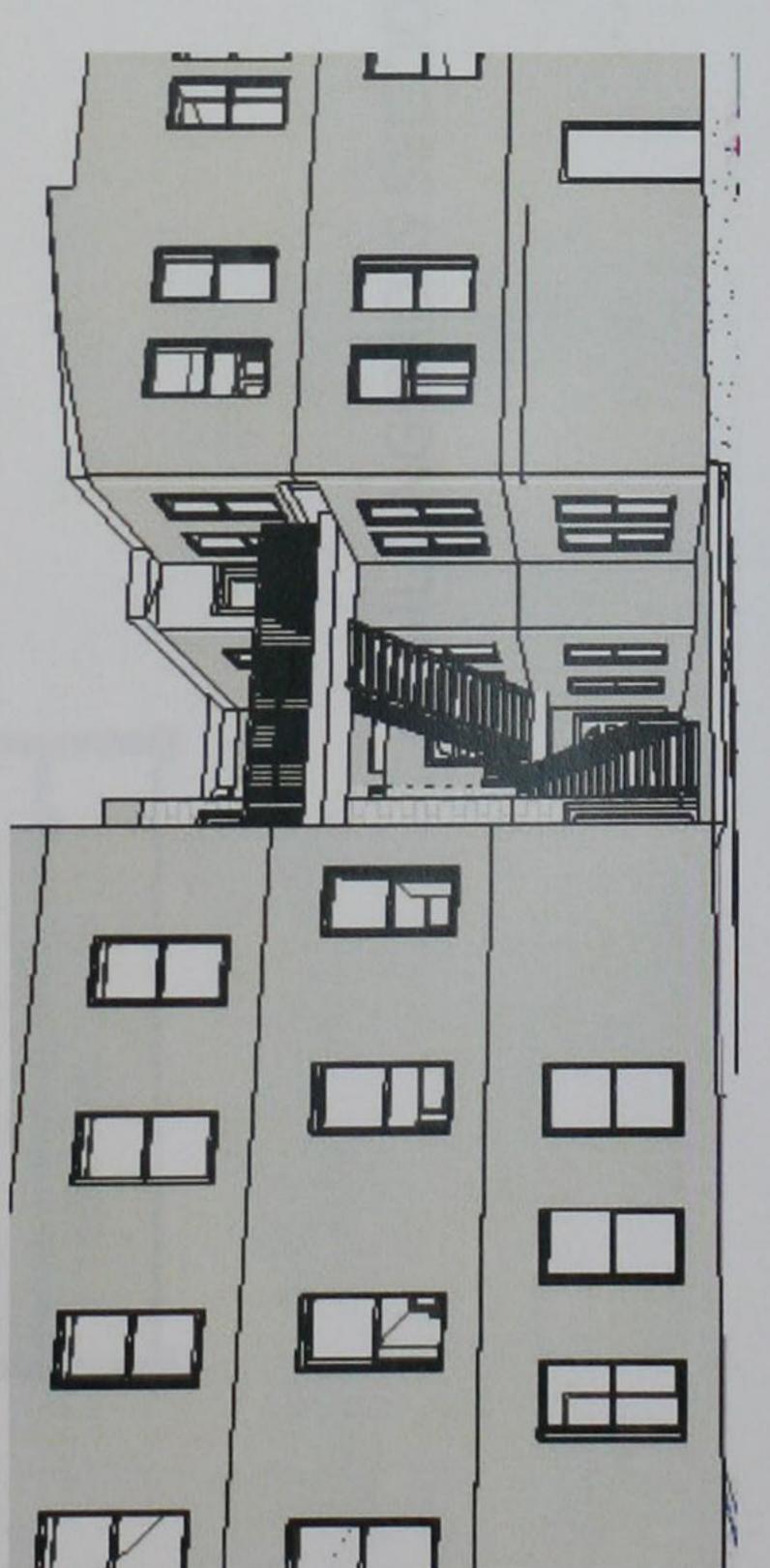


EAST ELEVATION

3D DESIGN STUDIES



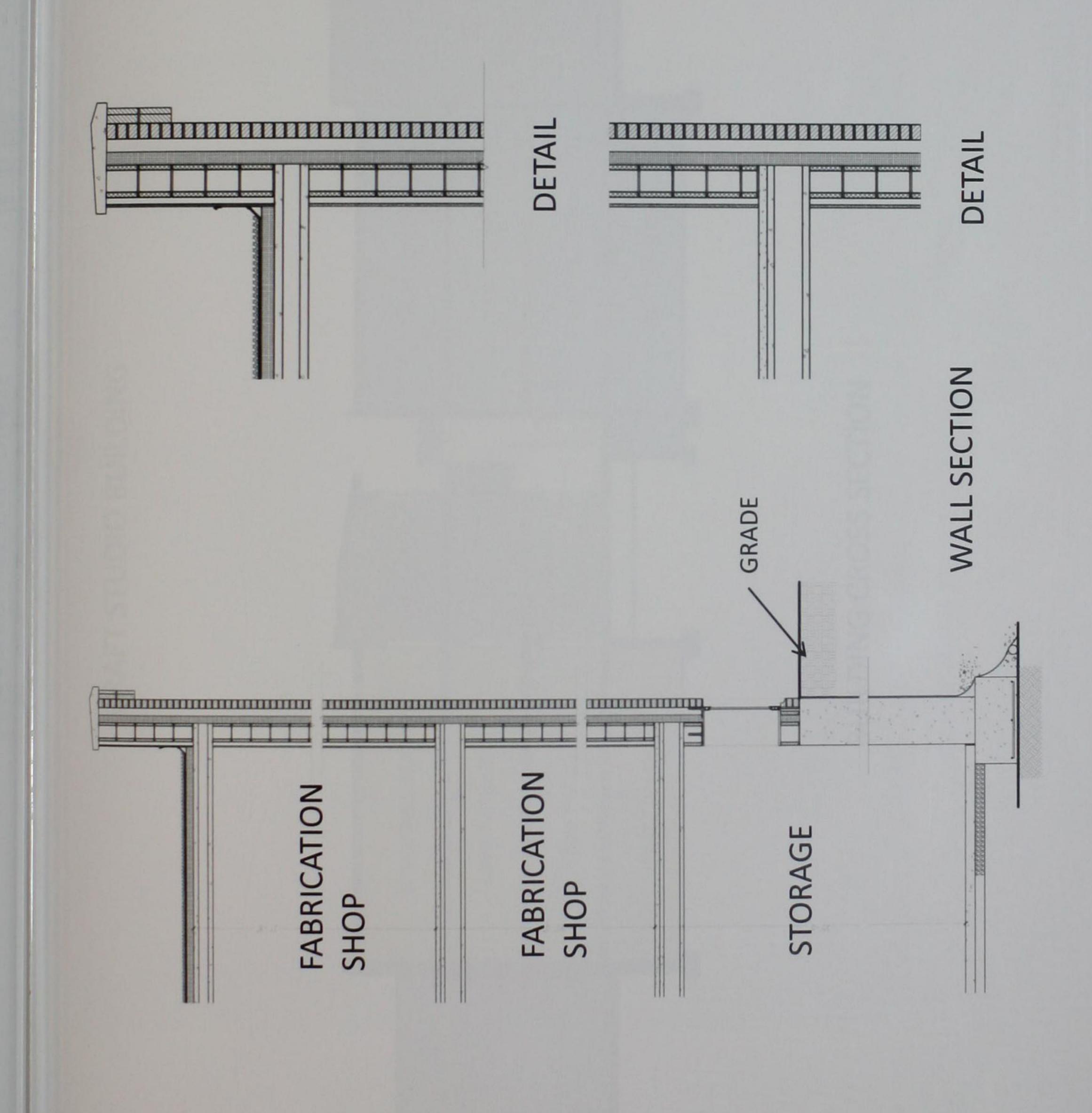




