December 13, 2004

Rudy Bruner Award for Urban Excellence
The Rudy Bruner Foundation, Inc.
130 Prospect Street
Cambridge, MA 02139

Enclosed is an application from the Cornerstone Community Loan Fund for the 2005 Rudy Bruner Award for Urban Excellence. The project is St. Anthony Village in Cincinnati, Ohio. We appreciate the opportunity to make a submission.

Sincerely,

Margery Spinney

Margery Spinney
Executive Director
We know real change begins from the inside.

That's true of communities too.

St. Anthony Village
1635 Republic Street
(near the corner of Green and Republic Streets in Over-the-Rhine)
RUDY BRUNER AWARD
FOR URBAN EXCELLENCE 2005

Application submitted by
Cornerstone Community Loan Fund

For
St. Anthony Village
Cincinnati, Ohio
PROJECT DATA
PROJECT DATA

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

Project Name: St. Anthony Village
Location: Green and Republic Streets in Cincinnati, Ohio 45202
Owner: St. Anthony Village LLC
Project Use(s): Housing
Project Size: 22 units in 6 buildings
Total Development Cost: $3.2 million
Annual Operating Budget (if appropriate): $105,000
Percent Completed by December 1, 2002: 98%
Date Initiated: 1998
Project Completion Date (if appropriate): Final certificate of occupancy March 2003

Attach, if you wish, a list of relevant project dates

Application submitted by:
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Title: Executive Director
Organization: Cornerstone Community Loan Fund
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Key Participants (Attach an additional sheet if needed)

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<td>(Cornerstone Renter Equity Association)</td>
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<tr>
<td>Other</td>
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Please indicate how you learned of the Rudy Bruner Award for Urban Excellence. (Check all that apply).

- [ ] Direct Mailing
- [ ] Magazine Advertisement
- [ ] Previous RBA entrant
- [ ] Previous Selection Committee member
- X Professional Newsletter
- [ ] Bruner/Loeber Forum

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Signature
ABSTRACT

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms. If the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

Project Name ST. ANTHONY VILLAGE
Address CORNERSTONE COMMUNITY LOAN FUND 1115 PENDLETON STREET
City/State/ZIP CINCINNATI, OHIO 45202

1. Give a brief overview of the project, including major project goals.

The project is a 22 unit urban affordable housing project located in a very low income neighborhood north of downtown Cincinnati. Seven vacant buildings, surrounding a central courtyard and patio, have been rehabilitated for a unique "Renter Equity™" concept. The neighborhood is plagued by violent crime, prostitution, drug activity, and high vacancy rates in housing and storefronts. The Province of St. John the Baptist of the Order of the Friars Minor (the friars), who have maintained a presence in the community for over 100 years, sponsored the project. With community input, the decision was made to develop housing that would give residents of the neighborhood an economic stake. Unfortunately, the median household income for the census tract in 1999 was $8,175 so that ownership was not an option.

The friars were introduced to the Cornerstone Community Loan Fund and its innovative Renter Equity™ concept. Cornerstone believes that the economic division between owners and tenants contributes to the fact most low income families remain tenants for generations. Cornerstone's mission is to provide an alternative model for low income housing that rebalances the economic interests and incentives of owners and tenants; so that the public investment in housing is preserved and residents are able to experience economic growth. Cornerstone calls the model it developed Renter Equity™.

While Cornerstone organized and facilitates the resident community, the friars sponsored the physical development. They created the St. Anthony Village LLC which owns the housing, whose members are the Ohio Capital Corporation for Housing and the Women's Research and Development Center (WRDC) as the nonprofit developer. The Over-the-Rhine Housing Network has now replaced WRDC.

The project has had a dramatic impact on the urban environment in two major ways. One is that primary access to the buildings is through a common area behind them, creating a courtyard and patio that gives residents a sense of security and control over their environment. Second, the Renter Equity™ Association formed and facilitated by Cornerstone demonstrates a new model for economic and social empowerment. The interplay of these two factors is illustrated by the beauty of the courtyard, landscaped and lovingly cared for by the resident community. Residents enjoy "ownership" in the sense of responsibility and opportunity, giving hope to other residents in the neighborhood that they may be similarly empowered if this type of housing expands.

2. Why does the project merit the Rudy Bruner Award for Urban Excellence? (You may wish to consider such factors as: effect on the urban environment; innovative or unique approaches to any aspect of project development; new and creative approaches to urban issues; design quality.)

St. Anthony Village is a pilot project for Cornerstone and the first Renter Equity™ project in the country. It incorporates best practices from cooperatives and co-housing and integrates these with the concepts of asset building and IDA accounts. Cornerstone's Renter Equity™ Association includes persons who have completed three training sessions to understand the economic principles and expectations of the model. The Association provides a waiting list for St. Anthony Village, though occupancy has stayed close to 100% since 2002. Each resident signs a legal Renter Equity™ Agreement with Cornerstone that becomes part of their lease. Residents who pay rent on time, participate in Renter Equity™ meetings and fulfill responsibilities to care the property earn credits each month toward a financial payment after 5 years. Credits may accrue for a maximum of 10 years and $10,000. These assets give residents a long-term stake in their future which is similar to the equity a homeowner would have, but which they can use without giving up their housing to start a business, go to college, or invest for retirement. The success of this project demonstrates that the most distressed urban areas can be improved "from the inside out" by bringing very-low income renters into the economic system and changing their status from being consumers to investors in their housing.
PROJECT DESCRIPTION
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1. How has the project impacted the local community?

- Improved Safety. Crime is a big issue in the area that makes it unattractive for redevelopment. St. Anthony Village brought new investment and residents have "claimed" their housing in a way that puts drug dealers and others on notice that people living here care. They keep the sidewalks around the housing swept and litter picked up; even going so far as to invite the "drug boys" to pick up a broom if they are going to stand around. Although drug traffic and violent crime in the vicinity is still a problem, crime at the site decreased 98% since the project was completed. The City is studying a proposal to implement resident only parking as a means of controlling drug activity, which police submitted because of support from the St. Anthony Village Resident Association. Residents have also applied to the City to changing street direction and adding plants.

- Improved Property Values. Previously dilapidated buildings have been put in excellent condition. Because of resident involvement, the property is more attractive now than it was when it was completed. Just as any homeowner situation, residents have planted flowers, installed additional lighting and made the courtyard more user friendly for residents and their families.

