# The Banks
## URBAN DESIGN PLAN UPDATE

The Next Chapter for Cincinnati's Riverfront



THE BANKS | Public Partnership

APRIL 2026

Thank you to our public and private partners whose shared vision and commitment makes The Banks' next chapter possible.



Perkins&Will MKSK kolar HR&A NELSON NYGAARD

# ACKNOWLEDGMENTS


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The
Banks
URBAN DESIGN
PLAN UPDATE

# EXECUTIVE SUMMARY

## The Banks Urban Design Plan Update



# EXECUTIVE SUMMARY
## THE BANKS URBAN DESIGN PLAN UPDATE

The Banks Urban Design Plan Update ushers in a new era for Cincinnati's Riverfront. The Banks District must become a more desirable, more competitive, and more world-class place.

**The Banks stands at a pivotal juncture. Our region has invested nearly three decades building the district—$2.5 billion in annual economic impact, 28,124 jobs, world-class sports venues and cultural destinations, and a transformational park. But the full potential of Cincinnati's central riverfront remains unrealized.**

Future success depends on an high level of coordination among public, private, and philanthropic stakeholders. This is not a project that any single entity can deliver. It requires the City of Cincinnati, Hamilton County, private developers, venue operators, cultural institutions, existing tenants, philanthropic and community partners to move forward with shared purpose and synchronized action.

Each stakeholder controls critical pieces—land, infrastructure, programming, investment capital, regulatory approvals, and operational expertise. Only through deliberate alignment can we transform isolated assets into a cohesive, premier mixed-use entertainment district.

The stakes could not be higher. Done right, The Banks will become the region's signature destination—a place where residential density meets world-class entertainment, where families and visitors extend their stays, where our riverfront finally connects to our city. It will unlock $750-800 million in private development, generate substantial new tax revenue, and establish Cincinnati as a model for urban waterfront development.

### THE BANKS ORIGIN STORY

Cincinnati was formed by the Ohio River. Glacial forces shaped the basin, and the river became the engine of trade, movement, and settlement. Yet over time, rail corridors, industrial uses, and highway infrastructure disconnected the city's neighborhoods and people from its waterfront. For more than a century, civic investments have worked to repair that disconnect. The Banks represents the most consequential step—completing the reorientation of Cincinnati toward the Ohio River through a unified district vision rather than incremental change.

**RIGHT**
*A signature civic plaza fronting the National Underground Railroad Freedom Center, anchored by a sculptural canopy, creates a flexible space for activation and park-like extension to the river and linking Freedom Way shared street segments.*


THE BANKS DISTRICT

## THE BANKS TODAY

Today, The Banks is anchored by nationally recognized venues and public assets: Paycor Stadium, Great American Ball Park, Heritage Bank Center, the National Underground Railroad Freedom Center, Brady Music Center, and Småle Riverfront Park. These institutions define Cincinnati's most visible urban address and generate significant regional draw. On peak game days, visitation surges dramatically; on non-event days, activity drops off, exposing the need for stronger everyday uses.

The district's identity as both event venue and emerging neighborhood shapes its challenges and opportunities. Streets, access systems, and ground floors must accommodate large crowds while remaining clear, welcoming, and livable day to day. Realizing The Banks' full potential will require coordinated public and private action, increased residential density, and sustained public realm investment to transition the riverfront from episodic destination to complete urban district.

## INVESTING IN THE BANKS IS INVESTING IN CINCINNATI

The Banks is underpinned by one of the most significant public infrastructure investments in Cincinnati's history, including the Central Riverfront Garage—a large-scale, below-grade parking system designed to support both daily activity and major events. This district-wide parking framework unlocked the redevelopment of Cincinnati's Riverfront.  By absorbing event demand below grade, the garage preserves valuable land for tax-generating uses above. The result is a riverfront district that concentrates regional visitation, drives sales and hospitality revenue, strengthens the City and County tax base, and positions The Banks as a long-term economic engine for downtown.

A signature riverfront district defined by world-class sports venues, cultural institutions, iconic public spaces that collectively anchor Cincinnati's most visible urban address.




**ABOVE**
*Lot 25 looking toward Paycor Stadium*


DUKE ENERGY CONVENTION CENTER
FOUNTAIN SQUARE
LYTLE PARK
3rd St.
2nd St.
Race St.
Rosa Parks St.
71
Marian Spencer Way
Joe Nuxhall Way
E. Pete Rose Way
Broadway St.
Lot 4
Lot 13
Lot 1
Lot 25
Lot 24
Freedom Way
Central Ave.
Elm St.
BENGALS PRACTICE FIELD
PAYCOR STADIUM
GREAT AMERICAN BALL PARK
HERITAGE BANK
Mehring Way
SMALE RIVERFRONT PARK
NATIONAL UNDERGROUND RAILROAD FREEDOM CENTER
THE ANDREW J. BRADY MUSIC CENTER
CINCINNATI BLACK MUSIC WALK OF FAME
John A. Roebling Suspension Bridge
Taylor Southgate Bridge
Clay Wade Bailey Bridge
OHIO RIVER

# The Banks must be reinvigorated—not with isolated projects, but with a coordinated district strategy.

**Uncoordinated incrementalism is the greatest risk to The Banks' future.**

Uncoordinated incrementalism is the gradual erosion of district potential through isolated decisions—parcels developed without regard to shared space, infrastructure delivered without phasing alignment, programming added without operational strategy. Parcel-by-parcel development without a unified framework could fill in the district without ever fully forming it.

The remaining parcels are too significant to evolve independently. Without a coordinated framework, the district could fill in without ever fully forming. This plan establishes clear expectations for sequence, public realm investment, and development performance so that each move reinforces the whole rather than competing with it.

There is broad alignment across stakeholders that The Banks must be reinvigorated—not with isolated projects, but with a coordinated district strategy.

The opportunity is significant: up to 1,300 residential units, 100-150 hotel rooms, and 60,000-80,000 square feet of neighborhood-serving retail can be supported by market demand over the next decade. Remaining parcels (Lots 4, 13, 24, and 25) represent approximately 2.5 million gross square feet of potential development. The proposed development amounts to $750 to $800 million in vertical development and it will require public investment to be financially feasible. Public- investment in infrastructure can catalyze private investment in development.






# A COORDINATED VISION FOR THE BANKS DISTRICT

**The Banks will transition from event venue to urban district through coordinated action: high-density residential to drive everyday activity, strategic public realm investment to create distinction, and development sequencing that builds momentum rather than fills gaps. The next chapter will complete and deliver a riverfront neighborhood that connects Cincinnati to the Ohio River not just physically, but culturally and economically, every day of the week.**

## Advancing Place

- There is a unified desire to reinvigorate The Banks
- Improve public safety by injecting more vibrancy and quality development
- Connect the city to the river and the river to the city

## Setting Priorities

- Defining the riverfront as the mixed-use entertainment district in Cincinnati
- There's a need for prioritization and coordination for sports and cultural venue investments

## Clarifying Presence

- Multiple brand experiences exist and activate the district
- There's a critical need to get the experience in the public realm right

## Future Market Niche and Phasing

- Premier mixed use entertainment district
- Increased residential density and verticality
- Diversity of entertainment venues with sports orientation
- Experiential retail serving diverse users

**1-4 YEARS** — Development fundamentals with 2-3 buildings, infrastructure, and placemaking investments

**5-10 YEARS** — Substantiative, but not complete buildout with 2-3 Development blocks complete.

**11+ YEARS** —Fundamentally transformed market with entirety of development realized.

# IT IS TIME TO REALIZE A **BIGGER, BOLDER BANKS DISTRICT**



# A BANKS DISTRICT THAT IS BIGGER AND BOLDER

The Banks has the opportunity now to advance market value in alignment with transformational civic life in Cincinnati.

# A QUALITY DISTRICT THAT DRIVES VALUE

Investing in our public realm will raise the long-term value of future development. The District will be a place for people connected by cohesive projects.

# A RIVERFRONT BUILT FOR GAMEDAY, DESIGNED FOR EVERYDAY

The Banks is designed for dual performance, seamlessly supporting daily life and high-capacity events as a regional destination. Evolving the district brand programming and operations will enhance the experience.

**LEFT**
*View looking west between the ICON Stage and Lot 24 showing a pedestrian walk fronted by new restaurants.*

**RIGHT**
*Development Concept Highlighting a mix of uses across the Development Sites.*

## DEVELOPMENT OPPORTUNITY FRAMEWORK

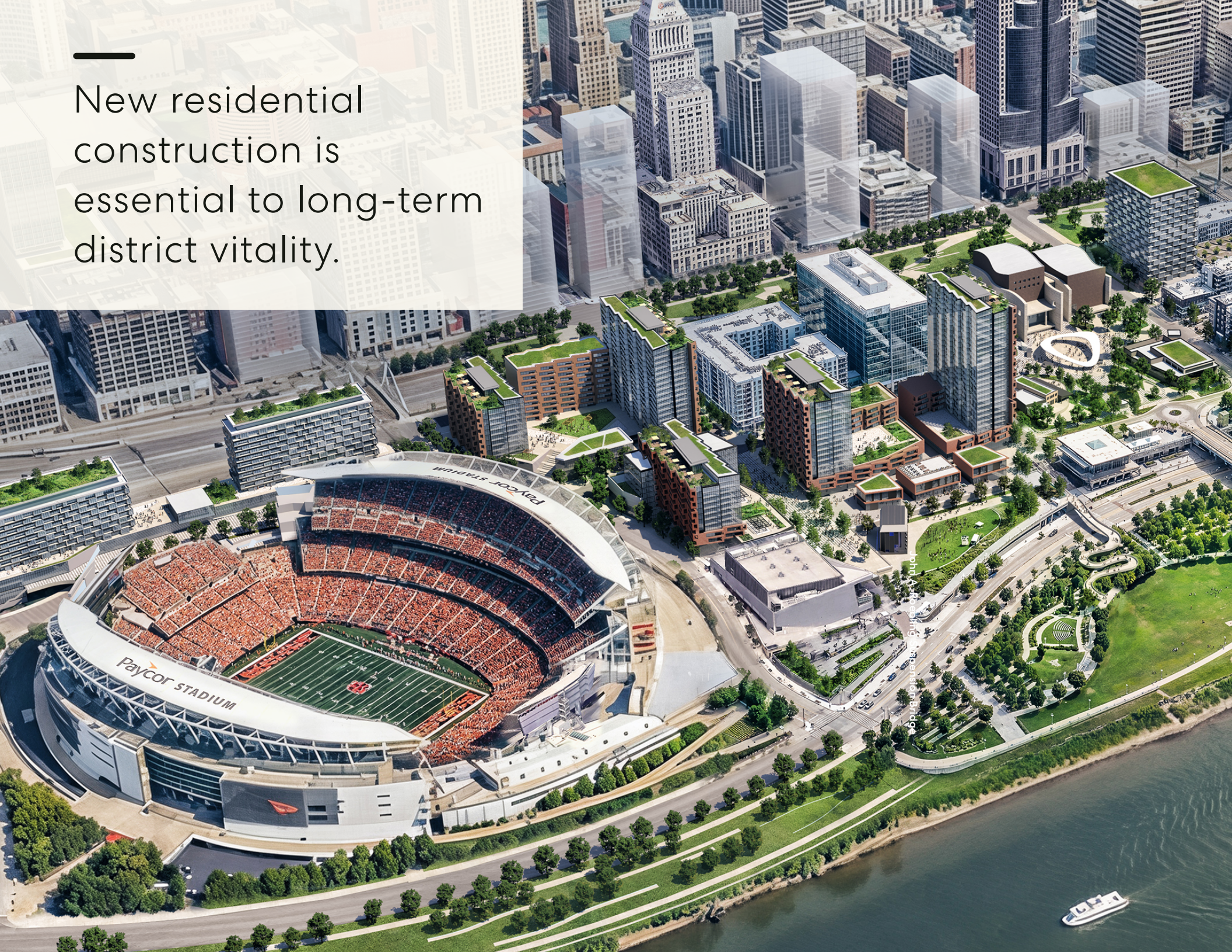
The framework begins at the ground. Streets and open spaces set the armature. Buildings rise from that structure with clear roles to play. Riverfront parcels carry the highest value due to views and visibility. Back-row parcels can absorb height without diminishing the waterfront experience. This approach establishes clear expectations for performance while leaving room for phasing, market shifts, and architectural expression.

## THE OPPORTUNITY REALIZED

The Banks completes the connection. Two forces that have pressed toward each other for decades—the city reaching toward the river, the river reaching back toward the city—finally converge. The district activates the threshold where they meet, transforming a gap into a destination.



New residential construction is essential to long-term district vitality.





*Aerial view of The Banks rendered showing development and open space concepts*

## A QUALITY DISTRICT THAT DRIVES VALUE

The Banks must be a quality district that drives value at every scale—civic, cultural, and economic. Strategic investment in public space and architecture elevates experience and fuels long-term return. Småle Riverfront Park, already a regional jewel, will be amplified by an expanded riverwalk and a constellation of plazas that stitch the district together. As the public realm rises in quality, real estate value follows—desirability increases, demand strengthens, and private investment accelerates.

The Banks Urban Design Plan Update calls for bold vertical density and a dynamic mix of residential, retail, hotel, and office uses to realize a truly walkable, urban neighborhood. By building up—and building well—the district fulfills its original promise as a premier live/work/play environment that is active beyond event days.

The skyline, too, becomes part of the strategy. Carefully stepped heights and a composition of varied forms preserve Cincinnati's iconic views while introducing new ones. An iconic tower at Freedom Way and Rosa Parks Street signals confidence—marking the riverfront with ambition and completing Cincinnati's reorientation to the Ohio River.





*Conceptual renderings (ground level & birdseye) of Freedom Way Shared Street Concept and conceptual new public plaza fronting The National Underground Railroad Freedom Center connecting the east and west segments of Freedom Way.*

# 01 Riverfront Context

The Banks is the 'front door' to Cincinnati, the gateway to the city along the shores of the Ohio River. Its identity is shaped by over 25-years of important civic investments — parks, sports venues, museums, music venues, infrastructure — and the district isn't finished yet.


PARKING


PAYCOR STADIUM



Cincinnati exists because of its river. The Banks exists because of its city.

# PROJECT UNDERSTANDING
## THE BANKS RIVERFRONT DISTRICT

The Banks Urban Plan Update represents a renewed commitment to realizing the full potential of Cincinnati's historic riverfront. This concept plan and design guidelines will elevate the future to a bigger and bolder Riverfront District.

**Cincinnati exists because the river exists. Long before streets or buildings, glaciers carved the Ohio River Valley, scraping away younger soils and revealing some of the oldest geological layers in the state. As the ice retreated, it shaped the hills, valleys, and thresholds that still define the city today. The river was not just a scenic edge—it was the reason this place formed, the engine of movement, trade, and settlement.**

Yet as Cincinnati grew, its relationship to the river shifted. Early planning decisions turned Cincinnati's back to the water, treating the river as a working edge rather than a civic front door. Rail infrastructure, industrial uses, and later highway investments reinforced this orientation, pulling activity inland and away from the riverfront.

Over the last century, Cincinnati has taken a series of incremental steps to repair that disconnect—parks, stadiums, cultural destinations, and public spaces that gradually brought people back to the river and brought the river back into civic life.

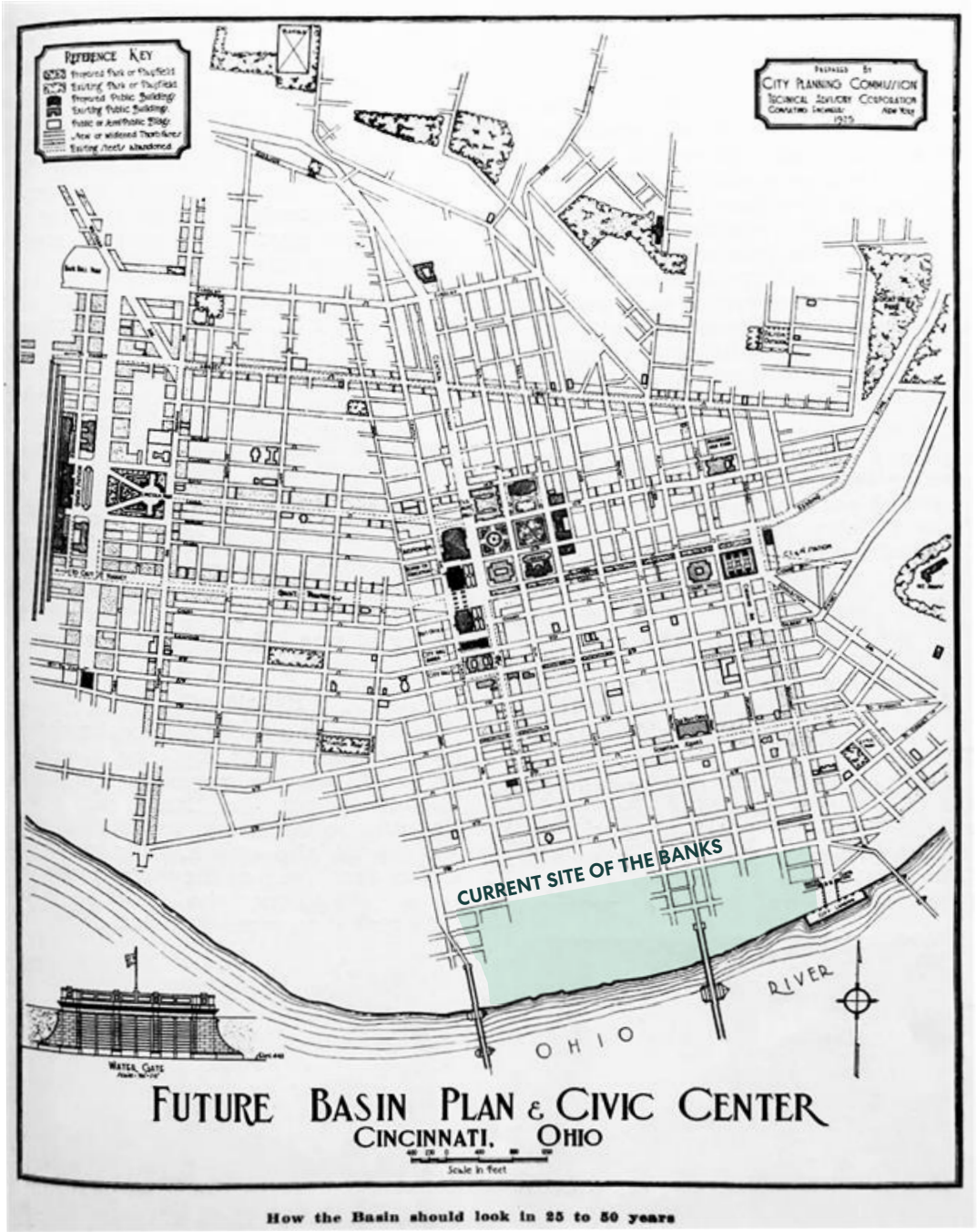
The Banks represents the final and most consequential step in that long reorientation. This is not another incremental adjustment. It is a bold, comprehensive move that completes the arc—connecting the river to the city and the city to the river at once. By treating the remaining riverfront parcels as a single, integrated district,the plan rejects piecemeal development in favor of a unified vision that aligns landscape, public realm, architecture, and development.

The Banks is where centuries of natural forces and decades of civic ambition converge. It is the moment Cincinnati fully faces its river again—and, in doing so, defines a new future rooted in its deepest origins.