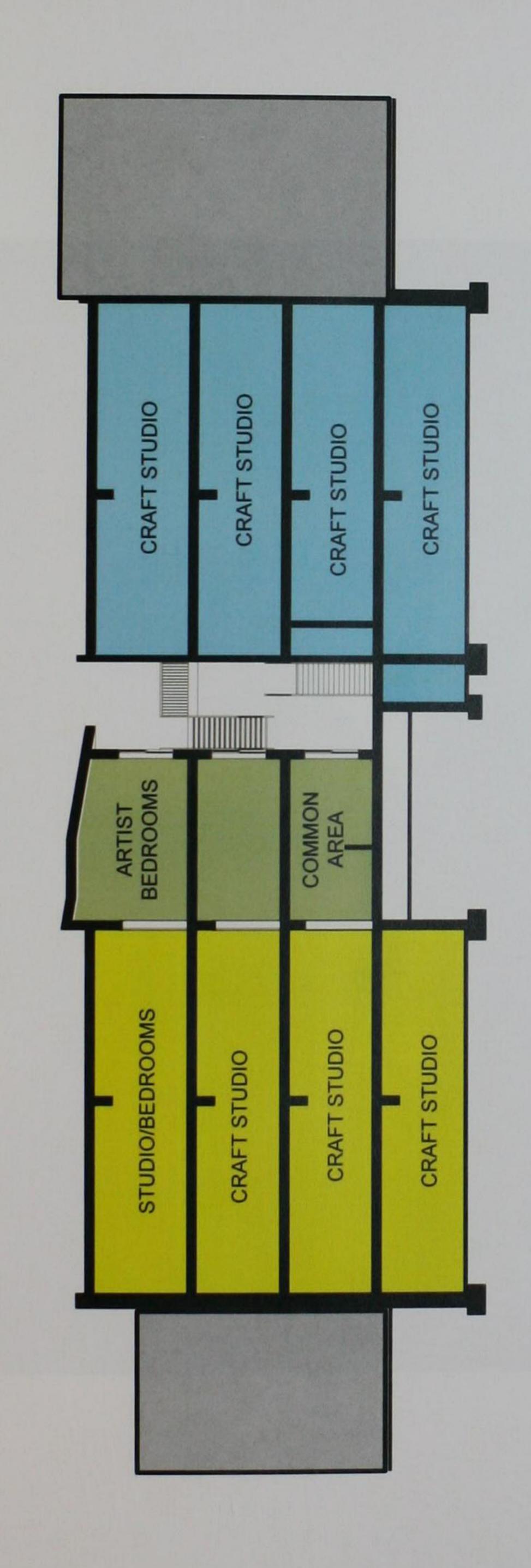
BUILDING CROSS SECTION

SECTION

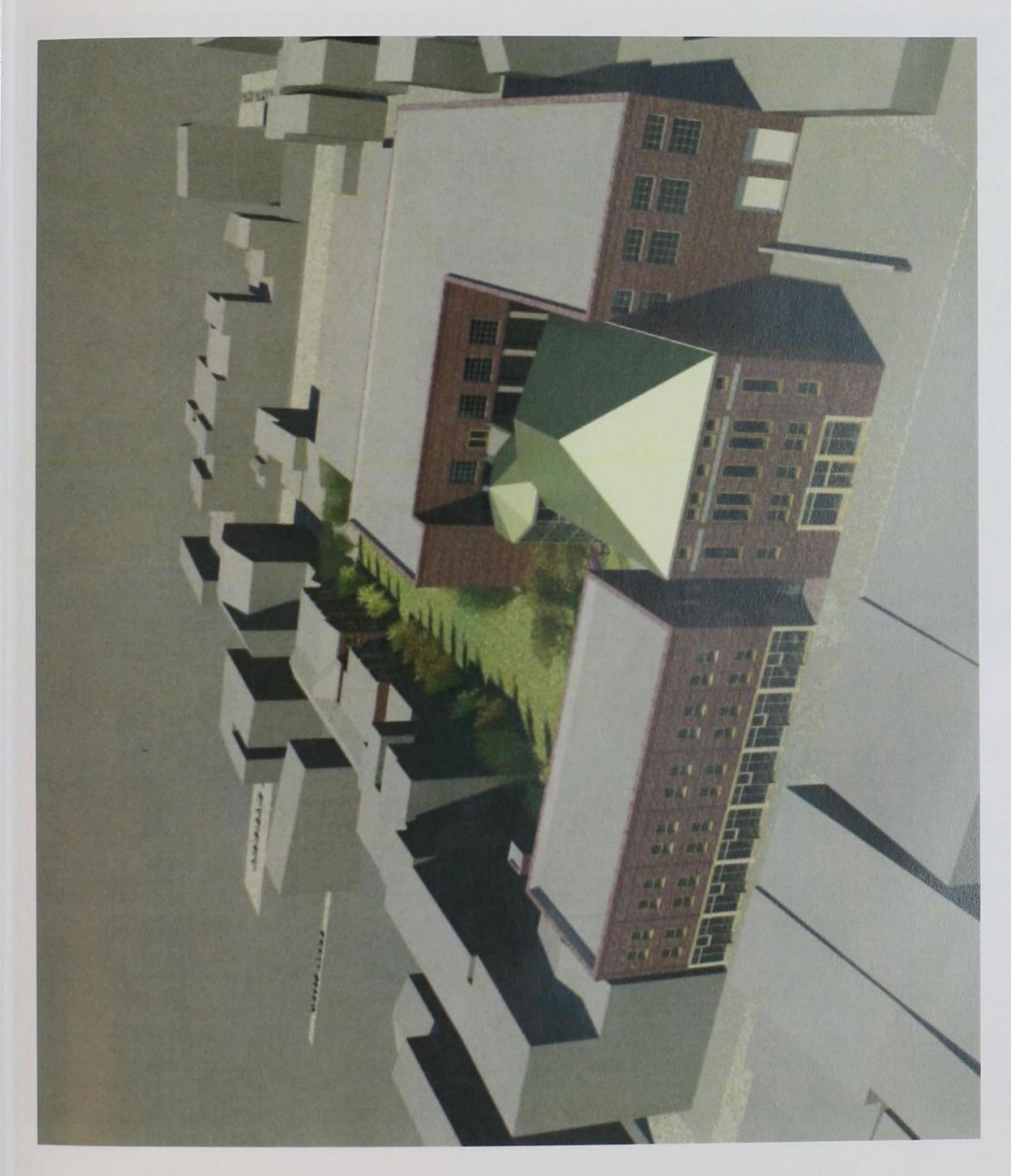
WALL