- Increased Stability. As part of the Renter Equity™ compact, residents come in committed to staying for five years if possible. Traditionally, low income residents are more transient.

- Civic Involvement. Residents participate in community council, "stakeholders meetings" held by the City, the community-police partnering center, the ASAP (Assoc. for Substance Abuse Prevention), safety summits held by the local chamber of commerce, a youth leadership program, school committees, church-neighborhood events, and an economic asset development program for women.

2. Describe the underlying values of the project. What, if any, significant trade-offs were required to implement the project?

Values:

- Economic Equity. Cornerstone Community Loan Fund believes that all people should be able to participate fully in the American economic system. Unfortunately, families with the least to save and invest aren't able to improve their economic status through homeownership. One of the goals of this project is to demonstrate that the economic interests and incentives can be rebalanced between owners and renters so that both will benefit.

- Everyone has something of value to contribute that is worthy of a return. Public incentives for investment in low income housing development recognize that investors and developers deserve a return. Homeowners, who preserve or add value to their property, expect to receive a return on their investment. There is unrealized economic potential to be generated by renter's participation in the maintenance and management of their housing. If this is realized and returned to the residents, it can stimulate economic growth and help revitalize low income communities.

- Community. People work together for the common good in a community. This social contract has been broken in low-income communities where people feel frustrated and exploited because they have fewer opportunities for economic growth.

- Cleanliness, Safety, Beauty and a place where we treat each other with respect. These are the qualities listed in the Resident's Vision Statement for St. Anthony Village.

Tradeoffs:

Cornerstone is not included in the LLC and therefore has little legal control over development and management decisions affecting operating costs, the budget and the use of cash flow. This could be partly due to reluctance to complicate an already complicated legal structure, but also this was a first and Renter Equity™ was unproven. The compromise was that the LLC entered into a "Participation and Purchase Agreement" with Cornerstone that defines the rights and responsibilities of Cornerstone, the property the owner and the property manager in operating the property. The Agreement also gives Cornerstone the right to purchase the property at the end of 15 years.
3. Describe the key elements of the development process, including community participation where appropriate.

- Friars purchase property to expand St. Anthony Messenger Press.
- Neighborhood groups protest the idea of tearing down buildings. Friars convene community groups who decide the project should be developed for housing that will give residents a stake.
- Over-the-Rhine Housing Network is the project developer. Cornerstone becomes involved in resident organizing for Renter Equity™.
- University of Cincinnati design studio begins work on plans.
- Financing package assembled. Development Consultant works with Ohio Capital to submit application for tax credits. City and State to provide gap financing.
- Project doesn’t receive tax credits but reapplies successfully the following year.
- New contractor selected due to cost limits; Over-the-Rhine Housing Network pulls out.
- Construction and Resident Organization development parallel each other.
- Original 28 unit project cut back to 22 (new construction not feasible).
- Residents occupy units as construction complete.
- Cornerstone facilitates resident organization and liaison with property manager.
- WRDC “fails”, equity partner takes over to complete project. Property manager is changed.
- Over-the-Rhine Housing Network replaces WRDC.

4. Describe the financing of the project. Please include all funding sources and square foot costs where applicable.

   Lead abatement – City of Cincinnati $328,000
   State of Ohio Housing Development Assistance Program - $300,000
   City of Cincinnati (Gap Financing) - $700,000
   Equity from Tax Credit Program - $1,872,000

   Total: $3.2 million      Cost per unit: approximately $145,000

5. Is the project unique and/or does it address significant urban issues? Is the model adaptable to other urban settings?

   The project addresses the problem of providing housing in which low income people can have a sense of ownership and opportunities for asset development more equivalent to those who have the money to invest in homeownership. The difficulties encountered in this project demonstrate the ways in which our current system of housing finance and management contributes to the perpetuation of poverty, and our successes prove that changes can be made in the system to the advantage of the society as a whole.
COMMUNITY REPRESENTATIVE PERSPECTIVE
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This sheet is to be filled out by someone who was involved, or represents an organization that was involved, in helping the project respond to neighborhood issues.

Name Margery Spinney Title Executive Director
Organization Cornerstone Community Loan Fund Telephone (513) 369-0114
City/State/ZIP Address 1115 Pendleton Street, Cincinnati, Ohio 45202
E-mail mspinney@cornerstoneloanfund.org Fax (513) 369-0114 (same as phone)

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1. How did you, or the organization you represent, become involved in this project? What role did you play?

Cornerstone became involved in the project early on. What the people of the neighborhood wanted was homeownership, or something that would give them the kind of status and economic opportunities of homeownership. Because incomes of neighborhood residents are extremely low, homeownership wasn't really an option. Mark Brunner, the friars consultant, brought me to the group to present my idea for Renter Equity℠, which everyone was excited about.

Cornerstone then marketed Renter Equity℠ to the neighborhood. We mailed a postcard inviting people to come hear about it to everyone listed by the phone company. We talked at community council meetings, local women's groups, work development programs, and other agencies. We held orientation sessions in response to inquiries for two years and continue less frequently now. The sessions involve 1) an introduction to the St. Anthony Village project, 2) the economic principles of building personal assets, 3) the roles and responsibilities of property owner, resident, Cornerstone and property manager in a Renter Equity℠ project, and 4) a personal meeting to discuss goals and any obstacles that might need to be overcome for the individual to participate. The format is participatory so individuals learned from each other as much as from me.

As people complete the orientation program, they become members of the Renter Equity℠ Association with priority for residency at St. Anthony Village. We have been meeting monthly since. During the construction of the project we developed House Rules, maintenance standards and created a governance structure. One important principle is that everyone has something to contribute and the group benefits from their participation. We wanted to avoid the problems of many cooperatives where leadership devolves to a few people. Committees include Membership and House Rules, Building and Grounds and Community Building. The chair of each committee is a member of the Executive Committee. Regardless of the specific function, each committee also functions as a small group where everyone has a chance to have their say before a decision is made. The whole group Resident Equity Meeting is an opportunity for groups to share and socialize.

The policies and procedures developed by the prospective residents, now residents, were (are) proposed to the owner (WRDC) for consideration and, hopefully, approval. We make changes until owner and residents are in agreement. This procedure balances the owner's ultimate responsibility for the project and the intimate knowledge residents' have of the project as well as desire their stake in how the property is operated and maintained.