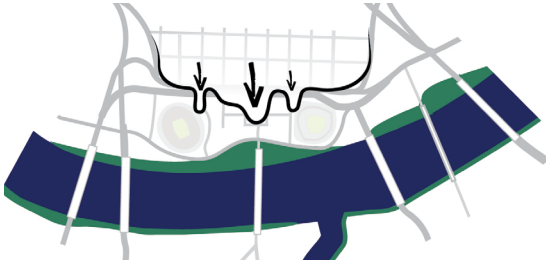


**ABOVE**
*1904 Cincinnati Riverfront, Cincinnati, Ohio.*

**RIGHT**
*1925 city planners view of the Cincinnati Basin and Civic Center (Ohio Historical Society Collections, Ohio History Connection)*

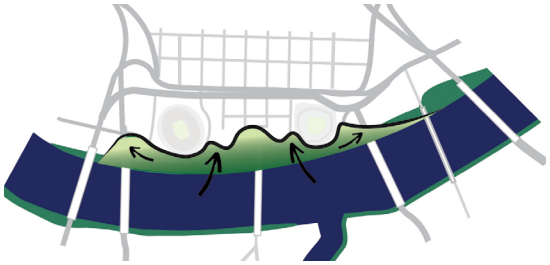



How the Basin should look in 25 to 50 years



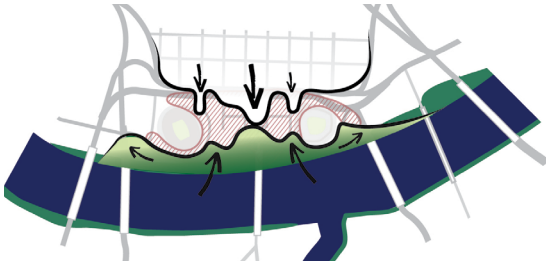
**PULL THE CITY TO THE RIVER**

*Fort Washington Way was reconstructed and sunk into its current below-grade configuration in 2000. The threshold it creates further disconnects the waterfront from Downtown's core.*



**PULL THE RIVER & SMÅLE PARK TO THE CITY**

*Småle Park completed a critical missing link in the chain of riverfront parks and trails. This catalytic investment is a huge draw , but connectivity to this asset is lacking.*



**THE OPPORTUNITY**

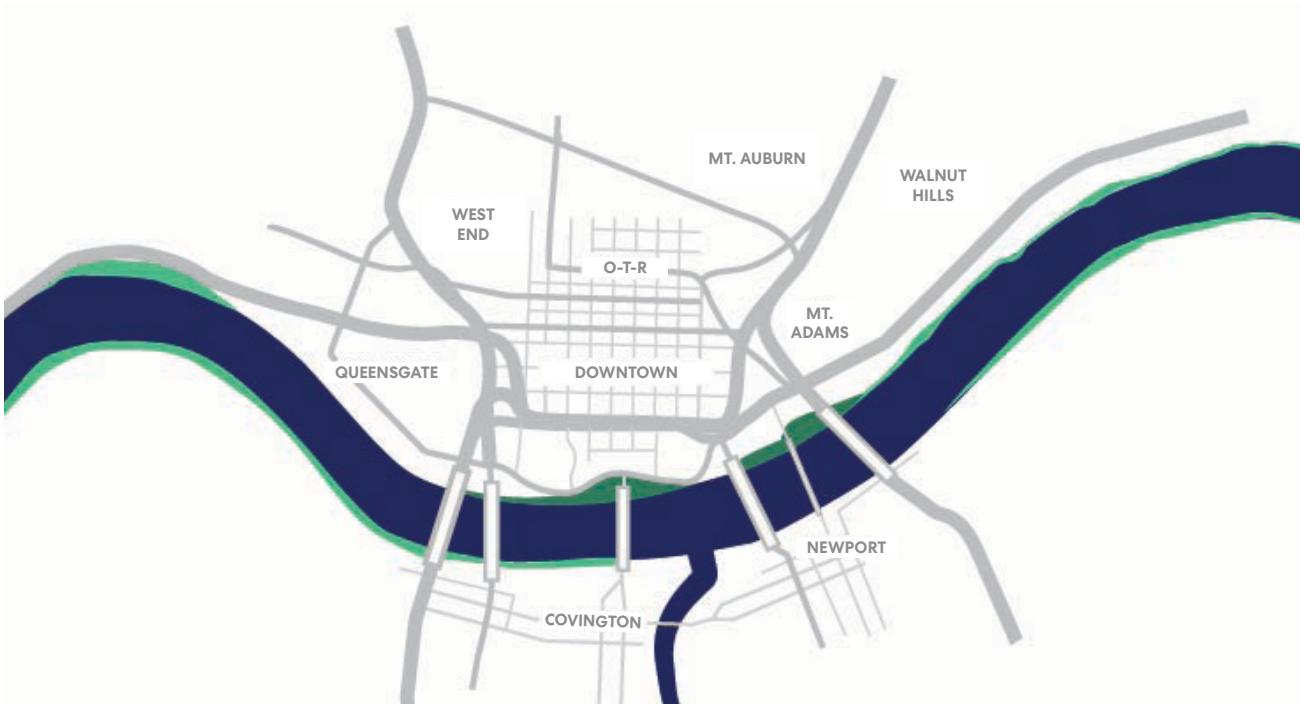
*Two forces converge at The Banks: the city reaching toward the river, the river reaching back toward the city. The district's opportunity lies in activating this threshold and completing the connection.*

# Cincinnati's Riverfront

The Cincinnati Riverfront has a long history of flooding tied to the Ohio River's variable stages.

**Since April 1, 1922, the officially recorded flood stage at Cincinnati has been 52 feet, and the Ohio has exceeded that level more than 100 times since then; water above 65 feet is considered a major flood. In the worst event on record, the 1937 flood peaked near 80 feet, submerging significant waterfront areas and disrupting commerce and neighborhoods along the river. Persistent flood risk shaped subsequent riverfront planning and infrastructure investments.**

**Redevelopment of The Banks in the late 1990s and 2000s included elevated infrastructure and the Central Riverfront Garage (CRG) designed above historic flood levels to support parking, transit access, and riverfront development. Construction of this critical garage and broader public infrastructure was funded jointly by the City of Cincinnati and Hamilton County through grants, local revenues, and tax increment financing, anchoring flood resilience and mixed-use growth.**



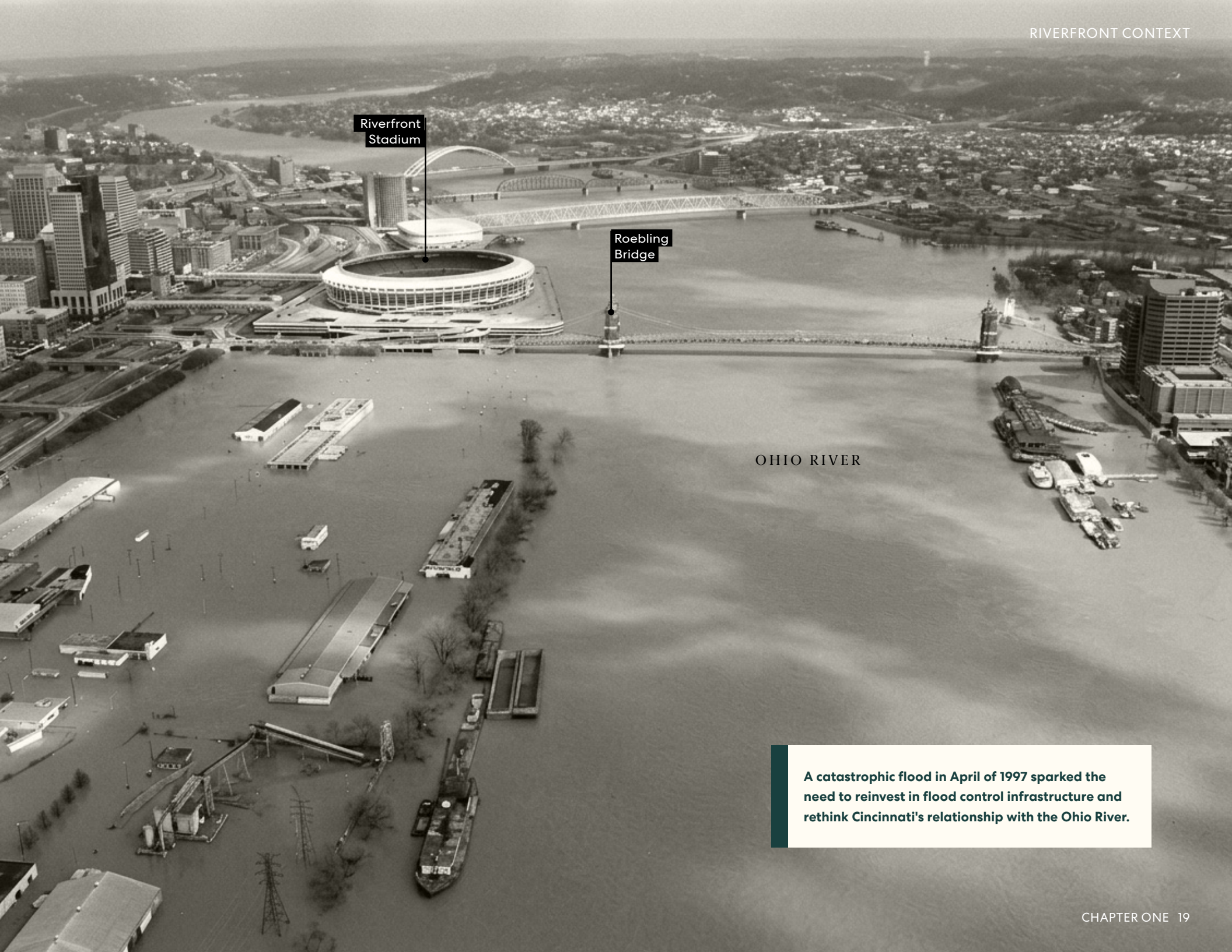

## PROJECT BACKGROUND

The Banks has evolved through a series of coordinated public actions, private development efforts, and zoning amendments over nearly three decades. Each phase reshaped the district's physical form, market expectations, and regulatory framework.

Early phases delivered the stadiums, Småle Riverfront Park, the National Underground Railroad Freedom Center, and initial mixed-use development. Those investments reshaped the riverfront's physical form and reintroduced the city to its edge. What never fully took hold was the everyday district life those plans anticipated. Development arrived unevenly.

Ground floors struggled outside peak events. Several parcels remain undeveloped, still governed by entitlements written for a different market moment. Today, The Banks is defined more by its anchors than by a shared identity.

The Banks Urban Plan Update represents a renewed commitment to realizing the full potential of Cincinnati's historic riverfront. Stadium reinvestments are underway. Freedom Way is poised for change. Federal infrastructure funding is opening doors long thought closed. Public and private stakeholders are aligned around the need for a clearer path forward. This plan responds to that moment by aligning market opportunity, civic goals, and design intent.




**A catastrophic flood in April of 1997 sparked the need to reinvest in flood control infrastructure and rethink Cincinnati's relationship with the Ohio River.**

## PLANNING HISTORY OF THE BANKS

The Banks has evolved through a series of coordinated public actions, private development efforts, and zoning amendments over nearly three decades. Each phase reshaped the district's physical form, market expectations, and regulatory framework.

The last 20 years of planning along Cincinnati's riverfront area is underpinned by The 1994 Vision for Downtown Cincinnati was a comprehensive strategic planning document commissioned by the City to guide reinvestment, connectivity, and riverfront transformation during a pivotal period of downtown transition. The 1994 Vision reset Downtown's trajectory at a time of disinvestment. It framed the riverfront as a development opportunity rather than a barrier and established the long-term strategic logic that influenced the reconstruction of Fort Washington Way, the creation of Småle Riverfront Park, and the eventual development of The Banks district.



*A multipurpose Riverfront Stadium was constructed between 1968 and 1970 and officially opened on June 30, 1970, as a multipurpose venue for both the Cincinnati Reds and Cincinnati Bengals. 1997 Aerial Imagery Cincinnati Riverfront, Google Earth imagery © Google (Accessed 2025)*

**1997-2005**

### ESTABLISHING THE VISION & BUILDING ANCHORS

The 1997 Concept Plan and 2000 Central Riverfront Urban Design Master Plan (Urban Design Associates) established the original framework for The Banks.

The plan envisioned approximately 1.5 million square feet of mixed-use development, including:

- 900–1,300 residential units
- 400,000–500,000 square feet of retail and entertainment
- 100,000–200,000 square feet of office
- A 200–400-room hotel

Blocks were primarily low- to mid-rise. Building heights generally stepped down toward the river. The vision emphasized a 24-hour, pedestrian-oriented urban neighborhood that would reconnect downtown to the Ohio River through civic space, active ground floors, and a diverse mix of uses.

Between 1998 and 2003, Cincinnati replaced the Riverfront Stadium with two sport-specific facilities—Paul Brown Stadium (now Paycor Stadium, 2000) and Great American Ball Park (2003)—fundamentally reshaping the central riverfront. The National Underground Railroad Freedom Center opened in 2004. These projects anchored a new era of reinvestment and set the physical and economic framework for The Banks district.

**This plan set the urban design logic that still structures the district today.**

## 2006 - 2016

### DEVELOPMENT EXPANSION & PLAN AMENDMENTS

In 2006, the Central Riverfront Park Plan was approved, defining the open space and landscape armature that became Småle Riverfront Park. That framework reshaped how the district met the river and formalized the relationship between development blocks and public space.

In 2006, a major amendment to Planned Development #43 (PD-43) significantly increased allowable development capacity in response to evolving market assumptions. Total permitted square footage increased to approximately 2.8 million square feet—an expansion of roughly 1.35 million square feet over the original 2000 plan.

Maximum heights increased to 30 stories in select locations. Land use ranges were broadened to provide flexibility:

- Office: 200,000 to 1,000,000 square feet
- Retail: 200,000 to 400,000 square feet
- Hotel: 200,000 to 400,000 square feet
  Lot 13 was formally added into PD-43 after being unintentionally omitted in the initial zoning adoption.

**This period marked a shift from modest urban infill to high-density vertical development potential. These investments transformed the physical environment and established The Banks as a regional destination.**

## 2012-2022

### DELIVERY OF CULTURAL AND PARK ANCHORS

During this period, major civic investments reshaped the riverfront:

- Småle Riverfront Park (initial phase opened, 2012; subsequent phases completes 2013-2015)
- The initial mixed-use phases along Freedom Way: North side (2013). South side (2015), 25 East and additional residential/ office (2018), and The Foundry / later residential additions (2020-2021)

The 2019 PD-43 amendment broadened permitted uses across key sites, including Lots 1, 13, 18, 23, 24, 25, 27, and 28. The amendment increased flexibility to respond to contemporary market conditions and formalized entitlements for:

- The Andrew J. Brady Music Center (2021)
- The ICON Festival Stage (2021)
- Cincinnati Black Music Walk of Fame (2023)
  Related entertainment and event uses

**This phase reinforced The Banks' role as an entertainment destination while further expanding regulatory flexibility for remaining parcels.** However, development occurred in phases, often tied to event-driven demand. Several parcels remained undeveloped. Ground-floor vitality outside peak events remained inconsistent.

## 2024 - TODAY

### THE BANKS DISTRICT PLAN UPDATE

With only five development parcels remaining and major entertainment anchors preparing for reinvestment, The Banks Public Partnership initiated an update to the urban plan to clarify the district's next chapter. The focus centers on refined Design Guidelines for the final parcels—establishing clear expectations for density, form, materiality, and public realm performance.

**The Banks  District Plan Update (2026) sets a decisive, implementation-driven framework to complete the riverfront as a cohesive urban neighborhood—one defined by residential intensity, enduring public spaces, disciplined architectural standards, and a development pathway grounded in market reality and long-term stewardship.**

*Refer to Appendix for The Banks' Lot numbers*

## WHERE THE DISTRICT STANDS TODAY

Today, The Banks reflects the layered outcomes of these planning decisions:

- A strong park and public realm framework
- Significant vertical density entitlements
- Major cultural and sports anchors
- Remaining undeveloped parcels governed by high-capacity zoning
- A shared structural platform (CRG) shaping how development occurs

The original vision of a 24-hour, seven-day-a-week mixed-use neighborhood remains only partially realized. The regulatory envelope allows substantial additional development. The market conditions have evolved. The public realm expectations have increased.

This Urban Plan Update builds on efforts of the past. It aligns market reality, infrastructure investment, and design intent to ensure that the remaining phases of The Banks move from incremental build-out to coordinated completion.

The Banks as currently built has not achieved the desired residential densities envisioned in past plans.

## ORIGINAL VISION

The 2000 Master Plan Vision stated:

- The Banks should create a 24-hour, seven-day-a-week diverse pedestrian-friendly urban neighborhood.
- The design of The Banks should foster a diverse welcoming, pedestrian friendly urban character.
- A diverse, pedestrian friendly urban neighborhood with a mix of uses, including residential housing, specialty-retail stores, restaurants and entertainment, office and boutique hotel space.

*2000 Masterplan Vision for The Banks, UDA (2000)*

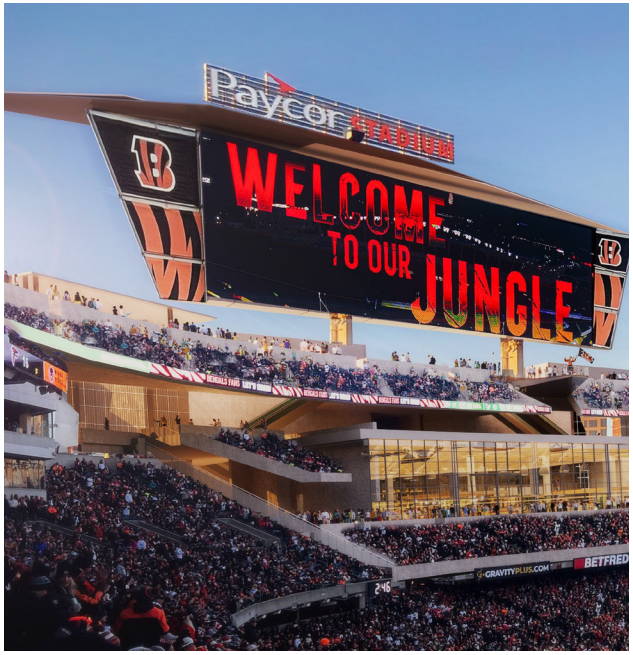




## The Banks Today

A signature riverfront district defined by world-class sports venues, cultural institutions, iconic public spaces that collectively anchor Cincinnati's most visible urban address.

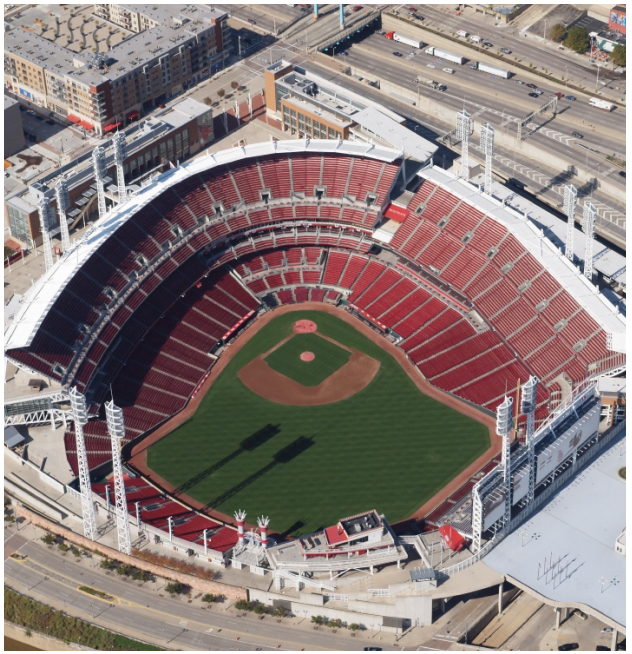
**The economic impact of The Banks is huge and growing. According to a 2025 study conducted by the University of Cincinnati, the district generates approximately $2.5 billion in combined direct and indirect economic output each year, supporting 28,124 jobs and nearly $1.3 billion in total earnings across the Cincinnati metropolitan area. In addition to employment and income impacts, district activity produces an estimated $89.4 million in annual state and local tax revenue, reinforcing the public return on decades of investment in riverfront infrastructure, civic venues, and placemaking.**









**BY COLUMN**

*1. Paycor Stadium (MSA)*
*2. The Andrew J Brady Music Center (Hamilton County)*
*3. National Underground Railroad Freedom Center (WikiCommons)*
*4. The Great American Ball Park (CINFAB)*

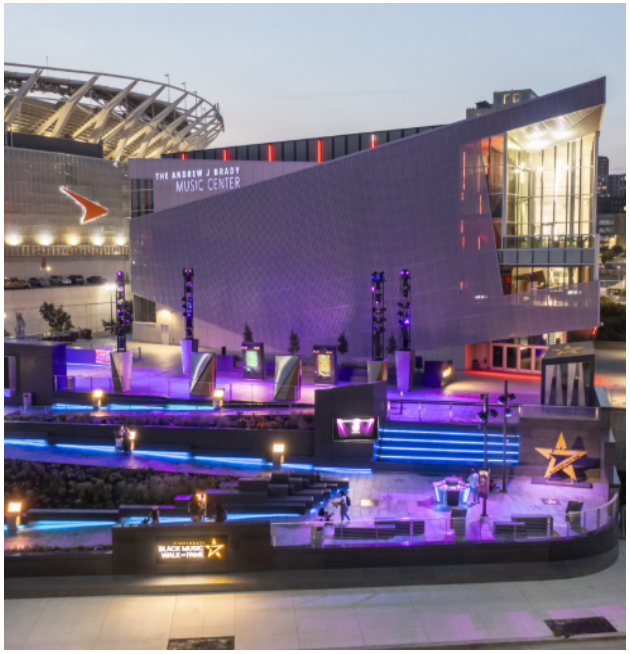















**BY COLUMN**

*1. Småle Riverfront Park (Sasaki)*
*2. AC Hotel Cincinnati at The Banks (Marriott)*

*3. Heritage Bank (Cincinnati Cyclones)*
*4. Cincinnati Black Music Walk of Fame*

*5. Carol Ann's Carousel Pavilion (Sasaki)*
*6. Current at The Banks*

## BANKS ANCHORS AND ASSETS

**Paycor Stadium** anchors the west end and sets the rhythm for major events. The Stadium 2.0 concept signals long-term investment and renewed attention to fan experience. Gate D remains the primary front door, underscoring the need for a civic plaza that feels intentional rather than leftover. Any nearby development must preserve fan access, honor lease obligations, and complement the stadium rather than compete with it.