CRAFT STUDIO BUILDING



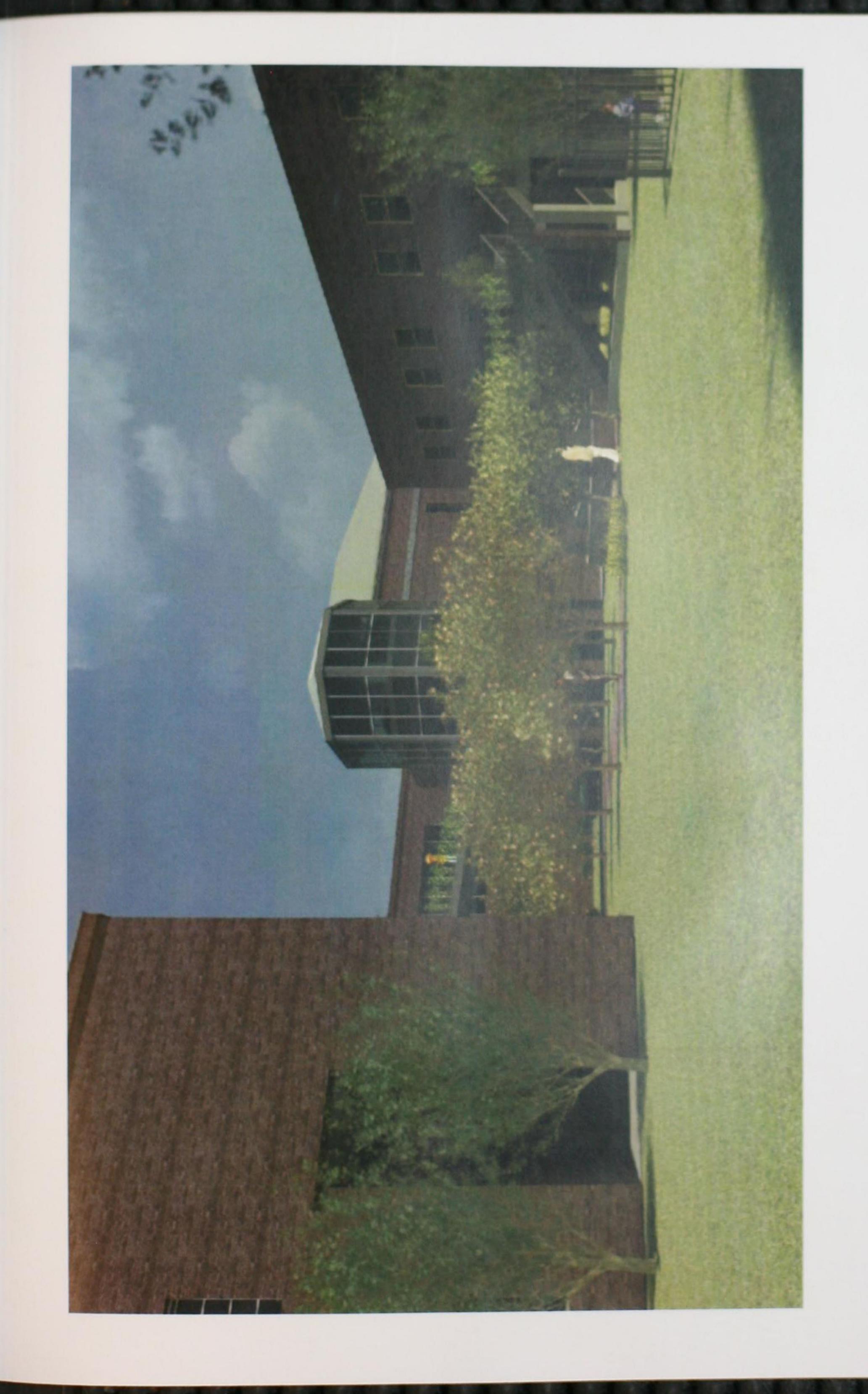
BUILDING CROSS SECTION

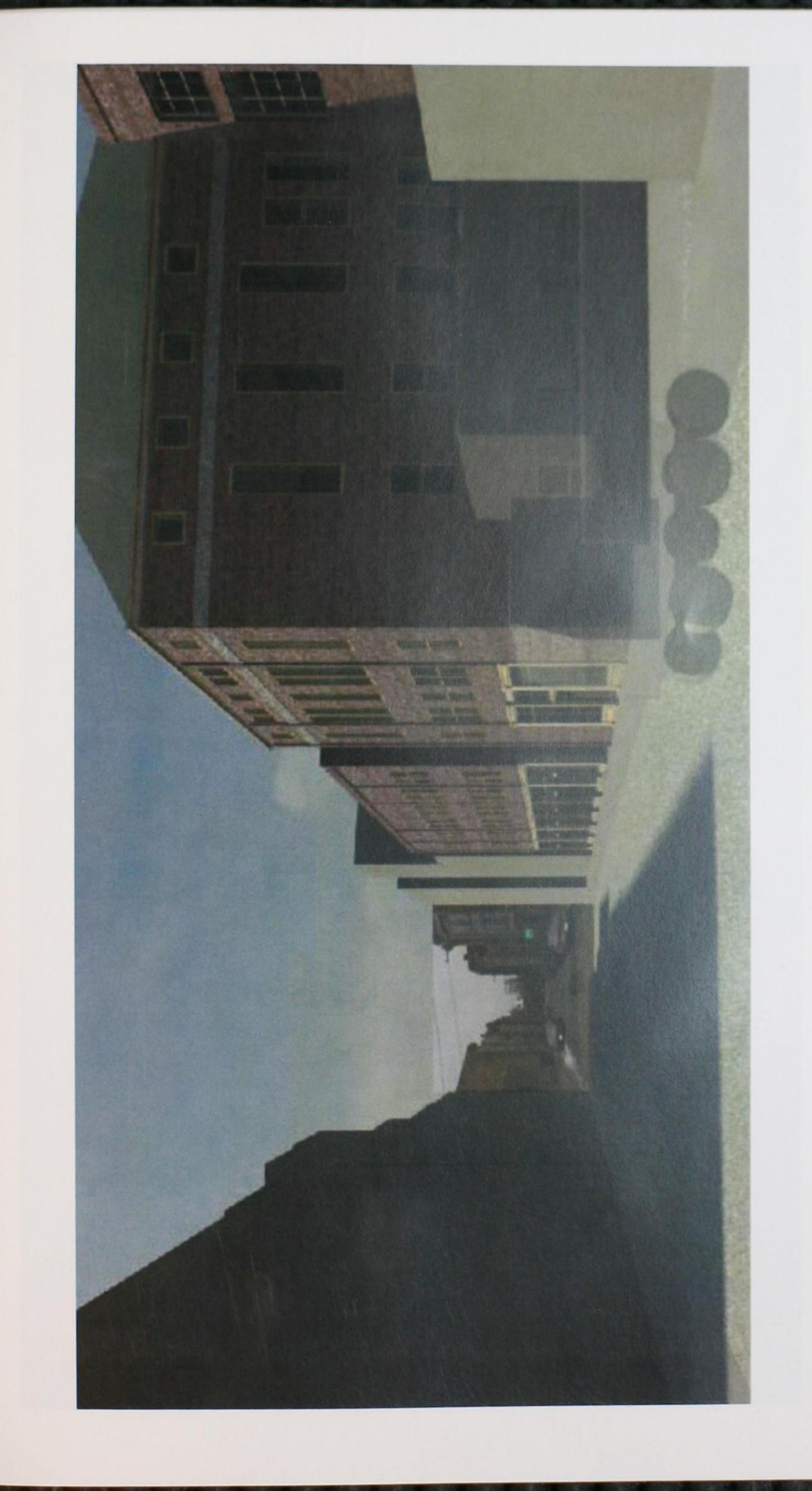