2. From the community's point of view, what were the major issues concerning this project?

The community always has been strongly behind this project. Over-the-Rhine (OTR) is a neighborhood in which the community council (largely residents and agencies) and the chamber of commerce (business interests and developers) rarely agree. Amazingly, St. Anthony Village had unanimous support from both of these groups when we applied for funding. Residents of OTR have taken it on themselves to ask for more Renter Equity℠ in the City's plan for the neighborhood.

3. What trade-offs and compromises were required during the development of the project? How did your organization participate in making them?

Cornerstone expected to be a member of the LLC and learned that we were not only after it was formed and the resident group was already organized. Part of the reason why this happened was the developer's (WRDC) need for control and the equity partner's concept of what a tax credit deal should look like. Not having a legal status in ownership of the project has made this project much more difficult. On the other hand, we have had the opportunity to demonstrate and prove a concept that is very different. The project has been a win-win for owner (operating performance and cost savings), residents (community and asset building) and Cornerstone (a chance to prove a new concept and learn lessons for the next project).
4. Has this project made the community a better place to live or work? If so, how?

St. Anthony Village residents are claiming the neighborhood back from the drug dealers. Many residents walk to work and are active in community groups and organizations, from community council to arts groups, schools and city council meetings. The residents of this community are looked to as "leaders" by others in the neighborhood, since they are the only organized group of residents around.

With the friars financial support, Cornerstone has recently taken on management of surrounding properties that were owned by WRDC but abandoned. They became serious drug and crime problems. We did this in part to help the residents of St. Anthony Village feel safe, but also to demonstrate that we can use many of the Renter EquitySM concepts to turn around existing projects in desperate condition.

Over-the-Rhine is a neighborhood in which the "social contract" that people establish between each other is broken. Recently, a 14 year old boy was tried for shooting two young men. Many witnesses were called but not one of them showed up to testify in court. The 14 year old boy lived in one of the buildings next to St. Anthony Village that we now manage.

I can think of Renter EquitySM as a new social contract between residents and each other, between residents and property owner, and between residents and other people within the neighborhood. As we expand our influence out from St. Anthony Village, the residents and I are working to rebuild the social contract within this community.

5. Would you change anything about this project or the development process you went through?

Absolutely, Renter EquitySM needs a legal structure that assures Cornerstone of a role in ownership and the Resident Association a role in management. For example, costs for the residents in privacy and utility bills could have been avoided if Cornerstone had some authority over the contractor. Residents were to have had choices in paint, carpet, etc. that they did not because the project was not well managed.

Originally St. Anthony Village was intended to be a leasing cooperative but WRDC objected to giving this much control to the resident association and Cornerstone. Instead, WRDC signed an agreement between the SAV LLC and Cornerstone clearly defining roles and responsibilities of the owner, property manager, Cornerstone and Resident Association. While the agreement is legal and recorded at the Courthouse, there is a real question of whether the equity partners knew about the agreement. The asset manager was unaware that this was anything other than a standard low-income housing tax credit project until the project was completed and she began working with the property manager. The equity partners have taken a strong role in management, more than they otherwise would. We have had four property managers in the past two and one - half years. It is difficult for conventional property managers to understand how Renter EquitySM works and to see it as anything but a complication. What we are doing in response is building the capacity to manage Renter EquitySM projects ourselves.
PUBLIC AGENCY PERSPECTIVE
PUBLIC AGENCY PERSPECTIVE

City of Cincinnati, Ohio

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This sheet is to be filled out by self-representative(s) of public agency/ies who were directly involved in the financing, design review, or public approval that affected this project.

Name: Donna Richards
Title: Senior Community Development Analyst
Organization: Community Development & Planning
Telephone: (513) 352-1955
Address: 805 Central Avenue Suite 700
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Signature: Donna Richards

1. What role did your agency play in the development of this project? Describe any requirements made of this project by your agency, e.g., zoning, public participation, public benefits, impact statements.

The City provided federal HOME funds to the project, and CDBG funds to the Women's Research and Development Center (WRDC) for operating and predevelopment support. $585,000 in HOME funds, and roughly $40,000 per year for operating and predevelopment support. Originally, the City did not provide any funds. When this was a $250,000 project, this was an issue. The City then moved to a 25% grant, now 22 units. Additional funds in the amount of $5,000 were granted to remove lead from some historic window surrounds and from the building's exterior walls.

WRDC submitted a basic application for public funds, which was evaluated by a staff team to see how a project meets multiple City goals. Among these, and designed into this project were: community support - historic compatibility - quality of design, including: space considerations, air circulation and installation of air conditioning where possible, statement of hazardous materials, adequate storage, play areas, adequate parking, common and community space, outdoor seating, greenspace and porches, laundry facilities - and contributing to economic integration. In this case, we asked that the developer include some units that are unserviced (as to income). We had hoped for 4 such units, but ended up with only two, because of the restrictions of funding sources when the last building (the only one to be newly constructed) could not be built due to unusual costs.

The City provides limited oversight by City consulting architects during the construction period.

The City continues to monitor the project for compliance.

2. How was this project intended to benefit your city? What trade-offs and compromises were required to implement the project? How did your agency participate in making them?

Over the years, OTR is very poor and crime-ridden, with vacancy rates of 31.7% (the highest in the City) and 96.1% rentals. There was no market for housing for a more diverse population without City subsidy and intervention. The City continues to invest in this area of OTR, with over $14 million in housing and economic development funds spent in the immediate area of Findlay Market in the last three years, and an exceeded goal of a more diverse community racially and economically, while retarding and improving a mix of affordable housing opportunities. Specific benefits include:

- The City, with the Honduras area, made the area attractive to a range of modest and low-income, employed households, who embraced target management responsibilities and monetary incentives.
- There was early support from community members for the development (some even as potential residents), especially due to the renter equity model provided by Cornerstone.
- WRDC was negotiating with the Honduras board which had owned the vacant properties for some time, with the hope of redevelopment in this very poor area. These gentrifiers had been a quiet and having presence for decades, and this opportunity was the first time in the commitment of time, skills, resources and funds during the entire development process.
- The use of historic and low-income tax credits provided a heavy leverage of City funds from other sources, and a high level of investment in buildings needing gut rehabilitation.
- All the buildings were to be removed to historic tax credits standards.
- The development could have (and now does have) tremendous local impact due to the proximity of buildings to each other. Developments in concentrations such as these are rare in this area of numerous abandoned buildings owned by a multitude of entities.
- It is within a block (as the crow flies) of Findlay Market, a focus area of heavy public investment and in great need of redevelopment, and surrounded by vacant buildings, lots of unrest needs and street No. It is this building from Vine Street (another focus of City intervention) and right across the street from the OTR Community Center. This center (Republic and Green) was a hotspot.