**Great American Ball Park** anchors the eastern edge of The Banks and remains one of Cincinnati's most important civic and economic drivers. The Cincinnati Reds organization has consistently championed improvements that enhance fan experience, pedestrian safety, and connectivity throughout the district. Long-standing conversations around elevating Freedom Way as a premier fan promenade. Opening Day and other high-attendance events demonstrate the district's capacity to bring the city together, activating surrounding streets and public spaces.

**Heritage Bank Center** sits at a pivotal location with an uncertain future. Stakeholders are divided between retrofit and full redevelopment. Concepts range from a re-imagined arena to mixed-use redevelopment tied to Småle Park and the marina. The site represents one of the district's most transformative opportunities.

**The National Underground Railroad Freedom Center** occupies a unique place here, anchored physically and symbolically at the river's edge. The museum confronts the struggle for freedom and honors those who sought it, its presence marked by Freedom's Eternal Flame, a powerful emblem of perseverance that silently calls for remembrance and action in every season.

# The Banks destinations bring nearly 8-million people to Cincinnati's 'front door' each year.

**Brady Center and ICON Stage** drive spring-through-fall programming but lack the surrounding uses needed to support pre- and post-event activity. Noise complaints and thin ground-floor offerings point to the need for a more deliberate public realm strategy that pulls visitors deeper into the district.

**Småle Riverfront Park** is the district's emotional center. The John G. and Phyllis W. Småle Riverfront Park—named for the Småle family's transformative philanthropy—creates open, accessible space that frames these stories against the Ohio River and connects people to one another, to the water, and to the city's pulse. Families, runners, and visitors use it daily. Its edges remain poorly stitched to adjacent blocks, limiting the benefit of its success. Stakeholders see strong potential to enhance gateways, extend connections east, and better integrate park programming with surrounding development.

**The Cincinnati Black Music Walk of Fame** is located along the riverfront promenade at The Banks, positioned between Paycor Stadium and Great American Ball Park near the Andrew J. Brady Music Center. The installation features permanent medallions embedded in the pavement recognizing inductees with ties to Cincinnati's music legacy. Interpretive signage and gathering space allow visitors to learn about each artist's impact on genres ranging from funk and R&B to jazz and gospel. Integrated directly into a primary pedestrian route, the Walk of Fame strengthens the district's cultural identity while contributing to year-round public realm activity.

> There were **7.9-million total visits to The Banks in 2024**, with 3-million unique visitors. Of theses visits, nearly half were by people who visited **more than 5 times** in one year. Many of these repeat visits may be attributed toward seasonal ticket holders and game seasons. (Placer.ai, Project Report 2025)


DUKE ENERGY CONVENTION CENTER
FOUNTAIN SQUARE
LYTLE PARK
3rd St.
2nd St.
Race St.
Rosa Parks St.
71
Marian Spencer Way
Joe Nuxhall Way
E. Pete Rose Way
Broadway St.
Lot 4
Lot 13
Lot 1
Lot 25
Lot 24
Freedom Way
Elm St.
Central Ave.
BENGALS PRACTICE FIELD
PAYCOR STADIUM
GREAT AMERICAN BALL PARK
HERITAGE BANK
SMALE RIVERFRONT PARK
Mehring Way
NATIONAL UNDERGROUND RAILROAD FREEDOM CENTER
THE ANDREW J. BRADY MUSIC CENTER
CINCINNATI BLACK MUSIC WALK OF FAME
John A. Roebling Suspension Bridge
Taylor Southgate Bridge
Clay Wade Bailey Bridge
OHIO RIVER

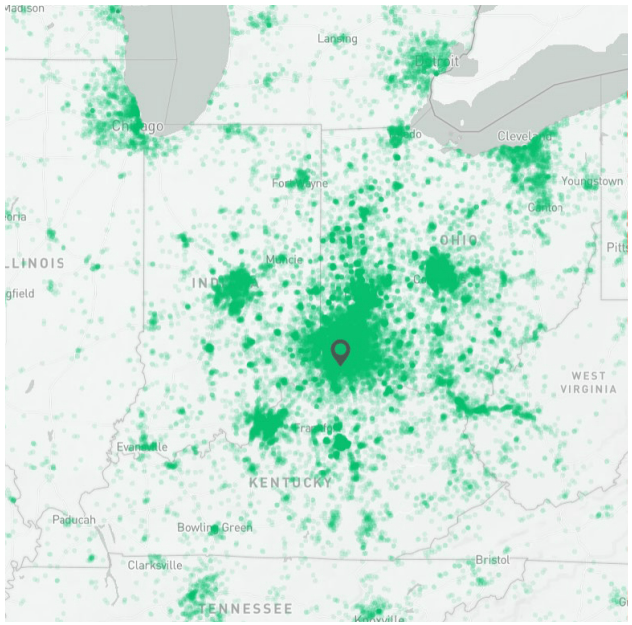
## Sports is Civic Pride

The rhythm of The Banks shifts dramatically between event days and ordinary days. Streets transform, curb access changes, and parking demand spikes during games and concerts.




**Bengals fans flood the district on autumn Sundays with chants and orange pride, celebrating a franchise that has carried Cincinnati into multiple playoff seasons and an AFC Championship appearance, making fall not just game day but part of the city's seasonal rhythm. Reds fans bring a different cadence: the crack of the bat at Great American Ball Park, decades of baseball lore, and the shared joy of Opening Day that signals spring's arrival. These experiences aren't mere entertainment—they're threads in Cincinnati's shared identity, connecting generations through collective memory.**

On non-event days, quieter sidewalks expose the need for stronger everyday uses. Land ownership within The Banks is shared among multiple public and private entities, including interests associated with Paycor Stadium and other major civic facilities. These ownership conditions, combined with the presence of large-scale event venues, introduce operational requirements that directly affect development form, access, and circulation. This plan treats that dual identity as a design challenge rather than a liability. Streets, ground floors, and access systems must flex without becoming confusing or hostile to daily users.




**RIGHT**
*Dot Density map of Home Location of Visitors who made at least 1 visit to The Banks in 2024 (Placer.ai)*

**ABOVE**
*View of a game night at The Banks (The Banks)*

**RIGHT**
*Paycor Stadium, home of The Bengals. (Courtesy of The Bengals)*

**BELOW**
*The block party outside the Cincinnati Reds' Great American Ball Park on Opening Day 2014. (Cincinnati Reds)*

Daily visitation at The Banks shifts substantially based on event programming. According to Placer.ai analysis in 2024, visitation increases to approximately 91,000 on Bengals home game days (11 days, including preseason) and 44,000 on Reds home game days (81 days), compared to 12,000 on non-game days (273 days).






| VENUE | SEATING CAPACITY | DETAILS |
|---|---|---|
| **Paycor Stadium** | 65,515 seats | Record attendance: 67,260 |
| **Heritage Bank Center** | 17,556 seats | Largest indoor arena in Greater Cincinnati |
| **Great American Ball Park** | 43,500 seats | Includes premium seating areas and club access |

# The Banks is tuned to game day but needs to evolve for every day vitality.

## DEFINING DISTRICT USERS

The Banks attracts a wide range of audiences, each with distinct needs. Game day fans expect clarity, capacity and tradition as they navigate stadiums. Residents need consistency, services, and a sense of home as they maneuver through the District for day-to-day needs. Downtown workers look for convenience and safe midday streets that connect them to their patrons and place of work. Visitors depend on clear gateways and intuitive paths for exploration. Families seek comfort, shade, and places to pause for multiple ages and abilities. For each group, The Banks must maintain some essential strong, flexible systems: Circulation must remain legible under capacity pressure. Ground floors must work harder than a single tenant type. Buildings must absorb operational demands without letting them dominate the public face of the district.

Expectedly, The Banks has consistently inclined its urban landscape toward event-goers, supporting periodic peaks in high-volume, seasonal visitorship. When we examine The Banks today, eight key users contribute to the district's performance, including game day fans, non-sports event-goers, tourists and visitors, hospitality and destination patrons, families, outdoor recreators, local residents, the downtown workforce.

While each user holds separate needs, many share overlapping journeys between destinations, formulating distinct groups such as major event attendees, culture-seekers, people at play, and those seeking amenities and convenience. Calibrated toward this user framework, design interventions and future development will better achieve an active, sustained, and generative public realm. The Banks must attend to comprehensive visitor experiences and improve cross-pollination between district destinations.



Major Event Attendees

**This journey is made up of places build to handle a crowd while still feeling like a *place*.**

1. **Game Day Fans —** Bengals and Reds attendees, tailgaters, out-of-town visitors who need:
   - Clear parking access + tailgating space (non-negotiables)
   - Safe and intuitive pedestrian circulation
   - High-capacity food & beverage options
   - Temporary closures that support but don't confuse
2. **Event-Goers (Non-Sports) —** Attendees at Brady Center, ICON Stage, Freedom Center, festivals who need:
   - Places to eat, drink, and gather before/after shows
   - Coordinated event wayfinding + programming
   - Safe and welcoming nighttime environment
   - Seamless transit, rideshare, or walk access



## Culture Seekers

**This journey has a natural itinerary, effortless to navigate and impossible to forget.**

3. **Tourists & Visitors —** Regional day-trippers, hotel guests, museum and event attendee who need:
   - Clear gateways and intuitive navigation
   - Safe pedestrian routes (especially from garages or bridges)
   - Strong retail and cultural offerings
   - Public space that invites lingering

4. **Hospitality & Destination Patrons —** Hotel guests, conference attendees, prospective tenants/investors need:
   - Easy access to hotels and transportation
   - Memorable first impressions of the district
   - Amenities like cafes, walking routes, and scenic views
   - A vibrant district identity that feels worth returning to



## People at Play

**This journey has close-proximity parking, with a welcoming district that makes planning and playing easy for all ages.**

5. **Families —** Local or regional families using Småle Park, attending events, or exploring the riverfront who need:
   - Public restrooms, shaded seating, easy stroller access
   - Family-serving food options
   - Experiences that go beyond the playground
   - Safe play areas and informal kid-friendly zones

6. **Outdoor Recreation —** Local or regional families using Småle Park, attending events, or exploring the riverfront who need:
   - Family-serving food options
   - Public restrooms, shaded seating, easy stroller access
   - Experiences that go beyond the playground



## Amenity and Convenience

**This journey has direct access, convenience, and variety that makes mid-day meals, errands and moments better.**

7. **Local Residents —** People living at or near The Banks, future residential populations need:
   - Access to groceries, green space, services and amenities that reinforce the premier Downtown location.
   - Safe, clean, neighborhood feel year-round
   - Protection from noise, congestion, and event spillover
   - Buildings with personality—not just stadium backdrops

8. **Downtown Workforce —** Employees in nearby office buildings, government centers, and service jobs who need:
   - Lunch spots, grab-and-go food, coffee
   - Quick in-out parking for short retail stays
   - Safe and efficient midday walkability
   - Transit access and clear wayfinding
   - Plazas or pocket parks for quick breaks

# The Banks Today

## Interconnected yet illegible, The Banks has an existing network of streets and sidewalks, but circulation within the District is far more complex than it appears on the map.

While The Banks benefits from a traditional street grid and a continuous network of sidewalks, circulation within the district is far more complex than it appears on a map. The Central Riverfront Garage (CRG) introduces multiple vertical layers—below-grade parking, elevated platforms, stadium entries, and grade changes—that disrupt intuitive wayfinding. Access points are dispersed and often visually understated. Pedestrian routes shift between curbside sidewalks, raised decks, interior garage connections, and event-controlled streets. Signage and directional cues are inconsistent across ownership boundaries, creating confusion for first-time visitors and inefficiencies during peak events.

The result is a district that functions, but not always legibly. For a place that serves tens of thousands of visitors clarity of access must become as intentional as the architecture itself.

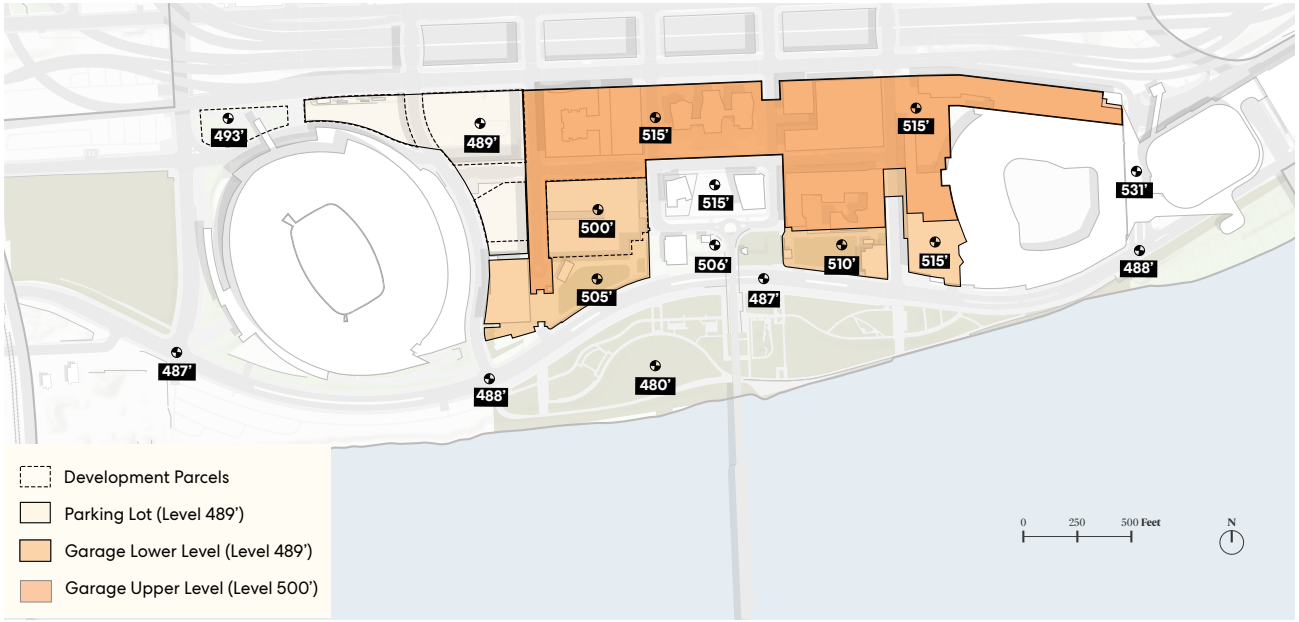
### DISTRICT LEVELS

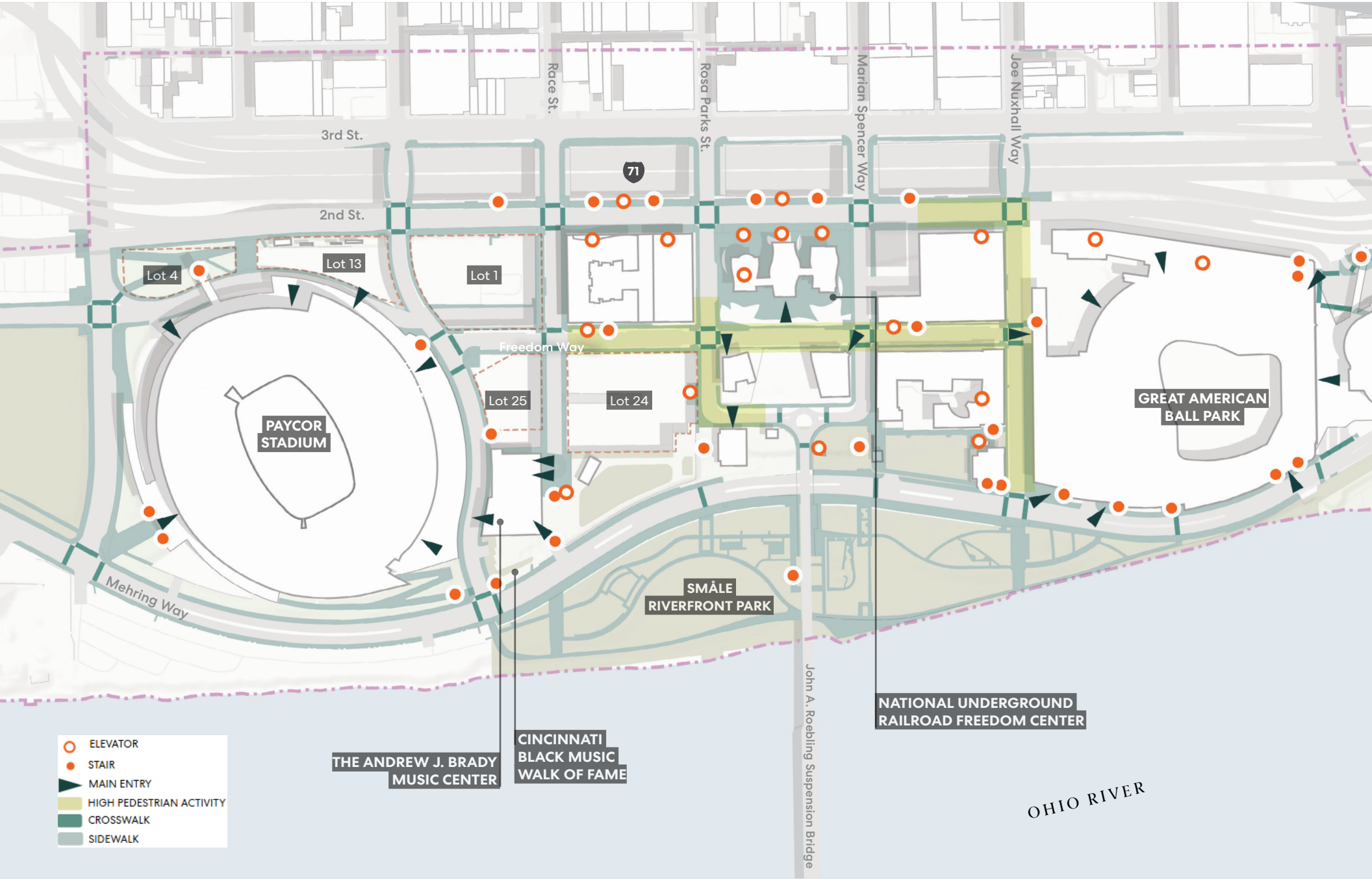
The 515' datum refers to an approximate elevation of 515 feet above sea level (FASL) that functions as the effective ground plane across much of The Banks district. Established during construction of the Central Riverfront Garage (CRG), this elevation forms a continuous structural platform above historic flood levels and supports the primary street network, plazas, and building entries.

As one crosses The Banks from Downtown toward the Riverfront edge, you can notice that the district retail frontages and destinations sits above portions of the riverfront infrastructure and garage systems below. As a result, circulation occurs across multiple vertical layers, with stairs, ramps, and internal connections linking the elevated platform to lower riverfront paths and garage levels.

**RIGHT**
*Pedestrian Circulation, Vertical Access, and Building Access*

**BELOW**
*Generalized Elevation of Banks Area*




Race St.
Rosa Parks St.
Marian Spencer Way
Joe Nuxhall Way
3rd St.
2nd St.
71
Lot 4
Lot 13
Lot 1
Lot 25
Lot 24
Freedom Way
PAYCOR STADIUM
GREAT AMERICAN BALL PARK
Mehring Way
SMALE RIVERFRONT PARK
John A. Roebling Suspension Bridge
NATIONAL UNDERGROUND RAILROAD FREEDOM CENTER
THE ANDREW J. BRADY MUSIC CENTER
CINCINNATI BLACK MUSIC WALK OF FAME
OHIO RIVER
ELEVATOR
STAIR
MAIN ENTRY
HIGH PEDESTRIAN ACTIVITY
CROSSWALK
SIDEWALK



**LEFT** *Walnut Street Staircase leading from The Banks to the riverfront. (Courtesy of The Banks)*

## PUBLIC PERCEPTION: A CRITICAL FACTOR

Since planning for this major riverfront development began over 25 years ago, public perception of the area we know as The Banks has been tied to broader social determinants affecting metropolitan life--the economy, health, employment, education, housing, recreation, and public safety. As these conditions have vacillated between positive and negative extremes, so too has public perception of The Banks' personal experience, economic performance, and safety.