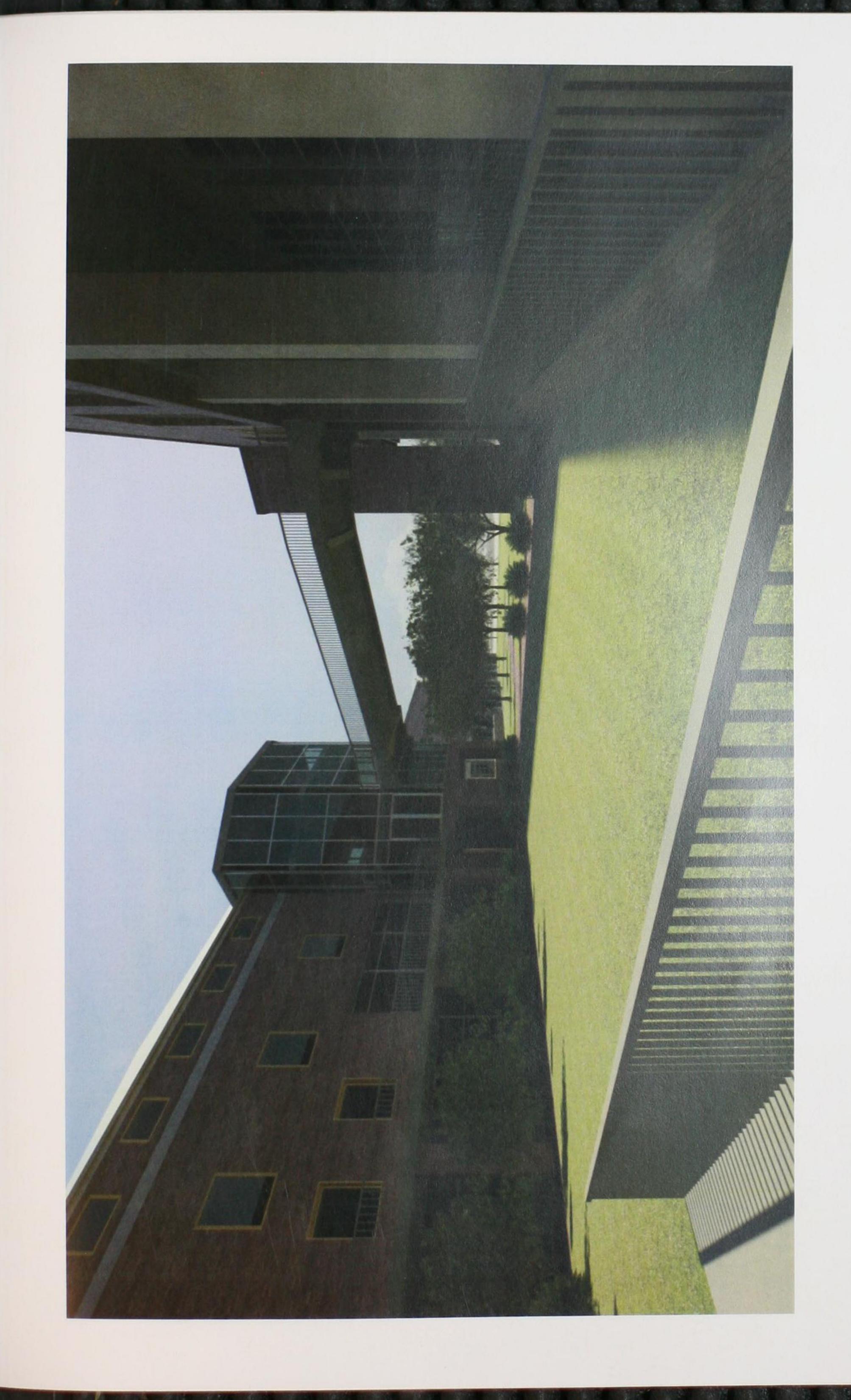
WEST FACING VIEW ON WALNUT STREET



NORTHWEST FACING VIEW ON WALNUT STREET

















Post Review Conclusion Section

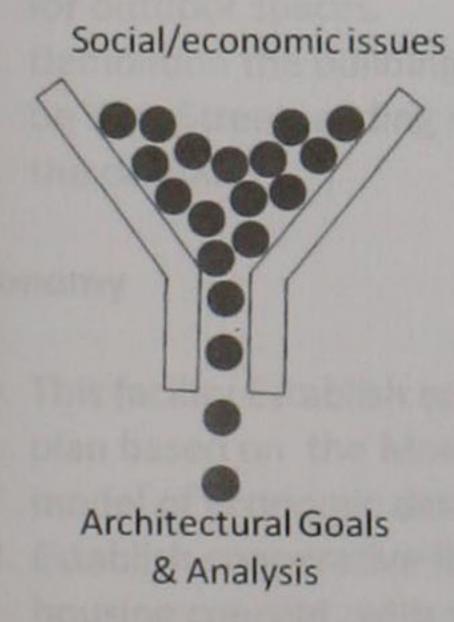
The purpose of this section of the thesis document is to provide a written concluding section that explores the intersection of written thesis document and the design outcome.