We lost a building in the project due to factors discovered underground leading to exorbitant costs to build new. This required adjustments to the contract. The other unusual factor was the student design component. The general contractor in this case was difficult to hold to task, due to general specifications and no inspecting architect for the developer. This created many problems with the work as completed, and numerous interventions (and withholding of payments) by City staff along with others to extract a quality scope of work, as best as we could.
3. Describe the Project's impact on your community. Please be as specific as possible.

For the City of Cincinnati, this project has become a organized haven of concerned and growthful citizens. It has introduced a somewhat more diverse population of poor and other working persons to the immediate area.

The Renter Equity structure includes commitments by the group to tenant management and involvement. This includes assigned chores, work teams, and committee work. They have trained themselves in a program of their own design to prepare for management and maintenance of the project, and are now assuming leadership roles internally and in the neighborhood. They write their own policies and procedures. Some have taken leadership training and have taken on roles on various organization’s Boards of Directors. They screen their own future tenants.

Besides the obvious transformation of the vacant buildings physically, the pride of the residents is evident. They helped with design, what some would call amenity. Some are learning to care for plants, and many must take on chores of washing down their sidewalks. It is lovely, inside an out, with interior courtyards and secure parking. They have set community standards that show a renewed respect for neighbors by youth and visitors to the area who got accustomed to treating all buildings as if they are vacant hangouts. As volunteers, they organize their own community events and contribute as active participants in police community partnerships, neighborhood governance, and in community programs. Several residents and future residents (before the construction was completed) participated in the City’s process of writing a new comprehensive plan for the area, and are continuing to attend Stakeholders meetings towards plan implementation. (I hope a member of the community has provided his/her perspective on all of the above. While the corner is still a challenge, it is quite a bit better for the residents than when they first moved in.

There is a stability rare in affordable housing. There is virtually no vacancy rate, and a waiting list, and only three people have moved. They have organized, trained, and lifted each other up as persons of very modest means. They are willing to live in this area, perhaps because of the attraction of newly rehabbed, quality units in a secure, gated design, the renter equity model and their own definition of community. What has not been mentioned yet is the financial incentives of renter-equity. If residents stay for five years, they may have earned up to $5,000 that they can take out of the project. This provides a measure of accountability, as the incentive is accruing on a monthly basis, when a unit’s residents have done their duties and paid their rent on time. It means a great deal.

Cornerstone has given the ongoing support and commitment to this model of Margery Spinney’s design. It seems to be working. Some people who live there love it! And the corner of Republic and Green is noticeably more calm.

4. Did this project result in new models of public/private partnerships? Are there aspects of this project that would be instructive to agencies like yours in other cities?

Saint Anthony Village provides a Renter Equity format as a new model for community development, and it was a public-private partnership in the development and predevelopment phases. Cornerstone staff and Board are committed to it, and many developers are intrigued by it. The City, given our shrinking resources, has not financially supported the Renter Equity component.

I cannot yet rattle off the model’s organization. Presumably, if tenant managed, each such model would take on its own unique form. How the funds are raised to pay the tenants their incentives after five and ongoing years is a challenge. The operating costs and rents are such that there may be no ability to set funds aside literally on a monthly basis. When any performing loans are repaid, maybe it can become self sufficient, or partially so. It could be considered as a model for “year 15” in older LIHTC projects; if they can’t or don’t want to convert to condos or co-ops, but additional rehab may be needed at that point in most developments.

Can everyone be part of a St. Anthony Village? As they say, “Ya gotta wanna”. Do more people wanna? It’s worth pursuing. There are waiting lists. Is the model dependent on a paid staff component and a philanthropic or governmental support system for the long term? Can regular or interested management firms adopt or adopt this model and make it work? Those are the intriguing questions. And it would be great to find out

Involving potential tenants in the early design of their units and the overall development, especially for affordable housing, provides a screening mechanism for potentially involved citizens. If they stick with it, it becomes real in their lives. Again, funding the infrastructure for this kind of activity on the very front end of a deal like this is necessary for its success. And how that continues on may also be necessary for its long term success.

5. What do you consider to be the most and least successful aspects of this project?

The whole development is successful. The excitement of the tenants in their lives and community is likely the most successful aspect. Their ongoing relationship with the Franciscans and the Cornerstone organization is valuable. Ideally, reduced maintenance costs can provide some of the incentive funds, or more reserves to invest in improvements to the development and its community’s efforts, if not for profit. I don’t think that is happening, at least yet. They are not self-managed, and perhaps that would be a long term goal. However, in LIHTC’s at least in Ohio, they requiring professional outside management, and that is probably still a good idea.

The demise of the Women’s Research and Development Center is the saddest part of this project. Their dream development was done, and yet, they were undone. That is a longer story than can be told here, but they can be proud of this model. And, hopefully, other developers will support Cornerstone to continue this work.
DEVELOPER PERSPECTIVE
DEVELOPER PERSPECTIVE

Please answer questions in space provided. Applicants should feel free to use photocopies of the application forms if needed. If possible, answers to all questions should be typed or written directly on the forms; if the forms are not used and answers are typed on a separate page, each answer must be preceded by the question to which it responds, and the length of each answer should be limited to the area provided on the original form.

This sheet is to be filled out by the person who took primary responsibility for project financing or is a representative of the group which did.

Name: Mary B. Burke
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Signature: Mary B. Burke

1. What role did you or your organization play in the development of this project? Describe the scope of involvement.

The Over-the-Rhine Housing Network (Housing Network) serves as the non-profit developer, owner, and sponsor of this project. We had been at the table early on in the pre-development stage and helped in planning for the project. The project came about when a local business, the St. Anthony Messenger, planned to purchase and demolish several buildings in the community to expand their office. The Housing Network along with the community insisted that the St. Anthony Messenger then plan to replace the lost housing units. St. Anthony Village was born out of that process and has the surprising the original goal of providing replacement housing. This occurred when Margie Spiniolo and Cornerstone Community Loan Fund became a part of the development process. They had created the concept of the Renter Equity and believed St. Anthony Village to be the perfect location for this innovative way to assist low-income renters build wealth. Throughout the development stage the Housing Network served as an advocate for the Renter Equity concept. We became an official member of this development when the non-profit sponsor experienced significant organizational problems and closed its office. Our primary scope of involvement currently consists of working with the Renter Equity program, the property management company and the investors to develop and monitor the budget, push to advance the role of the Renter Equity program in the operation of the development, and perform other owner duties.