Before groundbreaking, skeptics pointed to what they claimed was a slow start and concluded not much would result. Yet between 2000 and 2025, with construction completed on all but five lots available for development, public sentiment has generally supported The Banks as a viable mixed-use neighborhood with dining, education, sports, residential, and award-winning greenspace. This evolution demonstrates the district's resilience, even as perception continues to be shaped by immediate conditions on the ground.

### Public Perception Today

Public perception feedback for this planning process was collected through a combination of stakeholder polling, targeted surveys, and facilitated Steering Committee discussions, capturing perspectives from residents, visitors, partners, and civic stakeholders. Recent polling reveals a clear gap between the scale of investment at The Banks and how the district is currently perceived by the public. Survey responses consistently describe The Banks as highly recognizable and strongly associated with major events, yet less frequently viewed as a comfortable, everyday place to visit outside of game days or concerts.

Safety concerns, limited reasons to linger during non-event periods, and a sense that the district "shuts down" at certain times emerge repeatedly in the data. While respondents acknowledge the district's assets--its riverfront setting, cultural anchors, and public spaces--those strengths are often overshadowed by concerns about experience, management, and consistency. This feedback underscores that public perception is shaped less by individual destinations and more by how the district performs as a whole.

The public's attitude toward safety has proven particularly influential in shaping perception of The Banks. Polling conducted in July 2025 showed that public perception of personal safety was notably negative, with only 40% of respondents rating safety above 5 on a 10-point scale. This translated directly to fewer visitors, fewer patrons, and reduced economic impact. By August, polling on safety showed signs of rebound, albeit slowly, further emphasizing both the importance of safety and the power of public perception in creating and sustaining economic growth.

When asked to describe what The Banks "re-imagined" would become, respondents clearly identified "enhanced safety and security" as a major theme--underscoring that addressing perception requires confronting real conditions on the ground.

### Engagement Pathways

The Riverfront Plan Update included a public engagement process designed to give stakeholders--those with a vested interest in the success of The Banks and a revitalized Riverfront--an opportunity to engage in visioning and developing "what's next."

Since 2008, The Banks Public Partnership has maintained consistent communication channels with the community. Initially focused on documenting construction progress through monthly reports covering safety, inclusion, schedule, and budget, the communication program evolved to include information about economic impact, the growing entertainment district, expansion of Småle Riverfront Park, and new features adding to visitor appeal.

For this planning process, a dedicated engagement platform at RiverfrontUpdate.com invited users of The Banks and members of the general public to respond to questions about their current experience and their vision for the future. Online polls, conducted periodically throughout the Plan Update process, invited community members to offer input on various aspects of The Banks as it exists today, The Banks of the future, and specifics of how to grow and sustain a vibrant place that welcomes all.

## RESULTS SUMMARY

Two polls conducted during the planning process reveal an important arc in public sentiment:

The First Poll (July-August 2025, 529 respondents) captured community perspectives during a period marked by high-profile safety incidents. When asked if they would recommend The Banks to a friend, colleague, or visitor to the city, responses ranged widely, with 19% rating it 0 (extremely unlikely) and 10% rating it 10 (extremely likely). When asked to describe how they felt during their last visit in a single word, safety concerns dominated--the theme of "unsafe" appeared three times more frequently than "fun."

However, positive comments also emerged. Respondents described the district as convenient ("Parking was convenient to the restaurant and it was quick and easy to get where I wanted to go"), energized ("I usually go down for sporting events, so the energy is always high and enthusiastic"), and enjoyable ("Energized, vibrant, diverse, wide range of people and events"). Negative comments cited unsafe feelings, concerns about homelessness and drug use, and unpredictable youth gatherings.

The Second Poll (September-October 2025, 113 respondents) showed a marked shift toward optimism. While safety remained a prominent concern, responses expanded to envision a re-imagined development built on mixed-use programming, increased cultural and recreational activities, improved accessibility and inclusivity, and vibrant community spaces.

"An incredibly lively destination with retail shops and bars/ restaurants. A place that is safe. All ages come to visit, both residents and visitors."

"Safe, entertained, and bring about a sense of community."

"It should feel like you're at Cincinnati's epicenter of culture, fun, and community—cool, unique, and stress free."

"Welcome. Safe. Innovative. Clean and vibrant. Family-friendly. Unique. A must-do."

"Alive with activity year-round; concerts, sports, more housing, more office space."

*Aspirations from respondents when asked how The Banks should make them feel in 10 years. (2025)*

### Emergent Themes

Several clear themes emerged from the engagement process: enhanced safety and security as the foundation for all improvements; year-round activation beyond event days; mixed-use vitality with everyday services alongside entertainment uses; expanded cultural programming; family-friendly amenities; and an enhanced public realm with shade, seating, and spaces designed for lingering.

This public input directly shaped the consultant recommendations for design guidelines, district massing, architectural form, ground-level experience, and overall quality of place. As the plan moves toward implementation and developer selection, these themes will continue to guide decision-making, ensuring that The Banks evolves into the welcoming, safe, and vibrant riverfront destination that the community envisions for its future.

# Market Potential

Early conversations with City and County staff and active developers set a clear tone: New residential construction is essential to long-term vitality.

**The Banks' remaining parcels offer the opportunity for ground up construction that can deliver a new and unique residential product in the Cincinnati market. Primarily competing with residential conversions elsewhere in Downtown, a popular, fast and cost-efficient building type, new construction offers the potential for broader amenities, new energy and identity needed in the district. Today, parking and infrastructure costs, more than zoning allowances, are the primary barriers to feasibility.**

## REGIONAL ENTERTAINMENT DISTRICTS

The Cincinnati region hosts a diverse collection of entertainment districts, each with its own character, draw, and market niche. Over-the-Rhine offers a rich historic and cultural fabric, civic spaces like Washington Park and Findlay Market, with mostly low- to mid-scale buildings. The Fountain District is at the heart of Cincinnati's downtown, hosting free civic events and destination dining for office workers and the growing residential population. Districts like Newport on the Levee and Norwood's Factory 52 function as regional and suburban lifestyle destinations with dining, entertainment, and family friendly attractions. Lastly, the emerging FC Cincinnati district will add a stadium anchored district that blends sports, hospitality, and mixed-use development. Collectively, these places contribute to a competitive landscape in which residents, workers, and visitors have many choices for where to live and spend time and money.

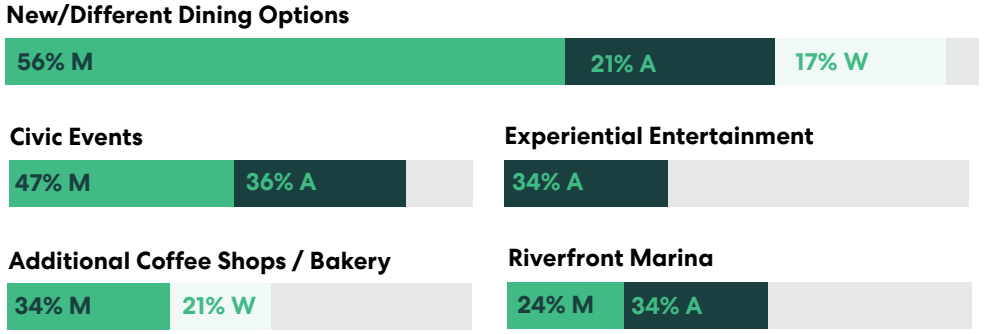
Despite this strong regional lineup, none of these districts combine all the ingredients that The Banks is uniquely positioned to offer. As a riverfront district co-located with major sports and cultural institutions (including Paycor Stadium, Great American Ball Park, the Andrew J. Brady Music Center, Småle Riverfront Park, and the National Underground Railroad Freedom Center), The Banks sits at the nexus of some of the region's highest-volume visitor destinations. Unlike other districts that are primarily low- or mid-scale, or oriented around a single asset type, The Banks can evolve into a truly mixed-use entertainment district on an urban scale, integrating high-rise homes, experiential retail, signature event venues, and direct access to and views of the Ohio River. The introduction of new high-rise, market-rate housing, paired with neighborhood-serving retail, can deliver a resident base that ensures consistent activity and economic stability. This is a critical competitive advantage: while other regional districts may excel during evenings, weekends, or special events, they do not combine living, working, entertainment, and waterfront recreation in one cohesive environment.

The site's riverfront setting further distinguishes it within the region. The combination of iconic open space, active parks, and water access creates a backdrop that other Cincinnati districts do not replicate. It provides the physical space required to host a broad range of experiences that will attract new residents, like festivals and concerts, or family-friendly activities and everyday recreation, while still accommodating thousands of game-day attendees.

The proposed vision for The Banks must occupy a distinct niche: a dense, mixed-use, riverfront entertainment district anchored by sports and culture, and sustained by a diverse user base supporting all-day, all-season activity. The Banks, when fully developed, can complement the broader regional ecosystem while offering an experience that no other district in the Greater Cincinnati area can match.

## DISTRICT CASE STUDIES

**While the Cincinnati region features several entertainment hubs, there is no truly mixed-use entertainment district at an urban scale with residential density. Case studies of Cincinnati's four districts revealed priority qualities for regional residents and visitors.** When asked what new attractions would increase visit frequency to The Banks specifically, survey respondents rated new dining options, civic events (outdoor theater, festivals, etc), experiential entertainment, additional coffee shops and bakeries, and a riverfront marina as high-interest attractions. Frequency was measured for Monthly (M), Annual (A), and Weekly (W) visitation. (Right)






### Over-the-Rhine

- Low to mid-scale
- Neighborhood feel
- Cultural and historic roots
- Artistic venues
- Civic spaces — Washington Park and Findlay Market



### Fountain District

- Office-Heavy CBD
- Free civic events
- Destination dining
- Office-to-residential conversions provide nascent downtown population




### Newport on the Levee

- Low to mid-scale
- Casual dining
- Free classes/concerts
- Movie theater
- Newport Aquarium
- Esports, Immersive Gamebox
- 100K SF office



### Factory 52 (Norwood)

- Low to mid-scale
- Historic redevelopment
- Light residential population
- Food Hall, brewery
- Pickleball court complex

## MARKET GROUNDING

HR&A worked with the team to test realistic program assumptions for residential, hotel retail, office, and entertainment uses. The team's analysis attempts to answer practical questions about the potential for real estate development at The Banks. Stakeholders were consistent in their message: The Banks should have a distinct identity from other neighborhoods or entertainment districts across the Cincinnati region because it has a collection of assets unlike any other in the region, including and especially, direct access to the Riverfront.

The Banks is Cincinnati's only urban riverfront district and therefore presents a unique opportunity to introduce premium high-density, high-rise living options that offer incredible views of the city and unparalleled access to the river as well as the collection of sports, entertainment, and cultural assets at The Banks. Collectively, this proposed mix of sports and entertainment venues, cultural institutions, tailored neighborhood services and amenities, and high-density, high-rise residential represents The Banks' competitive advantage and market distinction.

**HR&A recommends three programs: Multifamily, Hotel and Retail and Entertainment.**

**Note — Office:** No demand for speculative office in the current market, though it is possible that with the right investments that The Banks could be an appealing site for a HQ location.

**1**

### Multifamily

860 – 1,210 units of new luxury, high-rise, market-rate housing



**2**

### Hotel

100 – 150 hotel rooms, effectively representing at least one new hotel product to complement the onsite AC Hotel



**3**

### Retail & Entertainment

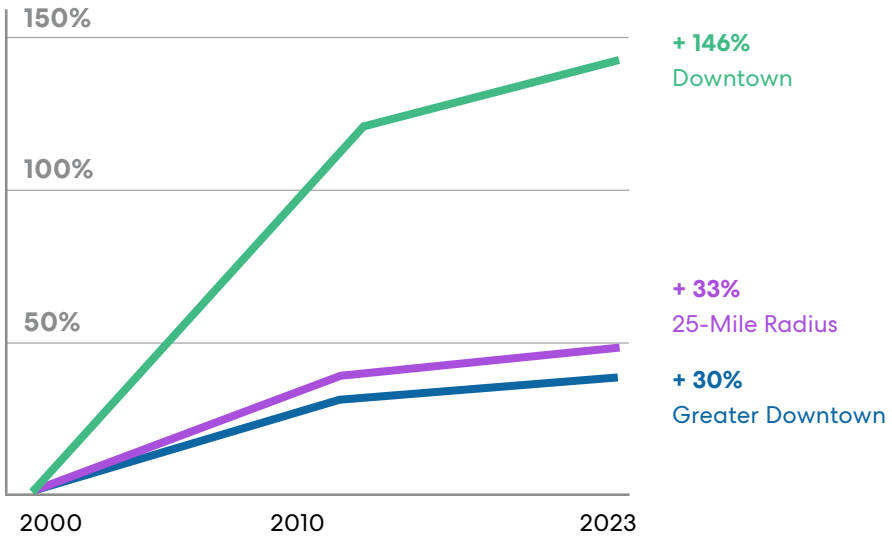
60,000 – 80,000 SF of retail, introducing retail providing neighborhood services, alongside potential entertainment options.



## DEMOGRAPHIC & REAL ESTATE ANALYSIS

**HR&A analyzed demographic and real estate trends for three study areas: (1) Downtown Cincinnati, (2) Greater Downtown (Downtown plus Over-the-Rhine, Covington, and Newport), and 3) the Cincinnati Region, as represented by a 25-mile radius surrounding Downtown.**

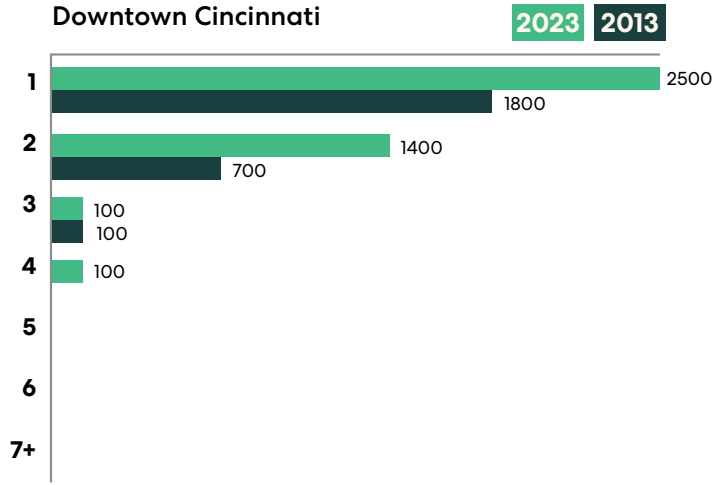
Currently, Downtown's population boasts 6,400 residents and has grown by 146% since 2000, almost five times faster than population growth in Greater Downtown and the Cincinnati Region. Specifically, this growth is largely concentrated in 1- and 2-person households, among younger college graduates, and in wealthier income brackets over $100,000.

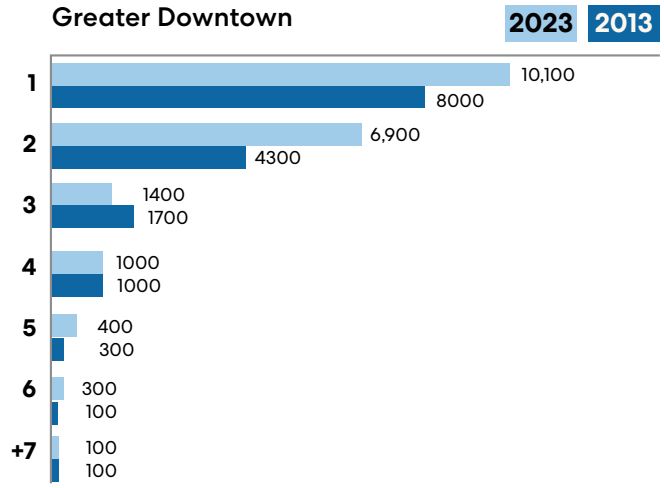



*Source: U.S Census Bureau. Household by household and population figures rounded to the nearest hundred. Data collected by HR&A Advisors.*

### Households by Household Size (2023, 2013)

Over the last decade, Downtown Cincinnati's (and Greater Downtown's) population growth has been driven by one and-two person households



## MARKET PROGRAM ANALYSIS

### Residential

This growth trend in particular is reflective in demand for multi-family rental housing. Not only has the market grown by thousands of units, there are currently 1,480 units under construction and close to 2,800 additional units proposed. Over half of the housing currently under construction is considered adaptive re-use, a strong trend in Cincinnati, as the Cincinnati market is second only to Manhattan (New York City), in office-to-residential conversions since 2016.

In addition to rental housing, there is also an opportunity to deliver for-sale product. There is a dearth of new condominium housing product in Cincinnati as 97% of all condo sales over the last five years are at least 10 years old. Meanwhile, newer condos delivered across the Ohio River in Kentucky sell at nearly twice the price premium (on average, per square foot) compared to those in Cincinnati, with some condos selling for as much as $2.8 million.

Introducing more housing onsite is critical to the future of The Banks. Purpose-built housing supports retail, brings users onsite daily, and ensures that there is more regular activity on non-event days. Given the clear demand for downtown housing, HR&A's recommendation for up to 1,210 units onsite translates to a approximately 1.5 million square feet of residential, primarily delivered as rental housing with for-sale condo product as a possible later phase delivery once the district matures.

# New residential construction is essential to long-term district vitality.

### Hotel

Cincinnati hotels have largely recovered from the shock brought on by the pandemic, as average daily hotel rates are up 24% over pre-pandemic rates and occupancy rates have reached pre-pandemic levels. Over 900 hotel rooms have been delivered in the Greater Downtown study area since 2015 and there are another 2,700 rooms proposed by pipeline projects.

Between three major sports facilities, cultural institutions, entertainment venues, and signature open space, The Banks hosts hundreds of events every year and millions of visitors that bring natural demand for onsite hotel stays. In fact, it is often common for sports-anchored districts to feature multiple nearby hotels, often introduced across multiple phases.

With one hotel currently at The Banks (AC Hotel) with above average occupancy, our team recommends the introduction of at least one more hotel product with approximately 100-150 rooms.

### Retail

The Banks already features a significant retail presence of over 140,000 square feet, but it is primarily composed of sports bars, pubs, fast casual and chain restaurants and situated on the eastern side of the district. While this retail serves sports event attendees well, it does not necessarily attend to the needs of cultural event attendees, park users, onsite residents and workers, and families.

Introducing more neighborhood-serving uses can provide key services and amenities to future residents, and Food and Beverage/entertainment uses can provide attractions for residents, visitors, and families. If thoughtfully curated and located, this mix of retail options can serve The Banks' diverse user set. Ultimately, potential demand can support up to 80,000 square feet of neighborhood-serving retail.






*A number of office-to-residential projects are already underway in the downtown region, including Fourth and Walnut Center. (Courtesy of the Cincinnati Enquirer)*

**Office market has changed dramatically and past forecasts no longer apply to needs and growth of The Banks today.**

## Office

Cincinnati's office market is still struggling post-COVID. Given low office demand, developers and property owners are converting vacant office space to residential uses. Further, the office building that formerly contained the GE Global Operations Center is now mostly vacant. However, there are some market indicators that suggest small, but positive trends in Downtown office. Newer Class A buildings deliver strong rent premiums and boast vacancy rates below 4%. Local Cincinnati employers like Paycor, Fifth-Third Bank, and Procter & Gamble have each recently invested in their downtown spaces.

Ultimately, the indicators are not strong enough to support demand for speculative office development. However, should development and placemaking efforts at The Banks contribute to the transformation of the district, The Banks could become the type of neighborhood that actively attracts talent, companies, and investment. Our team does not recommend a specific office program but plans for onsite land use should remain flexible to allow for future development if an anchor tenant emerges or market conditions improve.

## DEVELOPMENT FEASIBILITY

The development market is facing significant headwinds. Construction cost increases along with the relatively high interest rates have made it difficult to advance financially feasible development. Cincinnati is not immune to these conditions, as the currently proposed development program at The Banks is projected to require public investment to achieve feasibility. However, the right mix of investments to improve onsite open space, infrastructure, parking, and placemaking can create value and attract new users and activity. Introducing dense, amenity-rich real estate development uses will also bring additional activity to The Banks and create value in the form of a vibrant, dense, walkable, and well-connected neighborhood that can make later phase development more viable.

## DEVELOPMENT SITES POTENTIAL

Remaining development parcels vary widely in size, constraints, and opportunity. Collectively, the remaining sites (Lots 24, 25, 1, 13, and 4) are assumed to accommodate approximately 2.18 million gross square feet of new buildings, plus 315,000 gross square feet of structured or podium parking, for a total of roughly 2.5 million gross square feet of new construction above street level. Some parcels sit directly on the river with premium views and fewer constraints. Others play essential roles in circulation, stadium access, or garage operations. Each site requires a tailored approach that balances feasibility, public benefit, and district coherence.