Design Project Scope

The Thesis recommendations are in agreement with the principles of the Mondragon Cooperative model of economic development. I propose to provide a manufacturing business facility which is consistent with the Mondragon model, including residential and supportive services united within an intentional community setting. The footprint of the manufacturing facility should not be less than 20,000 SF because of the size constraints of the business.

The project site selected for this project is on a vacant lot on Walnut Street and is approximately 59,286 SF. During the programmatic analysis of this project, the final building square footage was determined to be approximately 47,000 SF of space. The following uses are included in this facility.

- 1. Timber Frame Company Fabrication Facilities
- 2. Shared Housing Units (upstairs)
- 3. Shared Housing Shops/Offices
- 4. Craft Artist Studio's fabricators
- Training facility



Programmatic Analysis

The thesis theory in this phase of the thesis process needs to be transformed from analysis of

social/economic issues with corresponding proposals, to solving those same issues, and an architectural analysis and design response.

The architectural analysis is considered an architectural program. The following programmatic analysis poses the following questions*:

- Goals what does the client want to achieve and why?
- · Facts-What is it all about?
- Concepts-How does the client want to achieve the goals?
- · Needs-How much money, space and quality?
- Problem Statement-what are the significant conditions and the general direction the design of the building should take?

*(from the book Problem Seeking)

The following programmatic goals are the basis of the content of the design portion of the thesis project.

Goals Function

- Provide a mixed-use development for this project to be the headquarters for a new cooperative business, the Over-The-Rhine Cooperative.
- Provide affordable housing utilizing the shared housing model.
- 3. Utilize two types of shared housing models:
 - a. The Co-Housing type
 - b. Mingled type
- Provide shared housing that is in compliance with existing zoning regulations, not applying for a zoning variance.
- 5. Provide 20,000 SF minimum manufacturing shop and offices that include space for 85 people and the equipment for the business.
- 6. Provide space for supportive services for the cooperative businesses such as:
 - a. Food services
 - b. Childcare services
- 7. Provide space for the manufacturing shop for timber frame fabrication

- 8. Provide space for craft studios for artisans to manufacture traditional c rafts for buildings which include:
 - a. Glass crafts
 - b. Fine woodworking
 - c. Metal smithing
 - d. Blacksmithing
 - e. Clay crafts
 - f. Fiber crafts
- Provide parking facilities that are multi- storied and relate to the campus.

Form

- 10. Establish a community development strategy that empowers low income residents of the community by providing space for a worker cooperative.
- 11. Organize the different businesses and residential functions on one campus.
- 12. Provide facilities that are in harmony with the context of the neighborhood.
- Provide an outdoor play area for a child care facility.
- 14. Provide outdoor spaces that facilitate community interaction.
- 15. Utilize a multi-story solution for the building facilities to free up land for outdoor spaces.
- 16. Provide a 20,000 SF footprint minimum for the manufacturing facility.
- 17. Demolition the buildings between 1414 Vine Street and 1408 Walnut Street to free up land for outdoor spaces.
- 18. Demolition the building that the property fronts on Vine Street, adding more rear yard area for the campus.

Economy

- 19. This facility Establish economic development plan based on the Mondragon Cooperative model of economic development by
- 20. Establish cooperative housing that utilizes a Cohousing concept, with shared supportive services spaces
- 21. Establish the following supportive services for the Co-housing owners:
 - a. Common House

- b. Central laundry facility
- 22. Establish common spaces for the Mingled housing unit listed below:
 - a. Central laundry
 - b. Common living space
 - c. Common cooking space
 - d. Common dining space
 - e. Common green or garden area

Time

- Develop a development business implementation plan for the entire project. (not included in thesis)
- 24. Phase the project according to the business implementation plan. (not included in thesis)

Conclusion

After careful consideration of the comments of the jurors during the final design review, I have formulated the following conclusion. If this thesis project could be developed into a real world endeavor, it would require an incredible amount of time and effort to develop a business plan that includes raising the capital necessary to implement the plan.