2. What trade-offs or compromises were required during the development of the project?

During the development of the project there were several compromises. The original concept of the development planned for infill new construction buildings but the complexities of the financing as well as struggles and delays that occurred during the development did not allow time to construct the new units. We sought and were granted permission from the Ohio Housing Finance Agency and each lender to drop the new buildings from the project. Design issues advocated for by the Renter Equity program were not always incorporated into the development.

3. How was the project financed? What, if any, innovative means of financing were used?

The most innovative component of the financing is the role Renter Equity plays in reducing operating costs so that the project is sustainable. Renter Equity reduces operating costs by engaging residents in maintaining the property, providing outreach to new prospective residents and maintaining a very low vacancy rate. In addition, financing for this project was creative in that many sources came together to make the project work. Sources include: Equity provided through the Low Income Housing Tax Credit program and the Historic Tax Credit Program; Lead Paint Abatement Grant administered by the City of Cincinnati; a loan from the City of Cincinnati HOME Funds; a loan from the State of Ohio Housing Development Assistance Program; grants from the Province of Saint John the Baptist of The Order of Friars Minor, a bridge loan from the Ohio Housing Finance Agency and a grant from the Helen Sleezer Blue Fund. The innovation is that we were able to bring all the various financing together and make the deal work. Additional financing innovation includes architectural services provided by the University of Cincinnati’s Netheroff Studio, which provided architecture students the opportunity to design the units in the development.
4. How did the economic impacts of this project on the community compare with or differ from other projects you have been involved in?

The economics of this project are different from other projects we have been involved in. While we have always wanted to provide a greater economic impact for the community residents beyond the construction phase and beyond the role that affordable housing plays in a families' economic, we were not able to have that impact, until now. This development gives residents who are unable to participate in homeownership the opportunity to build equity through their rental housing! We know of no other economic model in this country that provides this economic opportunity.

In addition, we have yet to realize all the economic impact of this project. We have yet to see how residents will invest the wealth they have earned and the impact of that investment. It is likely that the economic impact will reach to future generations. We know that the initial benefits continue to be revealed. For example, the resident meeting space at the site is so attractive that we are using it for our annual board meeting and one of the residents will cook our meal for a fee.

5. What about this project would be instructive to other developers?

Reducing Equity must be considered as part of the project at the beginning of the development and be established as a part of the ownership structure. Renter Equity will bring value to the project in terms of high occupancy and low turnover and lower maintenance costs. This should be acknowledged during the development phase as the operating budget is developed so that the savings can be demonstrated early on. This will reduce the potential for conflict with the property management company during the operating phase. The earlier the residents and renter equity can be included in the development the stronger the program will be and the more value it will deliver to the project and the community.

6. What do you consider to be the most and least successful aspects of this project?

The most successful aspect of the project is the Renter Equity program and the impact it has had on the resident community and in turn the physical space of the development. Through the Renter Equity program residents in our community are building wealth through their housing. This is different than the way any other rental buildings in the country works. It's a creative way to provide renters some of the same economic benefit of homeownership. The impact on the physical property is remarkable. Residents develop, care for and maintain the courtyard, which includes beautiful landscaping, installed by residents and lighting and furniture. The physical space has been transformed from depressing and blighted to alive and beautiful. At the same time residents lives are transformed through both the community that is developed as well as financial wealth that is built.

The least successful aspect is the struggle we have with the property Management Company who though well intentioned is very uncomfortable with the level of resident participation. Seemingly, Renter Equity requires a paradigm shift that the property Management Company has not been able to make. Resident Participation is still high but we struggle to work through the Management issues.
PROFESSIONAL CONSULTANT PERSPECTIVE
PROFESSIONAL CONSULTANT PERSPECTIVE

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Name Mark Brunner
Title Development Consultant
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Signature

1. What role did you or your organization play in the development of this project?

I was an agent of the developer responsible for coordinating financing which involved tax credits, city funding and the State of Ohio. I was also responsible for managing construction.

2. From your perspective, how was the project intended to benefit the urban environment?

The intended benefit was to create a place where low income people could become stakeholders as well as to take vacant buildings and develop them into housing for the stakeholders. The goal was to create an environment where people feel safe and can gather to live in community.

3. Describe the project’s impact on its community. Please be as specific as possible.

The project took vacant buildings and transformed them into an oasis in a very difficult urban environment. The project is an example and catalyst for other development and a new model for affordable housing. It demonstrates that affordable housing can be a positive aspect of the urban environment. St. Anthony Village is a powerful asset to the neighborhood. It is taking people stuck in housing where their rent goes with no benefit (other than to provide a place to live) – they now have a future and can be stakeholders with a sense of ownership and investment.
4. What trade-offs and compromises were required during the development of the project? How did your organization participate in making them?

The project exists today because of the friars willingness to advance funds to sponsor the development and Cornerstone’s accountability to the vision of the resident community.

We lost our original contractor and developer because the contractor could not do the project within the per unit cost limits, required at that time by the State. Another contractor was found that would work within these limits, but the Over-the-Rhine Housing Network pulled out because that contractor was selected. The equity investor, Ohio Capital Corporation, suggested that we find another nonprofit developer with “experience” points needed to score well in the tax credit allocation process. The Women’s Research and Development Center was selected, but shortly afterward their founder and director resigned to take another job. She was replaced by someone from within the organization just as construction began. The new director took personal control of all aspects of the project yet was unavailable for long periods of time. WRDC was not able to complete the project and no one else had authority. During the final stages the board of WRDC let all of its staff go, including the director. Ohio Capital Corporation, the equity investor, took control. Later the Over-the-Rhine Housing Network came back into the project in place of WRDC.

5. How might this project be instructive to others in your profession?

The project is a model for possibilities of what can happen within an affordable housing community. It is an eye opener - at or close to 100% occupancy since it was completed. Residents at St. Anthony Village take pride in their community and keep it immaculate and attractive. This shows that affordable housing truly can be integrated successfully into the urban environment and that people of different economic means can live in the same environment.

6. What do you consider to be the most and least successful aspects of this project?

Most successful is that the quality of the resident community, as stakeholders, has stood the test of time. Many of the residents have been involved since 2000, meeting at least monthly as part of the Renter Equity™ process. Construction was completed in 2002 and people are still committed to the community.