## COMPLEXITY OF THE DEVELOPMENT PARCELS

The Banks is constructed over the Central Riverfront Garage (CRG), a shared parking and structural system serving both stadium operations and district-wide demand. Conceived as a long-term public parking resource for The Banks and Downtown Cincinnati, the CRG was built in phases and remains incomplete. If fully realized as originally designed, it would accommodate more than 6,000 vehicles, making it one of the largest underground parking facilities in the country.

The garage establishes an elevated structural platform across much of the district. This overbuild condition directly shapes how development can occur above it. Structural grid spacing, load capacity, vertical circulation, loading zones, and service access all influence building placement and massing. Parking within the CRG functions as a shared district resource rather than being dedicated to individual parcels, requiring coordinated access, shared operations, and careful alignment between private development and public infrastructure.

## VALUE OF PARKING TO FUTURE DEVELOPMENT

Naturally, each real estate use requires sufficient parking. Each use will need an appropriate density of onsite parking to serve residents, workers, and visitors alike. The presence of the Central Riverfront Garage presents a powerful opportunity to potentially share some parking between the existing sports, cultural, and entertainment uses and planned development to reduce the amount of new parking required. If stakeholders can agree to a shared parking structure such that new development can benefit from existing parking that will ultimately improve the development's projected financials.





**ABOVE**
*Lot 25 looking toward Paycor Stadium*

**BELOW**
*Inside Central Riverfront Garage*




**ABOVE**
*Lot 24 looking toward Roebling Bridge*

# The Banks must be reinvigorated—not with isolated projects, but with a coordinated district strategy.

**Uncoordinated incrementalism is the greatest risk to The Banks' future.**

Uncoordinated incrementalism is the gradual erosion of district potential through isolated decisions—parcels developed without regard to shared space, infrastructure delivered without phasing alignment, programming added without operational strategy. Parcel-by-parcel development without a unified framework could fill in the district without ever fully forming it.

The remaining parcels are too significant to evolve independently. Without a coordinated framework, the district could fill in without ever fully forming. This plan establishes clear expectations for sequence, public realm investment, and development performance so that each move reinforces the whole rather than competing with it.

There is broad alignment across stakeholders that The Banks must be reinvigorated—not with isolated projects, but with a coordinated district strategy.

The opportunity is significant: up to 1,300 residential units, 100-150 hotel rooms, and 60,000-80,000 square feet of neighborhood-serving retail can be supported by market demand over the next decade. Remaining parcels (Lots 4, 13, 24, and 25) represent approximately 2.5 million gross square feet of potential development.

The proposed development amounts to $750 to $800 million in vertical development and it will require public investment to be financially feasible. Public- investment in infrastructure can catalyze private investment in development.






# A COORDINATED VISION FOR THE BANKS DISTRICT

**The Banks will transition from event venue to urban district through coordinated action: high-density residential to drive everyday activity, strategic public realm investment to create distinction, and development sequencing that builds momentum rather than fills gaps. We will deliver what past plans envisioned but never achieved—a riverfront neighborhood that connects Cincinnati to the Ohio River not just physically, but culturally and economically, every day of the week.**

### Advancing Place

- There is a unified desire to reinvigorate The Banks
- Improve public safety by injecting more vibrancy and quality development
- Connect the city to the river and the river to the city

### Setting Priorities

- Defining the riverfront as the mixed-use entertainment district in Cincinnati
- There's a need for prioritization and coordination for sports and cultural venue investments

### Clarifying Presence

- Multiple brand experiences exist and activate the district
- There's a critical need to get the experience in the public realm right

### Future Market Niche and Phasing

- Premier mixed use entertainment district
- Increased residential density and verticality
- Diversity of entertainment venues with sports orientation
- Experiential retail serving diverse users

**1-4 YEARS** — Development fundamentals with 2-3 buildings, infrastructure, and placemaking investments

**5-10 YEARS** — Substantiative, but not complete build-out with 2-3 Development blocks complete.

**11+ YEARS** —Fundamentally transformed market with entirety of development realized.

# 02 District Vision

Designed to operate at both the everyday and the extraordinary, The Banks will support neighborhood life, regional events, and cultural expression within a flexible public realm and a development framework built to evolve over time. **It is time to realize a bigger, bolder Banks Riverfront District.**



# CREATING A FRAMEWORK FOR THE BANKS RIVERFRONT DISTRICT

As Cincinnati's showpiece riverfront--and the city's first impression for many visitors--The Banks must display confidence, clarity, and civic ambition.

**The framework is the 'road map' for the total conceptual development of the district. It describes the public realm experience--streets, plazas, parks, in between spaces--integrated with blocks for new development. In composite, the framework plan creates a more cohesive district.**

Design excellence at The Banks is not optional; it is the defining requirement of any future development. As Cincinnati's showpiece riverfront—and the city's first impression for many visitors—The Banks must signal confidence, clarity, and civic ambition at every scale.

The opportunity is not to recreate another neighborhood or to compete directly with nearby entertainment districts. It is to complete Cincinnati's riverfront with a mixed-use district that feels legible, durable, and alive well beyond scheduled events.

Public space leads this vision. Streets, plazas, and connections shape the experience of The Banks more than any single building. Future development must think beyond individual parcels and commit to a bold, coherent framework that establishes The Banks as a finished, world-class district worthy of its setting and significance.

## DISTRICT DRIVERS

Design drivers translate analysis into action. They distill market realities, site constraints, and stakeholder priorities into clear principles that guide every decision in this plan.

Chapter One documented what The Banks is and what it needs. Market analysis showed demand for residential density and neighborhood-serving uses—but only if the public realm justifies the investment.

User groups emerged, each with competing needs that must coexist on the same streets, plazas, and edges. Feasibility testing confirmed that development requires bold moves to close the gap between cost and value.

Three drivers rose directly from that work. The first addresses scale and ambition. The second addresses quality and economics—public realm investment isn't overhead, it's the asset that makes development viable. The third addresses operational complexity—this district must perform seamlessly whether serving 80,000 fans or 800 residents on a quiet Tuesday.

These aren't arbitrary themes. They're the conditions that determine whether The Banks succeeds or stalls. Every guideline, massing decision, and public space strategy traces back to one or more of these drivers.

1

## A BANKS DISTRICT THAT IS BIGGER AND BOLDER

The Banks has the opportunity now to advance market value in alignment with transformational civic life in Cincinnati.

2

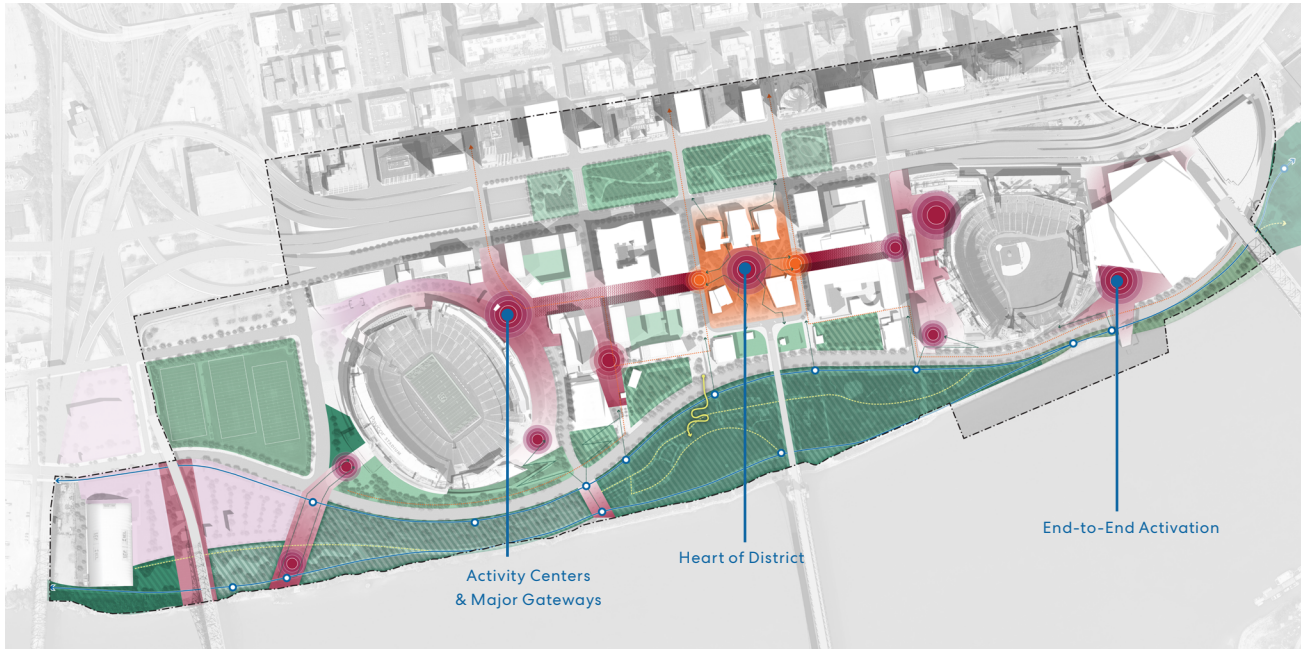
## A QUALITY DISTRICT THAT DRIVES VALUE

Investing in our public realm will raise the long-term value of future development. The District will be a place for people, connected by cohesive projects.

3

## A RIVERFRONT BUILT FOR GAME DAY, DESIGNED FOR EVERYDAY

The Banks is designed for dual performance, seamlessly supporting daily life and high-capacity events as a regional destination. Evolving the district brand, programming, and operations will enhance the experience.




**THE OPPORTUNITY REALIZED**

*The Banks completes the connection. Two forces that have pressed toward each other for decades—the city reaching toward the river, the river reaching back toward the city—finally converge. The district activates the threshold where they meet, transforming a gap into a destination.*

### DEVELOPMENT OPPORTUNITY FRAMEWORK

The framework begins at the ground. Streets and open spaces set the armature. Buildings rise from that structure with clear roles to play. Riverfront parcels carry the highest value due to views and visibility. Back-row parcels can absorb height without diminishing the waterfront experience. This approach establishes clear expectations for performance while leaving room for phasing, market shifts, and architectural expression.

### DESIGN DEVELOPMENT PROCESS

The design team used an iterative workflow that moved continuously between a physical study model and market-grounded development scenarios. In parallel, development scenarios informed by market feasibility and operational constraints were used to test what forms and programs could realistically perform. Insights from each informed the other.

# 01 IT IS TIME TO REALIZE A **BIGGER, BOLDER BANKS DISTRICT**

**The Banks District must become, in its next chapter, a more desirable, more competitive, and more world-class place. As Cincinnati and its region competes to attract investment, grow population, and enhance quality of life, The Banks District is one central piece of several in the quest for regional competitiveness and quality experience. It is time to think bigger and bolder.**

Designed to operate at both the everyday and the extraordinary, The Banks supports neighborhood life, regional events, and cultural expression within a flexible public realm and a development framework built to evolve over time. By pairing bold public spaces with investable, adaptable development, The Banks sets a new standard for how riverfront districts perform, endure, and represent the city's aspirations.

The future Banks is active without feeling chaotic. Ground floors operate as civic space first. Buildings step and shift to protect key sightlines while opening larger footprints where value is strongest. Height becomes a tool that supports feasibility and funds public improvements rather than an end in itself.

The Banks occupies a rare position. It combines riverfront access, regional visibility, and direct adjacency to major civic venues. Its niche is vertical living paired with entertainment, culture, and public space. The district can support density where views, access, and infrastructure allow it to perform, while maintaining a human-scaled public realm.




**RIGHT**
*View looking west between the ICON Stage and Lot 24 showing a pedestrian walk fronted by new restaurants.*


the ROEBLING ROOM
at the Banks
SEVEN HILLS
STEAK & SEAFOOD
THE BANKS DISTRICT
Paycor STADIUM


3rd St.
71
Elm St.
Race St.
Vine St.
Walnut St.
Lot 4
Lot 13
Lot 1
Central Ave.
Rosa Parks St.
National Underground
Railroad Freedom Center
Spencer Way
Lot 25
Lot 24
Bengals
Practice Field
Paycor
Stadium
Paycor STADIUM
Paycor STADIUM
Mehring Way
Smale
Riverfront Park
John A. Roebling Suspension Bridge
The Andrew J. Brady
Music Center
Cincinnati
Black Music
Walk of Fame
Google Earth




**LEFT**
*Illustrative plan shows new vision for the future of The Banks*

## THE BANKS DISTRICT CONCEPT PLAN

The updated plan builds on the legacy of planning for The Banks and the riverfront, advancing a purposeful urban development and neighborhood framework that brings together streets, parks, public spaces, and new development into a cohesive and highly connected whole.

The plan prioritizes the public realm as the primary experience. Streets, plazas, and connections do more than link buildings—they define how people move, gather, and remember this place. Buildings step deliberately from podium to tower, protecting views and framing spaces while achieving the density needed to support feasibility and fund shared infrastructure. Ground floors operate as civic space first, with transparency, activity, and public orientation required at every edge.

This is not incremental infill. It is a comprehensive framework that rejects piecemeal development in favor of coordinated moves: a signature civic plaza elevating the Freedom Center, a sculptural pedestrian bridge eliminating the barrier to Småle Park, activated streets flexing between everyday use and peak events, and development scaled to create critical mass without overwhelming the public realm.

**The result is a district that feels like a neighborhood on ordinary days and a destination during extraordinary ones**—a place that works for families, residents, visitors, and workers alike, reflecting Cincinnati's ambition to claim its riverfront as a defining civic asset for the next century.


PAYCOR STADIUM
Paycor STADIUM



# 02 A QUALITY DISTRICT THAT **DRIVES VALUE**

## A QUALITY DISTRICT THAT DRIVES VALUE

Investing in The Banks District's public spaces and new buildings drives value—civic, cultural, and economic value. People will experience existing places and new plazas and parks in a more seamless and comfortable way. Småle Park—a jewel in the district and for the region—will be augmented by an expanded riverwalk park and complemented with smaller plazas across the district. Real estate investment will follow placemaking strategies as quality-of-life goals and increased desirability will spur demand.

## ENABLING A WALKABLE URBAN DISTRICT

The concept plan sets forth an aspirational density and mix of uses to encourage urban vibrancy and foster private investment. By increasing vertical density on the remaining available lots, The Banks District can achieve its original density goals. Introducing new residential, retail, hotel, and office uses engenders a live/work/play neighborhood—harkening back to the original goals for the district as a premier walkable, urban district.

## CULTIVATING THE SKYLINE

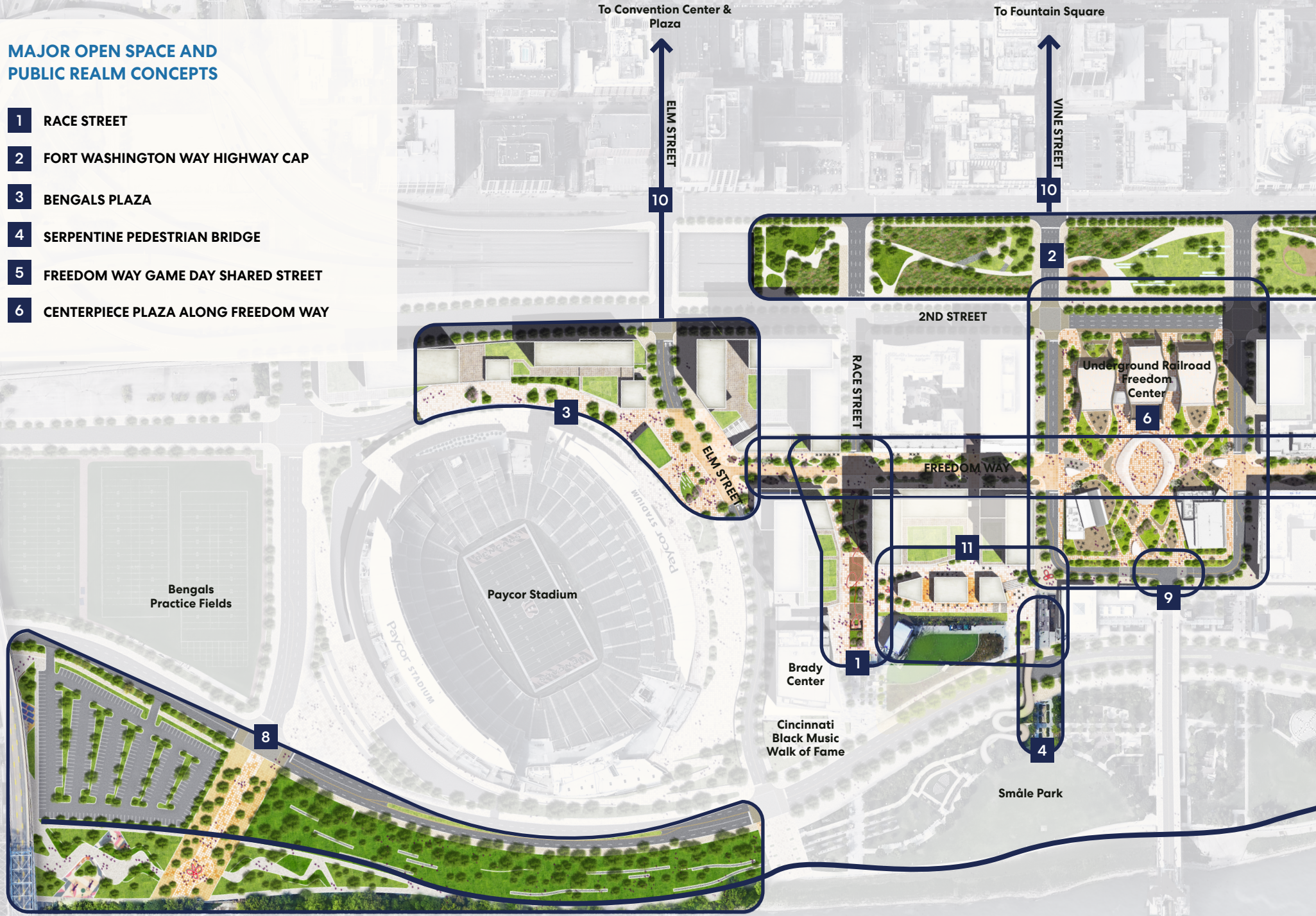
Cincinnati has an historic downtown skyline with icons including Carew Tower, the Fourth and Vine Tower (PNC Bank Building), and Great American Tower. Further designing the skyline in The Banks District enhances the overall skyline in two ways (1) by carefully 'stepping' building heights from Vine Street to the west towards Paycor Stadium and (2) by grouping future buildings with a range of heights that provide new views while preserving others. The Banks District deserves its own iconic tower and the most fitting location is at Freedom Way and Rosa Parks Street (the terminus of Vine Street). This site has excellent visibility and access to Småle Park and is a fitting backdrop for the future plaza in front of the Freedom Center.