An implementation plan should be developed that critically evaluates the Mondragon Principles the cooperative is built on and moves swiftly to adopt if consensus is reached concerning these principles. If some of the principles of the Mondragon experience are rejected, then it is my recommendation that an equally compelling principle be put in its place that is better suited to the culture and community that the cooperative will be located in. However, a warning is given as part of this thesis conclusion. If the Mondragon principles are not accepted in its entirety, I would say that perhaps the Mondragon model may not be the right fit for the cooperative being considered for this particular real world implementation of this thesis idea. The reason that this recommendation is so definitive is that I am convinced that the success of the Mondragon Cooperative is solely based on two things the leadership of Father Jose Maria Arizmendiarrieta and

the Mondragon Principles that where developed during their history.

The following are the Mondragon Principles as found in the main body of this thesis:

Mondragon Principles

The following was recorded from the book We Built
The Road As We Traveled, and these ten principles
shape the moral fiber of the Mondragon Cooperative.

"The principles codified at the 1987 congress are a guide; the cooperators are well aware of that disparities exist between theory and practice. As **Trabajoy Union**, the co-op magazine, notes: "The reality of our cooperative practice differs from the formulation of the basic principles. But this difference constitutes a spur, a motivation to overcome the difference between the ideal and the possible, the desirable and the real.""²⁵

Ten Cooperative Principles

- 12. Open admission
- 13. Democratic organization
- 14. Sovereignty of Labor
- 15. Instrumental Character of Capital
- 16. Self Management
- 17. Pay Solidarity
- 18. Group Cooperation
- 19. Social Transformation
- 20. Universal Nature
- 21. Education

In similar fashion, developing a leadership team is equally important, stepping into the role of Father Jose Maria Arizmendiarrieta. The leadership team should be capable of developing a strategy and the momentum necessary to implement the strategy of creating the Over-The-Rhine Cooperative.

I have also concluded that this type of endeavor can be implemented in other inner city communities in America. However, to achieve the success that is predicted in this thesis with- in the Over-The-Rhine community, the characteristics of the community need to be similar to those found there. Is the architectural context of the community critical to the success of this endeavor? That is a question I believe is important to ask and needs to be answered in future analysis.

Notes

Displacement, Relocation Assistance, and Real Property Acquisition for HUD

and HUD-Assisted Programs.

24 CFR Part 42 -

(Abridged to apply specifically to the States CDBG Program)
Federal Register - October 3, 1996 Vol. 61, No. 193 pp. 51756 - 51760

⁶ Website, http://www.ccda.org/philosophy, Christian Community

Development Association

¹ American Apartheid, Chap. 2 " The Construction of the Ghetto" pg. 52, 1993

² American Apartheid, Chap. 2 "The Construction of the Ghetto" pg. 52, 1993

³ Black Wall Street Documentary, Video

⁴ Making Mondragon by Whythe & Whythe, pg.4

⁵ VERMONT COMMUNITY DEVELOPMENT PROGRAM **APPENDIX B** Grant Application Displacement, Relocation and Acquisition June 2006 Agency of Commerce and Community Development Appendix B - 1

We Built The Road We Traveled by Roy Morrison, pg. 4

⁸ Making Mondragon by Whythe & Whythe, pg. 28

⁹ Making Mondragon by Whythe & Whythe, pg. 28-29

White paper; Mondragon Cooperative Corporation, An Introduction, by Fred Freundlich, Partner Ownership Associate, Inc., Bilbao, Spain,

Historical Development & Current Structure, 1998

¹¹ We Built The Road We Traveled by Roy Morrison, pg. 4

¹² Making Mondragon by Whythe & Whythe, pg. 256

¹³ Making Mondragon by Whythe & Whythe, pg. 256

Website, Manchester Bidwell Corporation,

www.manchesterbidwell.org/about

¹⁵ Make the Impossible Possible, 2007,pg. 4

¹⁶ Make the Impossible Possible, 2007,pg. 22

Website, http://www.ccda.org/about, Christian Community Development Association

Website, http://www.ccda.org/philosophy, Christian Community Development Association

¹⁹ Over-The-Rhine Comprehensive Plan, Introduction, pg.1

White paper; "Over-The-Rhine: A Permanent Ghetto, Karla Irvine, 1991 White paper; "Over-The-Rhine: A Permanent Ghetto, Karla Irvine, 1991

Over-The-Rhine Comprehensive Plan, Housing Section, pg.37

²⁴ How Rich Countries Got Rich ... and Why Poor Countries Stay Poor, Erik S. Reinert, pg 195-196

²⁵ We Built The Road We Traveled by Roy Morrison, pg. 4