The construction of the project is the most disappointing aspect. During construction, there was a lack of clarity about the roles. WRDC’s Director was in control of the project but often missing for long periods, at times no one knew who was in control and this created confusion.
ARCHITECT OR DESIGNER PERSPECTIVE
1. What role did you or your organization play in the development of this project?

The Community Design Center provided architectural services for the project, beginning with building survey and schematic design work in 1998 and continuing through construction documentation. University Architecture students provided a substantial part of the design and documentation work.

2. How was the project intended to benefit the urban environment?

One of the primary objectives of the project was to preserve existing historic buildings and provide affordable housing in them. As such the project directly benefited the surrounding urban context by restoring contributing Italianate structures which make up the special character of Over-The-Rhine. Secondarily the project was developed to incorporate four buildings in a well defined cluster that permitted secure shared green courtyard space, unique, but desperately needed in this densely built urban area.

3. The project's impact on the community

While the project has dramatically improved the streetfront of the two streets that it faces, it has functioned well to establish a cohesive micro-community (within the cluster) that promises to stabilize this extremely volatile area of Over The Rhine. The project has provided the housing for a group of committed residents who work together to maintain their homes and common space in a way that serves as a model and a symbol of hope for other residents in the district. Glimpses of the beautiful interior courtyard afforded by alleys and entries, illustrate the rewards of a coordinated and clustered redevelopment plan that might be reproduced throughout Over-The-Rhine. Finally, the placement of a viable family housing development proximate to the OTR recreation center and the city's primary public market will allow for its residents, and demonstrate to others, the true livability of this historic district, despite a seemingly uphill battle against drugs and crime.

4. Trade offs and compromises

From an architectural point of view, significant restrictions were created by the need to secure historic tax credits on the development. This prevented unit layouts that would have been perhaps more space efficient. On the other hand, certain historic architectural features were retained as a result of compliance which ultimately created a more
interesting interior environment and exterior environment. As architects we worked
closely with the historic preservation consultant to negotiate a balance between new and
old that would best serve the needs of the residents and the standards for historic
preservation.

5. How might this project be instructive

The most significant contribution that St Anthony Village has made to the change in
thinking about development strategies in OTR, is to illustrate that small clusters of
housing with internal “defensible space” can function very well in this dense urban
environment. Indeed, today, St Anthony is constantly referred to as a model for how both
affordable and market rate housing might be continued to be redeveloped in the
neighborhood. This extends from the physical arrangement of the buildings around a
controlled interior courtyard to the “renter equity” concept that the management of the
project was founded on. Common spaces are maintained by residents themselves, who
take initiative to propose recycling, composting, and even a workshop area.

The design process itself reflected a new planning program in that residents were
screened and selected and then they participated in the design process which allowed
them to instruct the architects and to experience direct ownership for certain design
clements.

These are approaches which are, and will be, replicated in OTR to great positive effect.

6. Most and least successful aspects

As described in part above, the most successful aspect of the project was the creation of a
clustered physical environment which supports a cooperative and self-reliant resident
group. The property acquisition and design work that allowed for a protected and serene
interior courtyard was very successful. The process of working with the future residents
prior to construction was an essential component to developing a sense of community and
ownership for St Anthony Village, and this was accomplished.

Budget constraints prevented the full and elaborate implementation of the courtyard
design. And while porches were designed to provide a buffer between the common
spaces and the individual units, not all of these were able to be implemented. Internal
common space was not implemented as designed for the same reason. A new six unit
building was included in the original plan, but later abandoned because of cost. But that
space is now available for active play and has become an important asset for the
residents. Nevertheless, the intent of the design is still visible, and as it is, it supports the
ideal pattern of use for the “Village”
OTHER PERSPECTIVE
As the executive director of the trade association for non-profit developers, I didn't play a direct role. I found the renter equity idea to be innovative and exciting, and have run articles on it in our newsletter, as well as having conversations supportive of it. The concept was a hard sell, I feel, for the communities, developers, bankers, funders and media, since it was so outside the box. Margie Spinney never faltered, and explained and presented over and over again to city officials, Council Members, and everyone who needed to listen.

Touring St. Anthony Village instantly lets you know the project has been enormously successful. It is immaculate, kids are playing, adults are socializing, though a few feet away, outside the gates of this urban oasis, are the unmistakable signs of social decay. St. Anthony's residents clearly take responsibility for their space, and are proud of it. They are full of hope. As the project is expanded and more buildings are completed, the impact of the Renter Equity program will spread further. It is truly astonishing to walk from the corner of Green and Republic, with white t-shirted dealers, trash and fear everywhere, and walk into the courtyard of St. Anthony's.

Other CDCs have been watching and are amazed at Margie's / Cornerstone's results. We will sponsor a Roundtable for CDC Executive Directors early in 2005, and give them a chance to ask Margie their specific questions about how it works for residents, as well as the property management and financial details.
I was not part of the development, and so did not see the trade-offs and compromises. I do know that initially several neighborhood groups chose not to be involved because they were not able to visualize how Renter Equity would work. Margie spent several years educating all her various audiences to make this innovative concept happen.

The least successful aspect was the fact that the initial neighborhood development partner, Women's Research and Development Center, through problems unrelated to St. Anthony Village, essentially disappeared from the scene after the buildings were redeveloped, leaving Cornerstone scrambling to keep the project viable. The most successful aspect is the way this new renter equity concept for supporting both the buildings and the residents is making its way toward the forefront of community development.
VISUAL REPRESENTATIONS
ST. ANTHONY VILLAGE
We know real change begins from the inside.

That's true of communities too.

St. Anthony Village
1635 Republic Street
(near the corner of Green and Republic Streets in Over-the-Rhine)
The St. Anthony Village Story

| St. Anthony Village in Cincinnati, Ohio is a Renter Equity™ project conceived and implemented by the Cornerstone Community Loan Fund. Cornerstone organized 22 families to move into 7 buildings being rehabilitated for low-income housing in Over-the-Rhine during 2003-2003. With guidance and staff support from Cornerstone, the resident community helps to manage and maintain the buildings. The residents developed and administer the House Rules, orient new residents, do all the janitorial work and grounds keeping, and plan community activities. Residents are active in the schools, A special finance program established and managed by Cornerstone enables families to earn credits each month that can convert to a cash payment after 5 years. Credits can accrue up to a maximum value of $10,000 over ten years. Residents are planning to use their earnings to start businesses, buy a home, save for emergency or retirement or to pay for college. Cornerstone relies on gifts and donations as well as fees for service and interest earned on lending to capitalize the Fund for Renter Equity™. The Helen Steiner Rice Foundation is the major contributor to Renter Equity at St. Anthony Village. The Catholic Campaign for Human Development and the Franciscan Friars of St. John the Baptist funded the concept development and community organizing. Over the past two years occupancy and rental income remain above 96%. Although located in a high crime area, police report no crime at the site. The buildings and courtyards at St. Anthony Village are an oasis from the noise and violence in the surrounding area. The residents in the neighborhood want to see Renter Equity™ expand to include them, not only for themselves but because it provides a way for them to make a difference. |

Regardless of income or ability to own - everyone has a contribution to make that is worthy of a fair return.