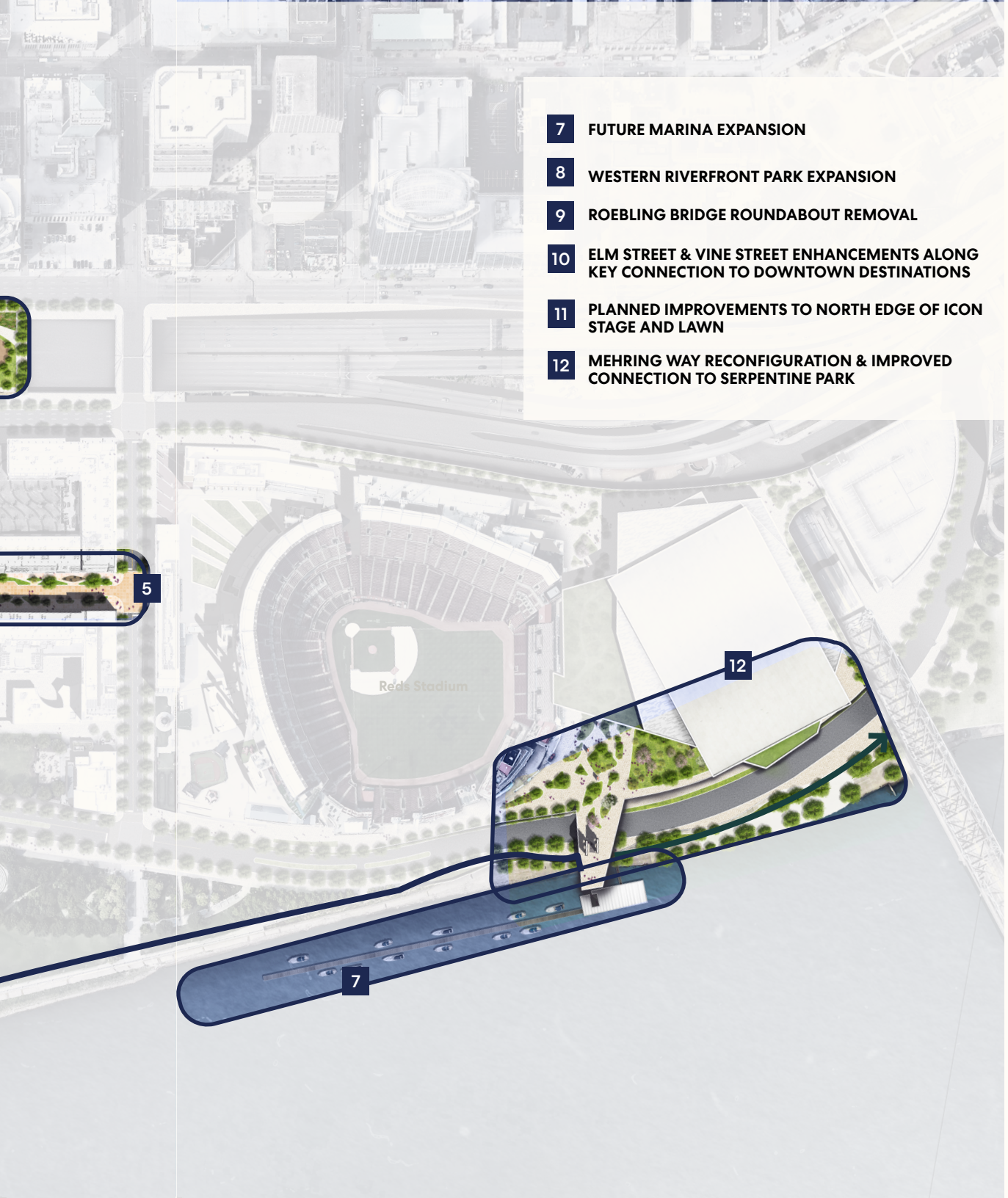
### DEVELOPMENT SUMMARY

- 2.18 million gross square feet of new buildings plus 315,000 gross square feet of structured parking for a total of 2.5 million gross square feet of new construction above street level.
- 1.5 million square feet residential; 154,000 square feet of hotel, 147,000 square feet of ground level active-uses including retail, restaurant food and beverage, and other commercial activity; 202,000 square feet of office in the last phase of development (market dependent)

## MAJOR OPEN SPACE AND PUBLIC REALM CONCEPTS

1. RACE STREET
2. FORT WASHINGTON WAY HIGHWAY CAP
3. BENGALS PLAZA
4. SERPENTINE PEDESTRIAN BRIDGE
5. FREEDOM WAY GAME DAY SHARED STREET
6. CENTERPIECE PLAZA ALONG FREEDOM WAY






## GROUND LEVEL EXPERIENCE

At The Banks, the public realm is the experience. More than any individual building, it's the streets, plazas, edges, and in-between spaces that shape how people move, gather, and remember this district. Freedom Way evolves into a festival street that can flex between daily calm and event-day celebration, and a central civic plaza anchors district identity and activates surrounding development. Ground floors operate as extensions of the sidewalk, designed to support diverse uses and seamless engagement. Together, these moves create a continuous, legible network that works for 800 residents on a Tuesday morning and 80,000 fans on a Saturday night.

## CIRCULATION AND CONNECTIVITY

Mobility at The Banks is strengthened through a highly connected network of streets, public spaces, and transportation options that make movement intuitive, safe, and enjoyable for all users. The plan builds on existing assets including transit, a strong street grid, and a growing system of great streets designed to work for pedestrians, vehicles, residents, and visitors alike.

Throughout the district, streets balance access and livability, connecting parking, transit, residences, and destinations with clarity and comfort. This integrated approach reinforces The Banks as a livable neighborhood and an attractive place for new development, with mobility serving as a defining asset that supports economic vitality, tourism, and long-term growth.

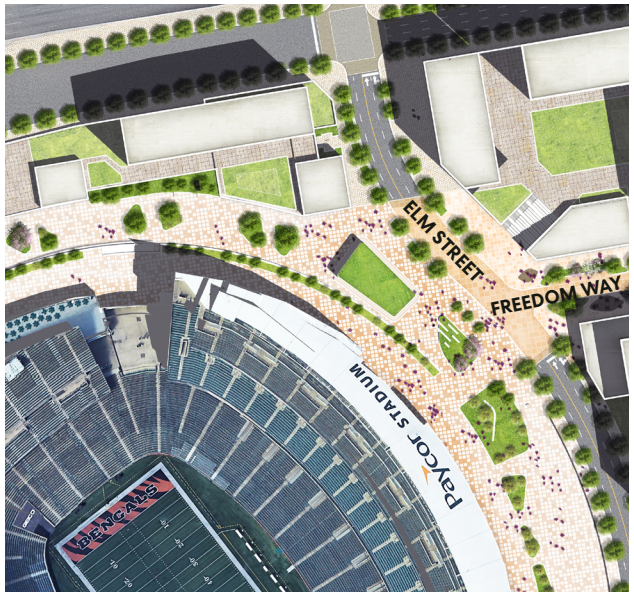
## DESCRIPTION OF MAJOR OPEN SPACE AND PUBLIC REALM CONCEPTS

### RACE STREET CONCEPT




**Race Street** creates an intimate linear plaza emphasizing river and skyline views. Designed at a smaller scale than Freedom Way, the street prioritizes pedestrian comfort through generous sidewalk zones, seating areas, and landscape enclosure. The design encourages lingering and informal gathering while maintaining flexibility for small events and pre-show activation. Race Street links The Banks directly to entertainment venues along Mehring Way, strengthening the connection between the district and Cincinnati's music and cultural corridor.

### BENGALS PLAZA CONCEPT




**Bengals Plaza** is envisioned as a new signature sports event plaza at Paycor Stadium, drawing inspiration from the successful pre-game and event experiences at Great American Ball Park and other best-in-class stadium districts around the country. The plaza accommodates high-density crowds during games while remaining open and welcoming on non-event days. Flexible hardscape zones support food vendors, entertainment, and fan activations. The plaza creates a new retail interface with Paycor Stadium at general entry level and offers Lots 4 and 13 an opportunity for highly-valuable retail facing this new "front".

### SERPENTINE PEDESTRIAN BRIDGE CONCEPT




A **sculptural pedestrian bridge** crosses Mehring Way, eliminating the primary barrier between The Banks and Småle Riverfront Park. The bridge's serpentine form creates a distinctive visual landmark while framing views of the river, skyline, and surrounding district. Designed exclusively for pedestrians, the bridge removes vehicle conflicts and significantly improves safety and comfort. The structure functions as both infrastructure and destination, creating a memorable crossing experience that reinforces district identity.

**FORT WASHINGTON WAY HIGHWAY CAP CONCEPTS**




Highway caps bridge over Fort Washington Way, transforming the visual and physical barrier into usable public space. The caps create seamless connections between downtown and The Banks while expanding the district's open space network. Tree canopy, lawn, and hardscape zones replace highway views, reducing noise and creating pedestrian-scale environments. The caps unlock development potential on adjacent parcels by improving access and eliminating the highway edge condition.

**WESTERN RIVERFRONT PARK EXPANSION**

Improves and expanded park space and riverfront trail with game day parking serving Bengals fans on game days. Concept also envisions an enhanced pathway approach to the southeast entry of Paycor Stadium from the Southwest.

**FUTURE ARENA OVERLOOK CONCEPT & CONNECTION TO SAWYER POINT PARK AND YEATMAN'S COVE**

The project addresses a critical gap in the district's year-round activation. During Reds and Bengals off-season, a modern arena sustains restaurants, bars, and retail at The Banks by hosting 125+ annual events. The facility positions The Banks as a complete entertainment destination—sports, culture, conventions, and riverfront experience in one walkable district. Strategic demolition and reconstruction create opportunities for enhanced ground-floor activation, improved pedestrian connections to the new centerpiece civic plaza and the riverfront, and a signature architectural statement that anchors the district's eastern edge.

**FUTURE MARINA EXPANSION**

A new reef marina planned near the Public Landing will add 42 boat slips and a floating restaurant to the riverfront. Though currently stalled pending U.S. Army Corps of Engineers approval of anchoring systems, the project strengthens The Banks' waterfront activation by adding recreational boating and river-level dining visible from Småle Park, the serpentine bridge, and development parcels. Planned independently by Cincinnati Parks, the marina aligns with The Banks vision of a connected, active riverfront.

**ROEBLING BRIDGE ROUNDABOUT REMOVAL**

While roundabouts can support pedestrian flow in typical conditions, this location offers minimal mid-crossing refuge space and creates ambiguous yielding patterns between drivers and pedestrians. The tight geometry leaves people exposed with no safe pause point. An all-way stop creates clear, controlled crossings at a critical junction serving event-day surges and daily riverfront access.

## FREEDOM WAY

Freedom Way transforms from a conventional street into a curbless festival corridor that operates as both daily connector and event venue. The street features a flush surface with no curbs, allowing complete closure for festivals and game days while functioning as a pedestrian-priority street during normal operations. Controlled access points and bollards support managed closures. Heavy tree canopy and high-quality paving establish a strong identity while supporting ground-floor retail, restaurants, and activation. The street connects Paycor Stadium directly to Great American Ball Park and new central civic plaza, creating the district's primary east-west spine.

## CENTERPIECE PLAZA ALONG FREEDOM WAY

The new central civic plaza establishes a new signature civic space fronting the National Underground Railroad Freedom Center. A sculptural canopy structure provides shade and identity while supporting flexible programming from farmers markets to concerts. Dense tree canopy frames views to the river and city while creating year-round comfort. The plaza integrates directly into the street grid via Freedom Way and connects to surrounding development parcels, restaurants, and venues. Flexible food and beverage zones support activation during events and daily use, positioning the plaza as the district's civic front porch.





**RIGHT**
*Conceptual renderings (ground level & birdseye) of Freedom Way Shared Street Concept and conceptual new public plaza fronting The National Underground Railroad Freedom Center connecting the east and west segments of Freedom Way.*



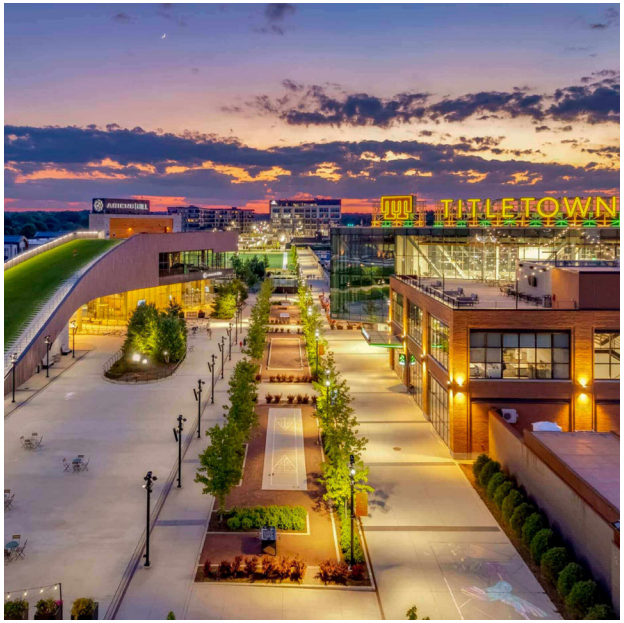
**RIGHT**
*Ground Floor Activation and Public realm Interface between remaining Development Parcels*




***The Battery,*** *Atlanta GA, Home stadium of the Atlanta Braves.*




***The Wharf Marina****, Washington D.C.*



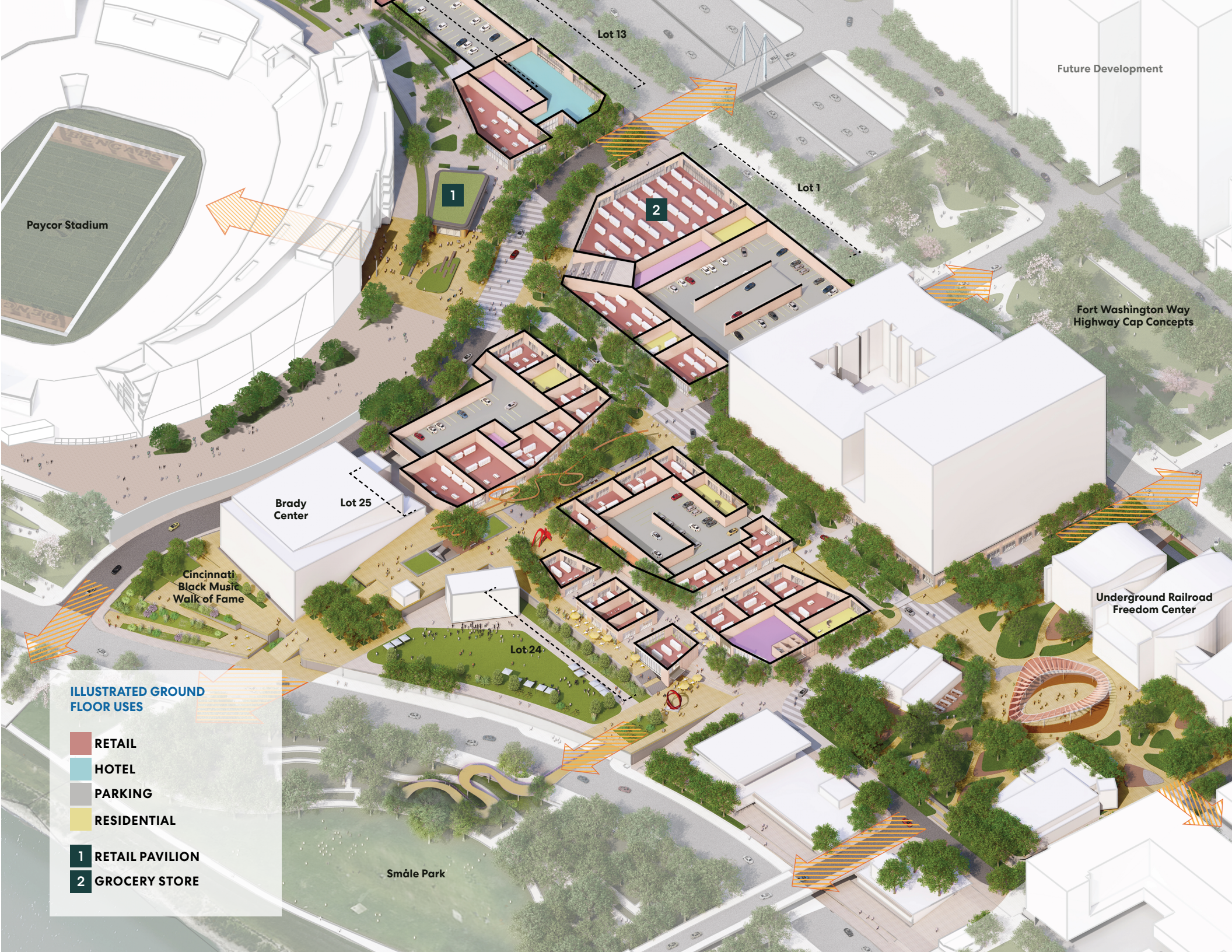

***Titletown District,*** *home of the Green Bay Packers, Green Bay, WI.*



***Chicago Riverwalk****, a 1.25-mile promenade through the heart of downtown Chicago*

## CASE STUDY LESSON: VALUE THE PUBLIC REALM

Comparable districts show that success depends less on signature architecture and more on ground-level performance. Active edges, flexible streets, and clear circulation determine whether investment sustains itself over time. Height and density work best when tied to public benefit and shared value.


Lot 13
Future Development
Paycor Stadium
1
2
Lot 1
Fort Washington Way
Highway Cap Concepts
Brady
Center
Lot 25
Cincinnati
Black Music
Walk of Fame
Underground Railroad
Freedom Center
Lot 24
Smale Park
ILLUSTRATED GROUND
FLOOR USES
RETAIL
HOTEL
PARKING
RESIDENTIAL
1 RETAIL PAVILION
2 GROCERY STORE

## DEVELOPMENT FEASIBILITY

Initial feasibility analysis was conducted to test the financial performance of the proposed development, given current conditions. This analysis included a residual land value analysis of each component of the development program to determine how the proposed value of the project compares to the costs. Proposed costs of development including hard costs, soft costs, financing costs, and required developer profit were compared against the project's value represented by the relationship between projected revenues and costs over time. In an ideal case, the project value is greater than the project cost, which indicates positive land value. With positive land value, a developer can construct a project and expect to generate value beyond its costs and profits.

However, financial analysis suggests that for the proposed development plan, the costs outstrip the project value, indicating a feasibility gap and negative land value. Based on estimates from the financial analysis, the projected development gap is approximately $47 million for a project with an overall estimated cost of approximately $770 million to $800 million. Without outside sources to close this feasibility gap, it's unlikely that the developer would pursue the project.

### DEVELOPMENT SUMMARY

- 2.18 million gross square feet of new buildings plus 315,000 gross square feet of structured parking for a total of 2.5 million gross square feet of new construction above street level.
- 1.5 million square feet residential; 154,000 square feet of hotel, 147,000 square feet of ground level active-uses including retail, restaurant food and beverage, and other commercial activity; 202,000 square feet of office in the last phase of development (market dependent).

**RIGHT**
*Development Concept illustrating graduated heights and stepped massing across the Development Sites.*


Lot 4
Lot 13
Lot 1
Lot 25
Lot 24
Paycor Stadium
Future Development
Fort Washington Way
Highway Cap Concepts
Brady
Center
Cincinnati
Black Music
Walk of Fame
Underground Railroad
Freedom Center
Småle Park

## PHASING CONSIDERATIONS

Phasing of redevelopment at The Banks should emphasize uses mist feasible and establishing a sense of place, creating a market for later uses.

W ← E

**Development should generally proceed from east to west.** This grows the existing district from the east and ensures that new development is not isolated. The exception to this is the high-rise structure currently shown on the eastern portion of Lot 24.



**Midrise development should occur first,** taking advantage of cost efficiencies of that typology, and bringing residents onsite to enhance activity and support ground floor retail.



**Should current market conditions persist,** it may be practical to deliver the hotel product sooner (in Phase 2) and put off office development until the last phase.



**Early investments in open space, placemaking, and site security** will improve user experience and draw more activity to The Banks.

## INTENTIONAL MIX OF USES

New development rising from Lots 1, 24, and 25 are mixed-use residential with a combination of ground floor retail/commercial space and residential lobby and amenities. The residential developments increase the density of people living in the district, and these three lots are critical to supporting residential neighborhood living.

**RIGHT**
*Development Concept Highlighting a mix of uses across the Development Sites.*


Lot 4
Lot 13
Lot 1
Lot 25
Lot 24
Paycor Stadium
Brady Center
Cincinnati Black Music Walk of Fame
Smale Park
Future Development
Fort Washington Way Highway Cap Concepts
Underground Railroad Freedom Center
ILLUSTRATED USES
RETAIL
HOTEL
PARKING
RESIDENTIAL
OFFICE
INSTITUTIONAL

# 03 A RIVERFRONT BUILT FOR GAMEDAY, **DESIGNED FOR EVERYDAY**

A central civic plaza occupies one of the most symbolically charged sites in Cincinnati. It must operate as a place of gathering and celebration on game days, yet remain deeply respectful of the National Underground Railroad Freedom Center's civic and moral weight. This is a balancing act.

The plaza sits beneath the watch of Freedom's Eternal Flame, a quiet and constant reminder of the struggle for liberty and human dignity. To the south, the John A. Roebling Suspension Bridge at the base of the District, an engineering landmark that has endured for more than a century and frames the river horizon. Between these two symbols stands the public realm.

On Bengals Sundays and Reds Opening Day, the space can absorb crowd density, fan rituals, and shared civic pride. On quieter days, it must offer shade, seating, reflection, and unobstructed frontage that honors the museum's entrance and preserves sightlines to the river and bridge.

The new centerpiece civic plaza cannot feel like an extension of stadium infrastructure. Nor can it feel static or ceremonial. It must activate, but it must also anchor. Its materials, scale, and programming should support celebration while maintaining dignity—ensuring that festivity never overwhelms meaning.

When designed correctly, the plaza and Freedom Way by extension becomes both threshold and destination: a civic stage capable of holding the city's loudest cheers and its most reflective moments within the same space.




**RIGHT**
*Freedom Way connects Paycor Stadium directly to Great American Ball Park through a new central civic plaza, activating the district's primary east-west spine. This signature gathering space becomes a daily connector and destination in its own right.*


Findlay Fry Co

## CONNECTION OF CULTURE AND COMMUNITY

Creating a successful entertainment district today means more than attracting crowds—it means shaping a complete neighborhood story. The work begins by defining the district's identity, then designing layered, mini-experiences for diverse audiences—families, fans, residents, students, tourists—and ultimately expressing that vision in the built environment.

Cincinnati already expects art and culture to live in its public realm. From the murals of Over-the-Rhine to the immersive scale of BLINK, the city embraces public art as part of everyday life. That expectation sets the standard for The Banks. Culture cannot feel programmed onto the district—it must feel embedded within it.

Culture and program are inseparable from place. A weekday promenade becomes a weekend festival. A pre-game gathering becomes a civic singalong. Reflection at the Freedom Center transitions to discovery along the riverwalk. Public art, lighting, signage, and programming work together to create continuity—bridging everyday life and major civic moments.

The goal is not just activation—it is orchestration. Each space contributes to the larger narrative. Each moment builds belonging. Every visit—whether for game day or a quiet afternoon—should feel part of a cohesive, living story.

When done well, the district does not simply host events. It produces experiences. It becomes a neighborhood that lives beyond the lights and belongs to the city every day.



**RIGHT**
*A signature civic plaza fronting the National Underground Railroad Freedom Center, anchored by a sculptural canopy, creates a flexible space for activation and park-like extension to the river and linking Freedom Way shared street segments.*


THE BANKS DISTRICT

## BRAND EVOLUTION NOT REVOLUTION

The goal is a unified, integrated brand experience—aligned across physical, spatial, and digital experiences. Today, powerful individual brands thrive within the district: The Cincinnati Reds, the Bengals, the Freedom Center, Småle Riverfront Park, the Cincinnati Black Music Walk of Fame, and DORA. Each is strong on its own. The opportunity now is to bring them together under one cohesive district strategy—one brand that amplifies all. Through coordinated public realm design, consistent wayfinding, and shared programming for everyday and game-day activation, The Banks can move from a collection of destinations to a singular, recognizable urban experience.

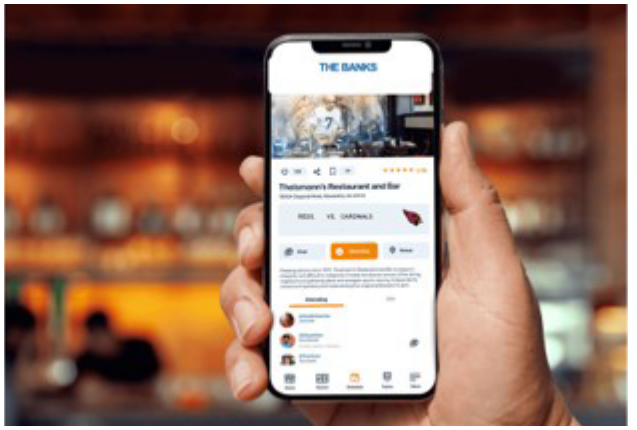
As residential growth, retail energy, and public space investment expand, the brand should evolve in step with the built environment. The Banks doesn't need a new story—it needs to fully realize the one it already has. From event venue to complete urban district—this is brand evolution, intentionally built together.

Through digital platforms, analog experiences, wayfinding systems, monuments, gateways to art, hand-painted murals, and curated "Instagram moments," we layer storytelling into the physical environment to create memorable, shared experiences. These elements are not decoration—they are tools that elevate the district, spark delight, and foster connection among residents, visitors, and fans alike.

Entertainment districts like The Banks are inherently complex ecosystems, made up of diverse operators, brands, and public partners. Success requires more than a master plan; it demands alignment. From establishing the overarching district framework to integrating each restaurant, club, shop, and venue into a cohesive vision—while still honoring their individual identities—we create a unified story that feels intentional, vibrant, and unmistakably of place.




**ABOVE**
*What Is a Branded Experience?*
*The explicit management of all the ways an organization represents itself – in actions and expressions to each of its audiences.*






**FROM TOP**
*Example of branded digital space that mirrors the experience of the built environment and surrounds.*
*Example of simple, iconic wayfinding beacon with night-lighting feature.*

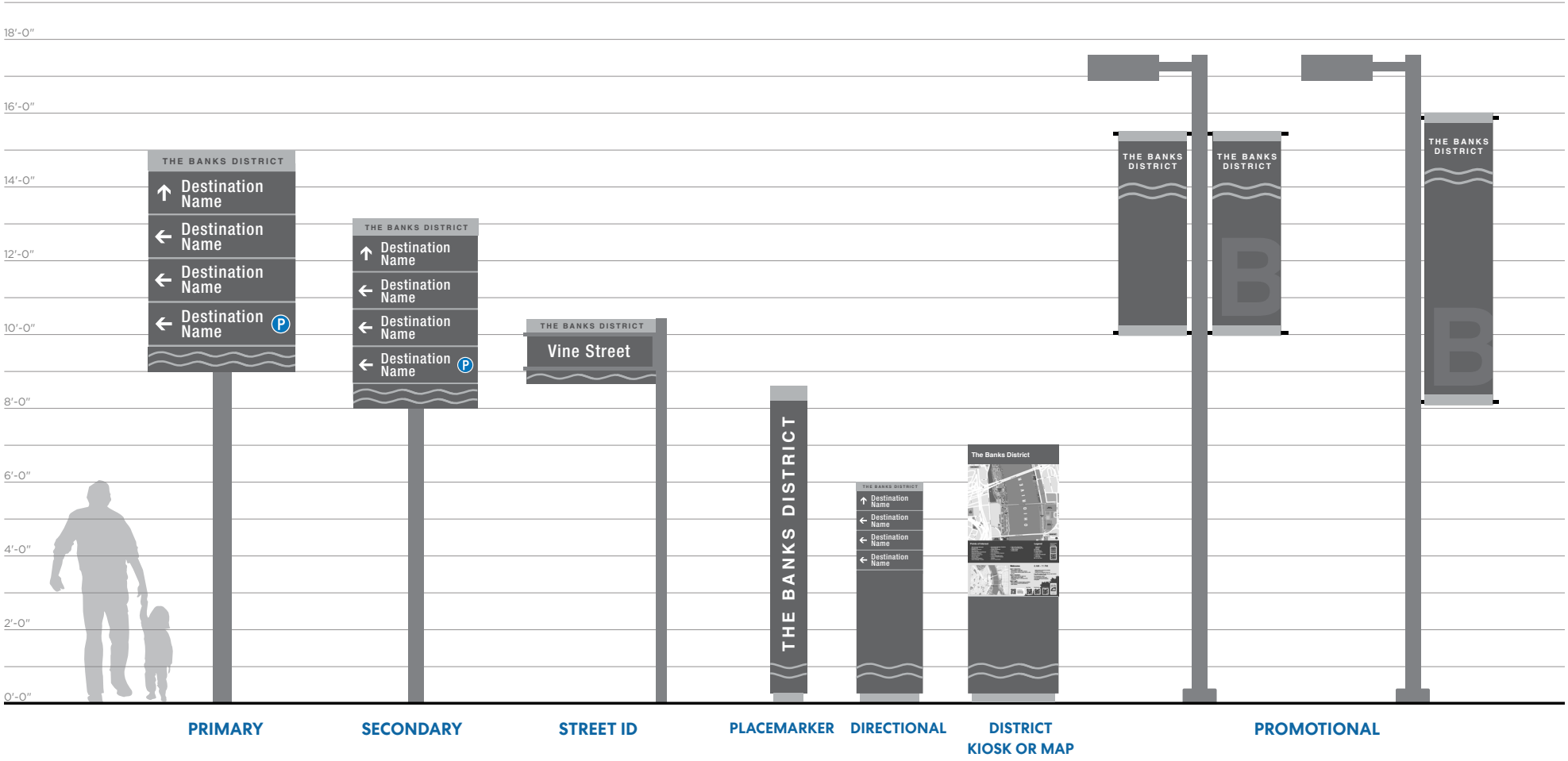
## BRAND FOLLOWS EXPERIENCE

Brand grows from experience, and experience deepens through story. When a place carries meaning, movement becomes memory and activity becomes belonging. Through layered wayfinding and thoughtfully crafted touchpoints, a district transforms—no longer just a stop along the way, but a destination woven into the life of the city.

Our city is increasingly defined by intentional districts—the Convention Center District, Fountain Square District, and the historic Brewery District—each offering residents and visitors a clear narrative and authentic sense of place. These districts help people understand where they are, what matters there, and how it fits into Cincinnati's broader story, strengthening cultural tourism and civic identity.

At The Banks, brand evolution is about performance and experience. When streets are

active beyond game days, public spaces are clean and programmed, and residential life is visible and stable, perception shifts naturally. But experience must be anchored in a cohesive story—one that connects the river, history, sports, music, and freedom into a unified brand.



## HIGHWAY TO HALLWAY ™

This strategy is more than navigation—it is a connected civic brand ecosystem. It guides people from reputation to arrival, from experience to advocacy, ensuring each touchpoint reinforces the promise of The Banks. Like Hansel and Gretel following a breadcrumb trail, every step must be intentional. If one breadcrumb is missing, the story breaks.

**1. Reputation — The Cultural Narrative -** Before someone searches or arrives, the district already lives in the civic imagination. Is it safe? Vibrant? Meaningful? Reputation shapes expectation—formed through media, memory, and word of mouth before marketing begins.

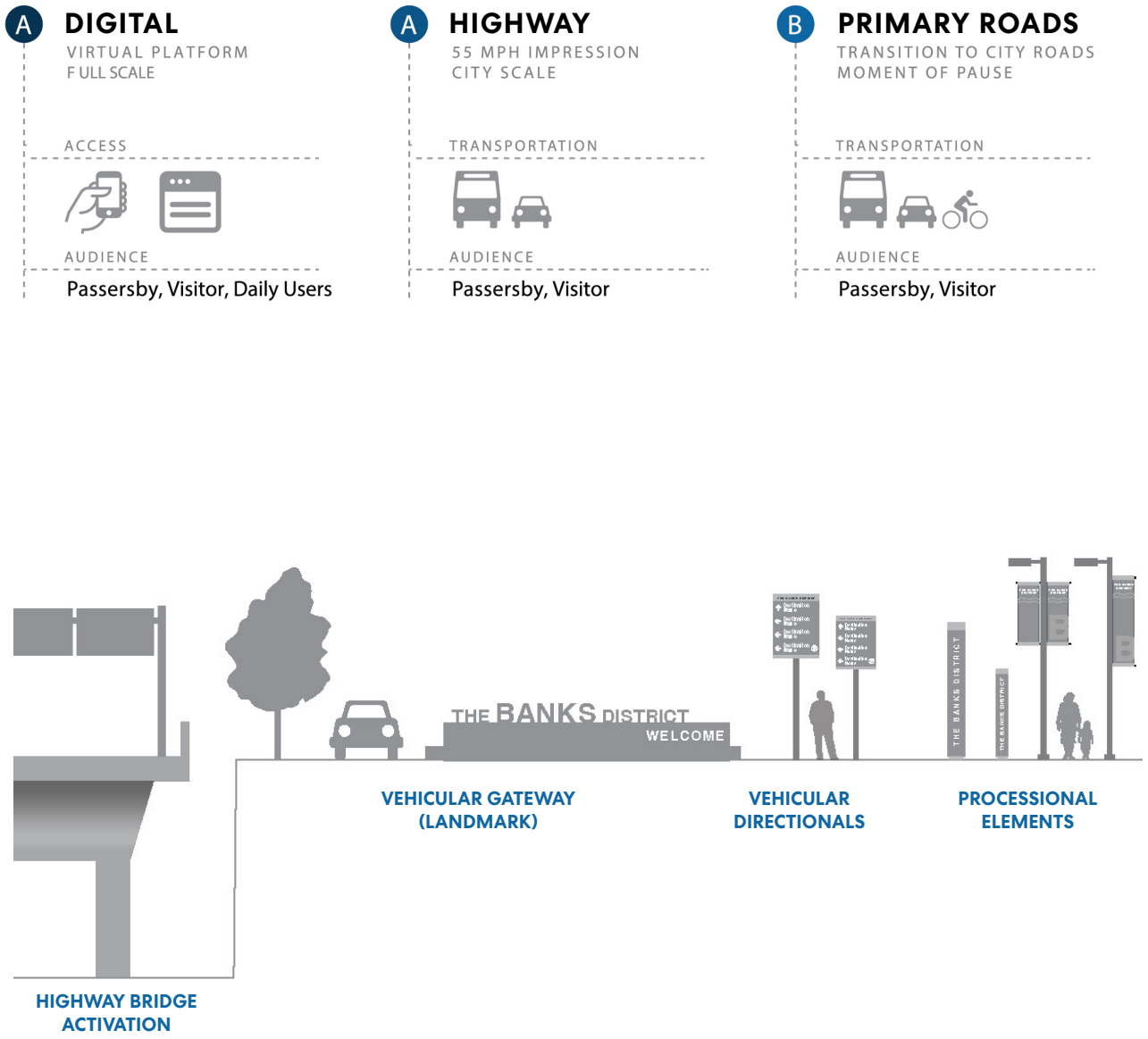
**2. Discovery — The Zero Moment of Truth (ZMOT) -** This is the digital highway. Social media, press, search, influencers, and reviews shape belief before visitors arrive. Positioning and perception are set here. If the narrative is unclear, the journey begins with confusion.

**3. Arrival — The First Moment of Truth (FMOT)-** Digital expectation meets physical reality. Is parking easy? Do visitors feel safe? Is wayfinding intuitive? This is the friction test. If arrival fails, loyalty is lost before the experience begins.

**4. Experience — The Second Moment of Truth (SMOT)** Now they are here—walking the Cincinnati Black Music Walk of Fame, gathering before a Bengals game, entering the Reds Hall of Fame, reflecting at the Freedom Center, strolling the river. Emotion anchors memory. The sequence of spaces and moments must feel cohesive.

**5. Amplification — The Shared Moment -** The journey extends beyond the district.Do they post? Recommend? Return with others? Murals, gateways, lighting, and digital moments are shareable breadcrumbs extending the brand.

**6. Belonging — The Civic Loyalty -** The final stage is ownership. Does the district feel like theirs? Do residents return on non-event days? Can the space hold both celebration and contemplation?



## C GATEWAY ARRIVAL

ARRIVAL INSIDE DESTINATION
PRIMARY ROADS

TRANSPORTATION

AUDIENCE

Passersby, Visitor

## D WAYFINDING

GUIDE TO DESTINATIONS
AND VISITOR PARKING

TRANSPORTATION

AUDIENCE

Visitors, Daily Users

## E PARKING / PEDESTRIAN

ARRIVE AT DESTINATIONS
AND VISITOR PARKING

TRANSPORTATION

AUDIENCE

Visitors, Daily Users

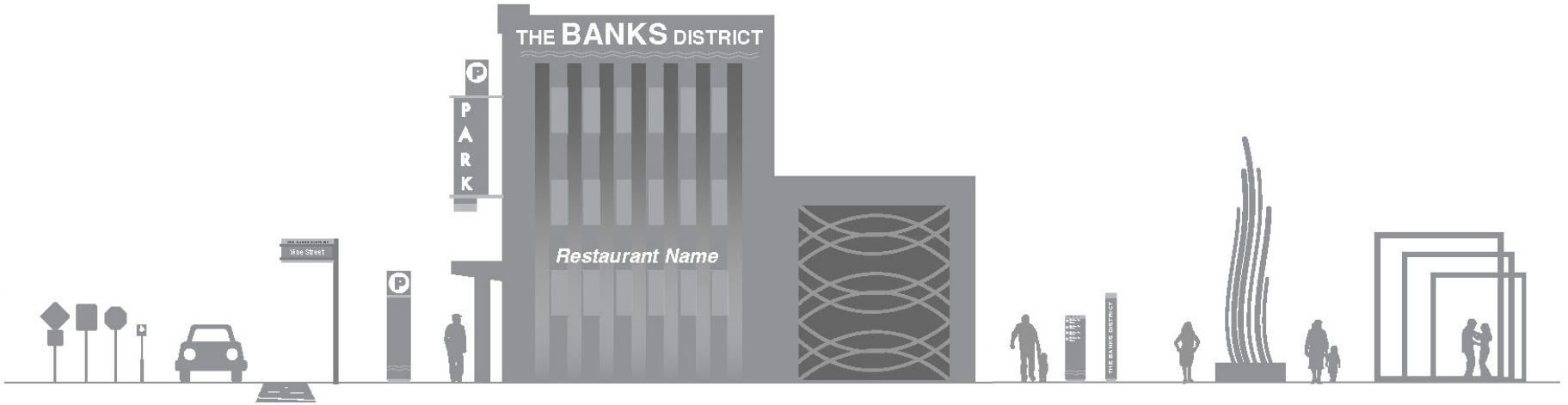
## F INTERIOR / HALLWAY

GUIDE TO INTERIOR DESTINATION
MOVEMENT BETWEEN DESTINATIC

TRANSPORTATION

AUDIENCE

Visitors, Daily Users




REGULATORY SIGNAGE

PARKING IDENTIFICATION

FACADE ACTIVATION

PEDESTRIAN DIRECTIONALS

PEDESTRIAN GATEWAY (ART/SCULPTURE)

INTERACTIVE & PLAY

**When belonging is achieved, the district evolves from destination to neighborhood.**

Highway to Hallway™ ensures that from first impression to lifelong advocacy, each breadcrumb leads forward—never lost, never accidental. When aligned, The Banks builds memory, meaning, and a living civic brand.

# 03 Design Guidelines

These guidelines are the shared language that allows diverse architecture to form a coherent district. They distinguish The Banks from conventional development by establishing minimum expectations for public realm quality, building performance, and pedestrian experience that reflect the significance of this location.


PAYCOR STADIUM

# THE BANKS
# DESIGN GUIDELINES

These guidelines emphasize a public-realm–first structure for both the district and site-level development controls. This will ensure that future development in The Banks will embody the rich and vibrant spatial, experiential, and qualitative attributes that will define it as Cincinnati's premier riverfront district long into the future.

**This Design Guidelines document is intentionally streamlined to focus only on the essential controls necessary to shape future development outcomes for the remaining parcels at The Banks.**

The intent of these Guidelines is not to over-regulate architectural expression or constrain innovation, but rather to establish a clear and consistent framework that protects the district's most critical public-facing outcomes—particularly where development decisions have lasting implications for the public realm, views, and district experience.

Sections not directly tied to essential aspects of future development's form, interconnections, experience, and quality have been removed to maintain clarity, flexibility, and ease of application.

The Design Guidelines Chapter is organized into four complementary sections that together establish a clear framework for future development at The Banks. Each section addresses a distinct dimension of how buildings are shaped, experienced, and perceived, translating district-wide planning objectives into clear, implementable guidance for the remaining development parcels.

## ORGANIZATION

The Design Guidelines Chapter is organized into four sub-sections:

**Design Massing Framework**

Establishes district-wide principles for building height, bulk, block coverage, and the protection of key views and sightlines.

**Architectural Form**

Guides building massing, streetwall conditions, stepbacks, and the organization of base and upper building elements at the parcel scale.

**Ground Level Experience**

Addresses ground-floor design, activation, circulation, programming, and the relationship between buildings and streets, plazas, and public spaces.

**Quality of Place**

Establishes expectations for architectural materials, lighting, wayfinding, signage, and other public-facing elements that contribute to the overall character and identity of The Banks.



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## INTRODUCTION

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1.2 Stadium Views and Sightlines

1.3 Preservation of View Corridors

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2.3 Mid-Level Massing

2.4 Tower Placement & Spacing

2.5 Podium Parking

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**3.2 Buildings Fronting Freedom Way**

**3.3 Essential Access Servicing and Operations**

**3.4 Pedestrian Access and Circulation**

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4.1 Architectural Character and Expression

4.2 Lighting and Nighttime Environment

4.3 Public Art and Placemaking Elements

4.4 Wayfinding and Signage

## STRUCTURE OF EACH SECTION

**Each Design Guidelines section is organized using a consistent three-part framework that clearly distinguishes design intent, enforceable standards, and discretionary guidance.**

### Principles or Framing Ideas

Following the subsection title, a narrative establishes the design intent for each topic area and defines the outcomes the Design Guidelines are intended to achieve. This section offers high-level framing to guide design decision-making and is supported by illustrative diagrams, precedent imagery, and conceptual graphics that convey desired conditions and performance objectives.

### Regulatory Standards

The Regulatory Standards subsection sets forth the minimum design requirements applicable to future development on the remaining parcels. These standards are intended to be clear, measurable, and enforceable, and will be used by the City and County as the primary basis for evaluating compliance during development review.