A resident explains how Renter Equity™ works to a group of visiting college students.

Though located in a high crime area, the central courtyard of St. Anthony Village a peaceful and attractive oasis.
1635 Republic Street in 2001

17 Green Street in 2001

19 Green Street in 2001

17 Green Street entrance from the Courtyard - 2004
The main entrance into the courtyard is on Republic St. This picture looks north to the Green & Republic Street corner.

The courtyard as you enter. This is 17 and 19 Green Street.
19 Green Street from the Courtyard looking toward Green - 2004
The patio behind 1619-1621 Republic

2002

2004
Rebuilding a neighborhood — One step at a time

near their church at Vine and Liberty streets, and the Ohio Capital Corporation for Housing.

"Our commitment as an organization is to recycle buildings — particularly old school buildings — which used to be a hub for the community," said Laurie Hughes, WDC marketing coordinator.

While the buildings that comprise St. Anthony Village were never school buildings, two other prominent WDC projects were. The old Garfield Elementary School in South Cumminsville became the 44-unit Garfield Commons complex in 1996. The $4.2 million project transformed a once-blighted building that had been deserted for nearly 20 years into a series of low-income rental apartments. And earlier this year, Northside's old Chase Elementary School reopened as Chase Commons, a $5.2 million mixed-income condominium project.

"Chase Commons is sort of a microcosm of what the city is trying to do in Over-the-Rhine," said Hughes. What has made the St. Anthony Village project so successful — each of 28 units has already been occupied or reserved — is that residents actively took part in the planning and design stages for the community. One resident, who requires the use of a wheelchair, specified that cabinets be placed lower throughout her apartment to accommodate her disability.

Other residents actively campaigned for garden space, an anomaly in urban Over-the-Rhine, to be included within the secure courtyard behind several buildings.

"We think this is the answer to some of the questions in the city," said Spinnex. "How do you rebuild community in Over-the-Rhine?" Building

One step at a time

Don't look now but the holidays are fast approaching... Holiday Entertaining inside

Delores Thompson (center) and daughters Ashley Coward (left) and Brittany Coward at home in their new Over-the-Rhine townhouse in St. Anthony Village.

By DEREK KREWEDL

One step inside Delores Thompson's new apartment and you'd swear you were standing somewhere in Mount Adams, Hyde Park or East Walnut Hills. Not quite.

If you paid a visit to Thompson, you'd actually be in Over-the-Rhine. And that's just the half of it. Thompson's apartment isn't on artsy Main Street or trendy Clay Street with panoramic views of downtown, but rather near the forbidding intersection of Republic and Green streets, considered by many to be the most troubled part of the city's roughest neighborhood.

But thanks to an ongoing building rehabilitation project by Women Developing Communities, the same group that refitted a pair of old elementary schools on the city's west side, the corner of Republic and Green streets is seeing its biggest development in decades while the surrounding neighborhood is receiving a much-needed boost to a deteriorated low-income housing stock.

And, before anyone cries gentrification, project organizers of St. Anthony Village point out that most of the residents are moving in from other parts of Over-the-Rhine.

"There are wonderful people in Over-the-Rhine and they're the ones that we've attracted to this development," said Margery Spinnex, executive director of Pendleton-based Cornerstone Community Loan Fund.

"Hopefully this can be a model for other people in the neighborhood. This isn't gentrification, this is people who have lived here all along. They have just been given the power."

Work on St. Anthony Village, an impressive collection of 19th century buildings being refitted into modern apartments at Republic and Green streets, started about 18 months ago. Some residents have already moved in, the first step toward establishing an important community cornerstone.

Women Developing Communities, formerly Women's Research and Development Center, is a not-for-profit organization based in South Cumminsville whose goal is to promote economic independence and self-esteem of women through innovation in the development of affordable housing and the teaching of related technical skills. WDC is working on St. Anthony Village in conjunction with the Franciscan Friars of St. John the Baptist Province, who had owned the Over-the-Rhine buildings from other parts of Over-the-Rhine.

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Don't look now but the holidays are fast approaching... Holiday Entertaining inside

St. Anthony Village is giving blighted Republic Street a fresh look, such as at this once-deserted building which is now home to several modern apartments.
Show me the money...

Greetings, Cat-People! It's all about the money, I know. I've insulted your intelligence. But gee whiz, golly, and all heck, it is all about the money. So, let's think on that.

"We hear the astonishing news that what you need to get elected is—aw, you know. With Mr. Lindner far out in front among the campaign contributors. And I thought we were getting along with Mayor Ding and the Lindner Form of Government. But about the money. $um thoughts on that:

We need a team of 20 members? Guy robs a bank, rides away on horsback. Sheriff assembles a posse, but won't leave until he can muster 20 members. The only thing I can recall that 20 members were in union was on a box of 20 Mule Team Borax. So what have we got here? 20 mules?

Why do we need a team of 20 Mules to do this job? We are deep into Dooy Oakland here, Cat-People. And let me remind you, while we shell out for Our Pal Karl and his 20 Mules: "We Ain't Got No Money."

"Great double-play by the morning and afternoon organs of journalism a while back. The Daily Borgman, ever-conscious of city, and owned the Reds, and awful corrupt stuff like that.

And last week I turned on the TV and heard: "The World Series! Brought to you by Viagra!" I turned it off. That was all I needed to know.

decrying for over 30 years) the way the nation's public schools have become separate and unequal. Classes too large, buildings crumbling, no textbooks, no discipline, no future, no hope. Is it any wonder that we could be a factor. But for no reason, it seems easier.

Deciding to turn the other way.

And let me remind you, while we shell out for Our Pal Karl and his 20 Mules: "We Ain't Got No Money."

And then the plucky little Afternoon Gazette ("The Home of Nick") covered a talk by Jonathan Kozol, who decreed (as he has been)

Catherine Penny

By DOUG TAYLOR

In 1965, Peter Minges started a confectionery shop. In 2002, this great, grand daughter, Leslie Betts, is carrying on the Minges tradition.

Walking in the door of Peter Minges & Son, Inc. is like waking back in time when a candy store was a place of fun and happiness and the air full of the aroma of sweets and chocolate.

Not only does the wood-paneled store oozes an atmosphere of treats yet to come, but the staff make the experience a pleasure. In addition to Betts, Vicki Hatton, Wayne "Red" Geason, and Kurt Krummen are not only knowledgeable about the 3,000 different candies that line the shelves, but they also obviously enjoy their work. A smile, a laugh, and a "what can we help you with," greet every customer that makes the bell ring with each opening of the front door.

Minges is a bulk candy store, meaning everything is bagged or boxed in bulk. If you are looking for one Mallow Cup, this might not be the place for you. But if you want only one Mallow Cup? No candy-lover in their right mind would buy only one of their favorite treat when Minges has so much that is so good.

Old time, hard-to-find treats are a specialty of Minges. Sky Bars, Neos Wafers, Flying Sauces, Kitts, BBQ Bites, Fireballs, Horehound Candy, Candy Cigarettes, no matter what they don't call them, and just about any other candy that is still available can be found at Minges. If they don't have it and it is still in production somewhere, they will track it down and find it for you.

In addition to candy, Minges stocks a large selection of individually wrapped chocolates and mints, perfect for a wedding or party where you want to add a little elegance. If it is kid-type fun, 18 different snow cone flavors are available.

Minges has a thriving wholesale business also. They supply the Newport Aquarium, Museum Center, Kentucky Speedway, Golden Lamb Gift Shop, and numerous other stores with all their candy needs. For groups who need to raise some money, Minges also has candy bars that are sold as fund-raising items.

Peter Minges & Son is located at 138 W. Court St. They are open from 9 a.m. to 5 p.m. Monday to Friday. Be prepared when you enter the shop to drift back to the days when penny candy really was a penny.
Mr. Downtowner

Name: Rob Forges.
Company/position: Tetra Tech EM Inc., Geologist.
If I had to do something different for a living, I'd: Probably be a musician.
Favorite downtown spot: Barrelhouse Brewing Co.
What I like most about my job: Having a positive influence on the environment.
I can't stand it when: Norwood doesn't repair its streets.
Person you'd most like to meet (or most admire): Carl Sagan.
I can't resist: Beer.
If I won the lottery, I would: Travel exclusively.

Ms. Downtowner

Name: Christina Sarmir.
Hometown: Cincinnati.
Neighborhood: Morrow.
Company/position: Tetra Tech EMI/Geologist.
If I had to do something different for a living, I'd: Run an antique shop.
Favorite downtown spot: a living, I'd: Run an antique shop.
Favorite interest: Playing the piano.
Happiness would be: A good beer and a cheese sandwich in an English pub.
Place I'd most like to visit: Ireland.
What I like most about Cincinnati: Cincinnati Reds.
When I retire, I will: Probably look for volunteer work.
Village
Continued from front page
the buildings isn't enough. We're really built on relationships between residents.

Earlier this year, after residents moved into attractive, new apartments on Republic Street, they planted a series of flower boxes on several street level windows. Each time they planted the colorful impatiens, neighborhood things would rip them out. Still, they kept replanting the flowers each time the boxes were trampled. Finally, their persistence paid off. The vandals realized they were no match for the will of community-minded residents. The flowers eventually flourished before finally succumbing to the fall frost.

"What we're trying to do is rebuild the concept of a neighborhood," said Spinney. "That's what we think will rebuild Over-the-Rhine.

It also helps that Cornerstone Community Loan Fund is offering residents an innovative program called renter equity, which enables households to earn financial payments after five years in exchange for contributions to the economic and physical well being of the property. For example, tenants can earn credits on a monthly basis for such things as paying rent on time, performing routine maintenance and participating in operating committees. After five years, credits are redeemable for cash, up to $10,000 over 10 years.

"The purpose really is to allow a low-income family to join the mainstream economy," said Hughes. Added Spinney: "It's kind of like having equity in a house.'

St. Anthony Village has won the approval of the Over-the-Rhine Community Council and the Over-the-Rhine Chamber of Commerce. Obtaining both endorsements is no small deal since the two rarely agree.

"I think the rent-to-own aspect is a wonderful example of making things happen down here," said Tom Besanceney, president of the Over-the-Rhine chamber. "Having people who are residents, but who also have a stake in the community, is important for the future of the neighborhood."

Besanceney added that one of the most encouraging aspects of the St. Anthony Village development is its location near the epicenter of last year's riots. He also said, that when combined with the nearby Findley Market renovation, the project creates a true community feel.

"There are a number of things happening there that will really help," Besanceney said. "If we can develop a community of folks like (St. Anthony Village residents) who have an investment in the neighborhood, it can really help advance things."

WDC said that the high demand for St. Anthony Village housing has led them to explore other residential opportunities in the area, possibly including home ownership options near Findley Market. But when dealing with buildings in the historic Over-the-Rhine, which includes the largest collection of Italianate architecture in the country, special care has to be taken to assure that buildings retain much of their original characteristics. For example, a building on the southwest corner of Republic and Green streets has one apartment with five decorative fireplaces. But the historic tax credits given to help renovate the buildings stipulate that those features remain.

"The historic tax credits are very strict," said WDC Executive Director Marilyn Ebertz. "They come with the understanding of trying to retain the historical context of the buildings."

The historical qualities of the buildings mean added benefits for delighted residents, many of whom are living in apartments that could fetch more than $1,000 a month if sold as market rate units. One apartment has a sloped ceiling that leads to a series of windows overlooking Mount Auburn. In other buildings, staircase banisters are made of decorative wrought iron while original woodwork still lines the walls.

"First floor here," said Thompson, who moved into her three-level apartment several months ago with daughters Brittany Thompson and Ashley Coward. "It's very nice."

Building residential housing in some of the city's poorest neighborhoods is just one part of WDC's mission. The organization actually originated as a learning resource to help educate and empower women with the knowledge of how to maintain a home. Classes on such things as drywall installation, electrical repair, carpentry and faucets are offered.

"We're about training as much as providing housing," said Hughes.