### Design Guidance (Non-Regulatory)

The Design Guidance subsection provides non-mandatory recommendations that offer additional direction on achieving high-quality design outcomes. While not requirements, this guidance may be considered by the City and County when evaluating contextual appropriateness, overall design quality, and consistency with the vision for The Banks.

## DESIGNING IN THE STADIUM DISTRICT

Stadium-related uses require coordinated approaches to crowd management, security, service access, and event-day movement. Portions of the district currently support essential stadium functions, including vertical circulation, garage access, and controlled entry points. These functions must continue to operate safely and efficiently as additional development occurs.

Future development is expected to coordinate closely with stadium operations to ensure that building design, access strategies, and ground-floor uses support both daily activity and event-day performance. The Design Guidelines establish a framework for aligning private development with these operational realities while strengthening the district's role as an active, mixed-use riverfront neighborhood.

## LOCAL CODE AMENDMENT

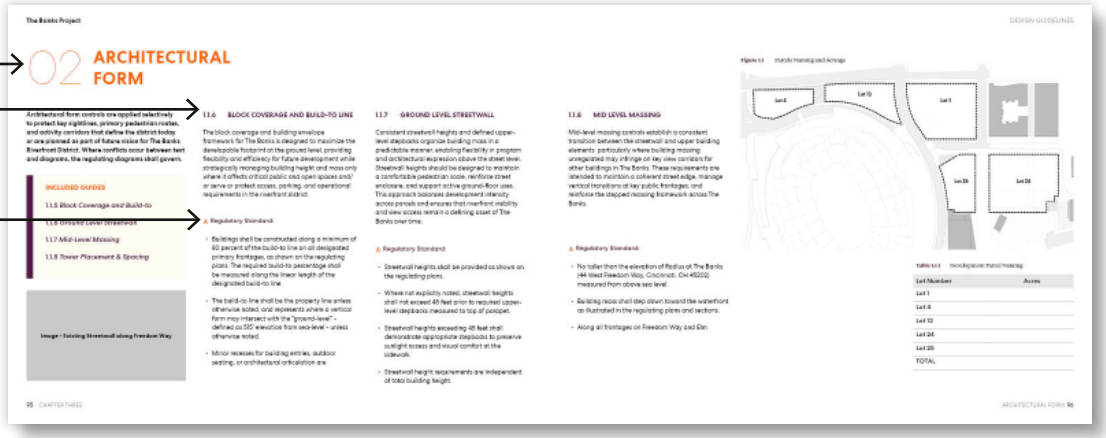
The Banks is governed by a Planned Development (PD). The Banks Urban Design Plan Update (this plan) will inform a future concept plan sponsored by the County to amend the existing PD to reflect zoning regulations as laid out here.

## NAVIGATING THE DESIGN GUIDELINES

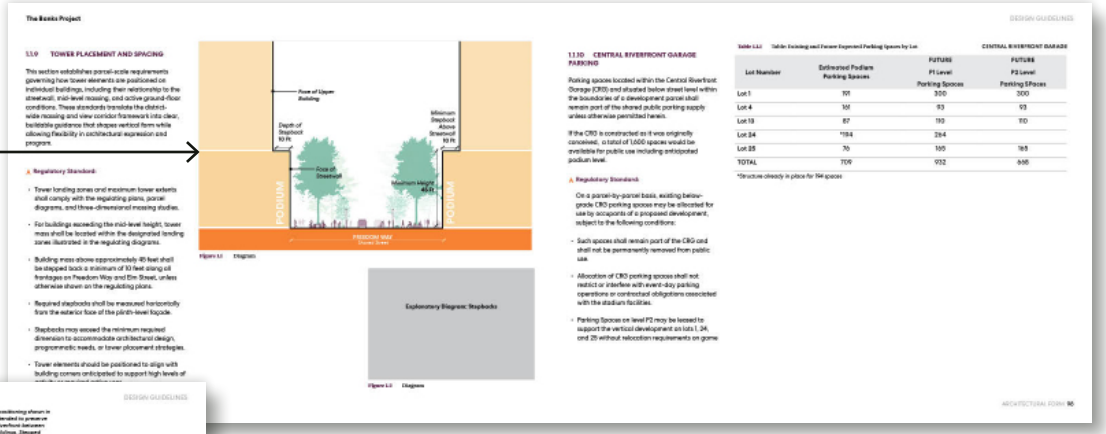
**Sub Section**

**General Guidance**

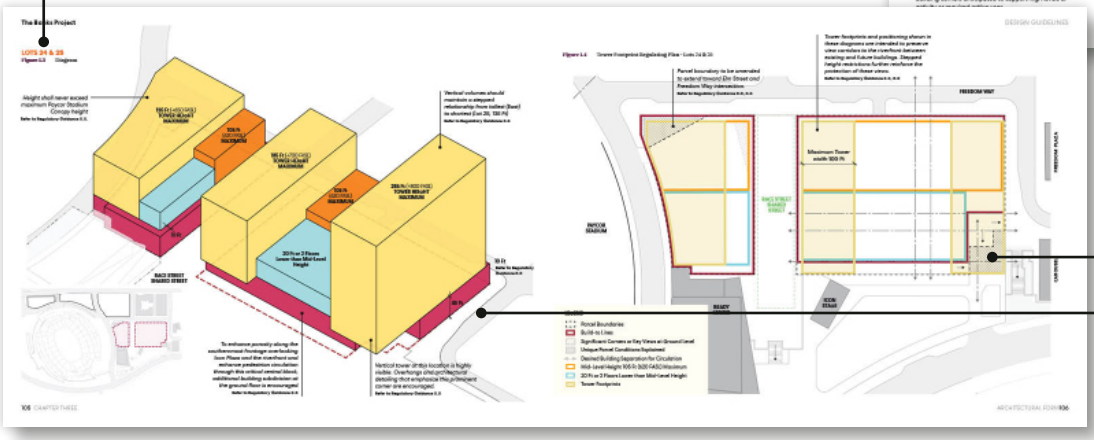
**Regulatory Standards**




**Diagrammatic Illustration**
of general standards




**Applied Regulatory Standards**
Illustrating Guidance on Lot 1
and Lot Groups 24/25 & 4/13




**Site-Level Guidance**
Illustrating Guidance on Lot 1
and Lot Groups 24/25 & 4/13

- **Ground & Podium Level Plan**
- **Tower Level Plan**
- **Isometric Illustration**

# 01 DISTRICT MASSING FRAMEWORK

**The District Massing Framework section establishes a clear and predictable framework for building massing, height, and block coverage that supports long-term development value while protecting the most important district-wide outcomes at The Banks.**

These guidelines are intended to provide certainty around building envelopes, height transitions, and protected views—particularly those related to the riverfront, stadiums, and Småle Riverfront Park—so that development can proceed efficiently and with confidence. Requirements focus on shaping a consistent and active street presence, managing height in relation to surrounding civic anchors, and preserving key sightlines that define the district's identity. Beyond these essentials, flexibility is preserved to allow architectural expression, program mix, and innovation to respond to market conditions and individual development strategies.

### INCLUDED GUIDES

1.1 *Preserve the "Stepped Skyline"*

*1.2 Stadium Views and Sightlines*

*1.3 Preservation of View Corridors*

## PROTECTING CINCINNATI'S CIVIC IDENTITY

The Banks occupies a critical position between Cincinnati's riverfront and its Downtown skyline, where views to iconic civic landmarks reinforce orientation, identity, and a strong sense of arrival. Protecting these visual relationships ensures that new development contributes to—rather than competes with—the city's most recognizable structures and preserves the waterfront's role as a civic front door. This guidance prioritizes the framing of landmark elements that define Cincinnati's skyline and cultural identity when viewed from public spaces within The Banks and along the riverfront.

Protecting views of the John A. Roebling Suspension Bridge is critical to maintaining the civic identity and visual continuity of Cincinnati's waterfront, where the bridge serves as a primary gateway and defining landmark for The Banks.

From the riverfront and The Banks, Cincinnati's skyline is defined by a mix of iconic historic towers and contemporary landmarks that collectively establish the city's identity and sense of place. Notable buildings include the Great American Tower at Queen City Square (301 East 4th Street) – The tallest building in the city and the most prominent contemporary marker on the skyline. In addition to the Carew Tower (441 Vine Street), Fifth Third Center, Scripps Center (312 Walnut), "PNC Tower"/Fourth and Vine Tower (1 West 4th Street),

### 1.1 PRESERVE THE "STEPPED SKYLINE"

The stepped massing framework establishes a clear hierarchy of building height and form that supports efficient development while maximizing long-term value across the district. Building heights are calibrated to step up toward the existing Downtown fabric, allowing taller elements to capitalize on premium riverfront views while reinforcing continuity with adjacent urban blocks.

◊ **Regulatory Standard:**

Building height and massing should comply with the Stepped Massing Framework illustrated in the regulating plans and sections. Development parcels should be organized to step up in height such that vertical forms are lowest along the Bengals Stadium and increase approaching Downtown's 3rd Street frontage and the Freedom Center, Development should remain within the maximum envelopes established by the regulating sections and protected view planes.

Note: Regulatory standards for height limitations for each development parcel and allowed vertical structures is outlined in Section 1.2 Stadium Views and Sightlines

**In Chapter 03: Design Guidelines, where conflicts occur between narrative standards and the regulating diagrams, the diagrams should govern.**

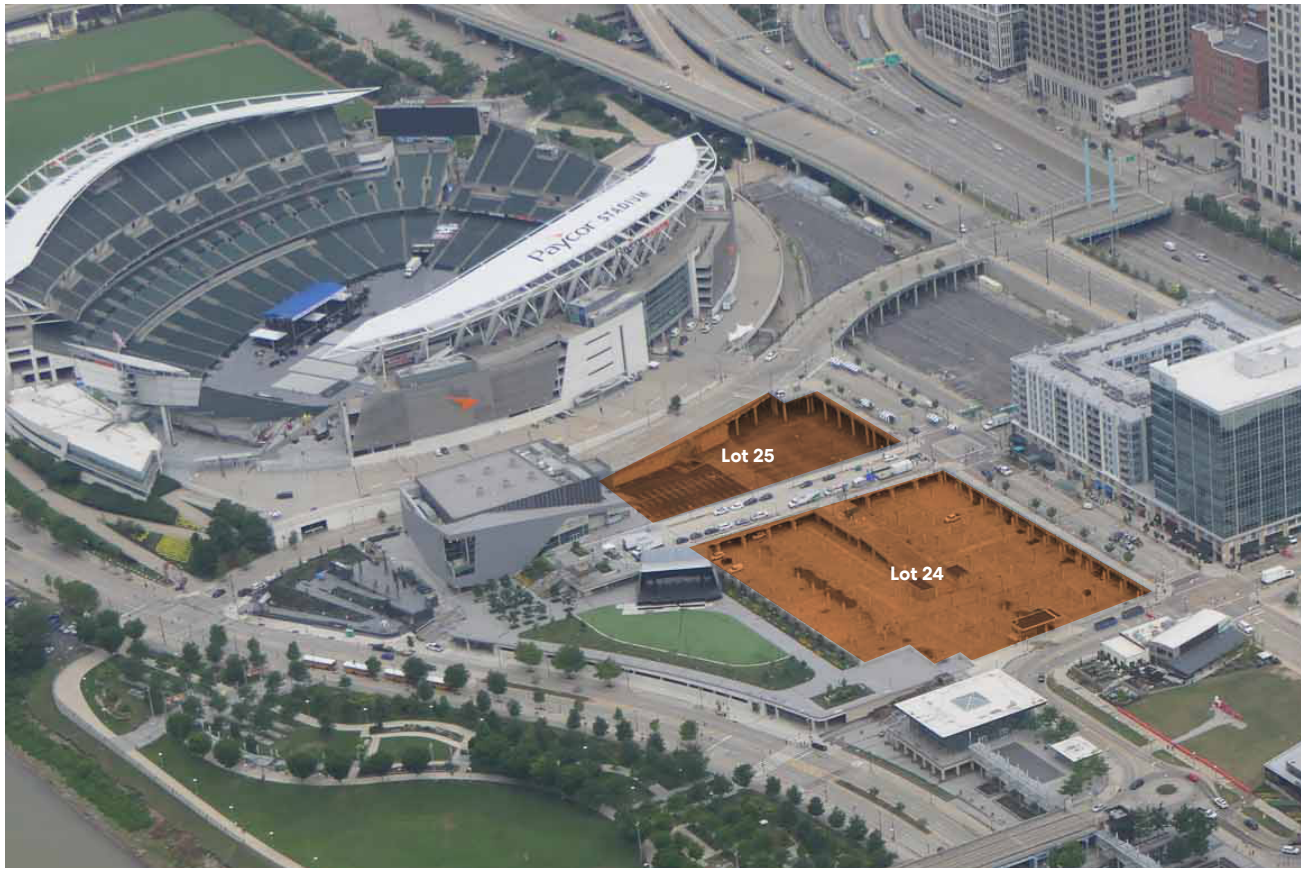



*Rendering of Concept Plan Identifying Key Buildings on the Skyline*

## 1.2 STADIUM VIEWS AND SIGHTLINES

A protected view plane is established to preserve the privacy, security, and operational integrity of Paycor Stadium during games, practices, and other events. The view plane originates from the playing field at the 50-yard line and extends upward at a defined angle to the highest point of the stadium structure. Development within adjacent parcels should be configured to remain below this plane, ensuring that no building has direct visibility onto the playing field.

This requirement supports stadium operations, broadcast integrity, and security protocols while establishing clear, predictable height envelopes for surrounding development. The resulting buildable volumes vary by parcel location and distance from the stadium and are illustrated in the regulating plans and sections that follow.

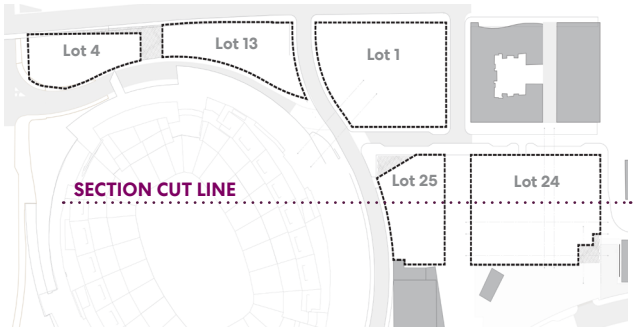



*Aerial Image, Banks Public Partnership*

**◊ Regulatory Standard:**

- No portion of any building should have direct line-of-sight visibility onto the playing field, except where expressly authorized by the stadium ownership and operating entity. Building heights should not exceed the protected stadium view plane extending from the playing field at field level, as illustrated in District Massing Framework East-West Section (opposite page), to the highest point of the Paycor Stadium structure.
- No building on Lot 25 should exceed the overall height of Paycor Stadium canopy. No building on Lot 24 should exceed a 22.5 degree plane extending from height of the maximum allowed tower footprint perimeter on Lot 25 at the Paycor canopy elevation.

KEY PLAN




Great American Tower
**663 Ft** (+1,178 FASL)

No building on Lot 25 should exceed the overall height of Paycor Stadium canopy.

Maximum Height in District
**285 Ft** (+800 FASL)

**MAX HEIGHT**

22.5 Degree Angle

**MAX HEIGHT**
**185 Ft**
(~ +700 FASL)

**MAX HEIGHT**
**135 Ft**
(+650 FASL)

Maximum Height Lot 25
**135 Ft** (+650 FASL)

Paycor Canopy Structure
**~135 Ft** (+650 FASL)
Highest Seat
**~118 Ft** (633 FASL)
Level 700 Club
**~74 Ft** (589 FASL)

22.5 Degree Angle

Minimum Streetwall Height
**45 Ft** (+560 FASL)

(510 FASL)
**30 Ft Above Field**

**0 Ft** (+515 FASL Datum)

**Central Riverfront Garage**

*District Massing Framework in East-West Section*

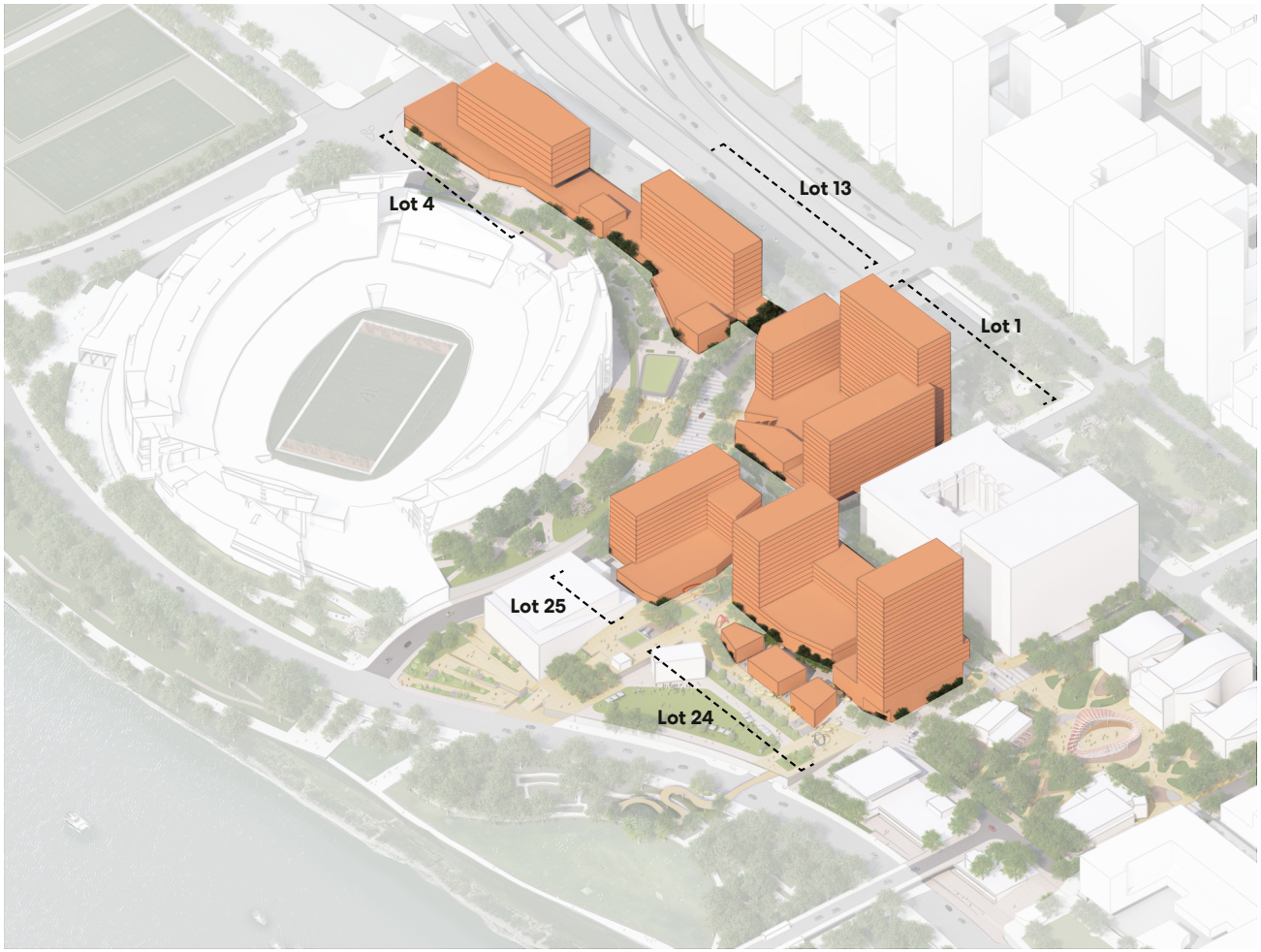
## 1.3 PRESERVATION OF VIEW CORRIDORS

This section establishes district-scale requirements governing the placement, scale, and spacing of tower elements across multiple parcels to preserve view corridors between buildings and maintain visual connections to the riverfront and Downtown skyline. These standards are intended to ensure that taller building elements are arranged to protect shared views, avoid excessive clustering, and support a legible and permeable skyline when viewed from public spaces within The Banks.

For the purposes of these Design Guidelines, a tower is defined as any portion of a building extending above the maximum permitted streetwall height.

### ◊ Regulatory Standard:

- Tower locations, maximum extents, and inter-parcel spacing should comply with the regulating plans, parcel diagrams, and three-dimensional massing studies.
- Tower elements should be contained within designated building envelopes and should not encroach into protected view planes or required separation areas identified in the regulating sections.
- Maximum tower floor plates should be limited to ensure slender tower forms and preserve view corridors.
- Where conflicts occur between narrative standards and regulating plans, sections, or diagrams, the regulating graphics should govern.




*Concept Plan Illustration of Stepped Skyline at The Banks*

## CENTRAL RIVERFRONT GARAGE (CRG)

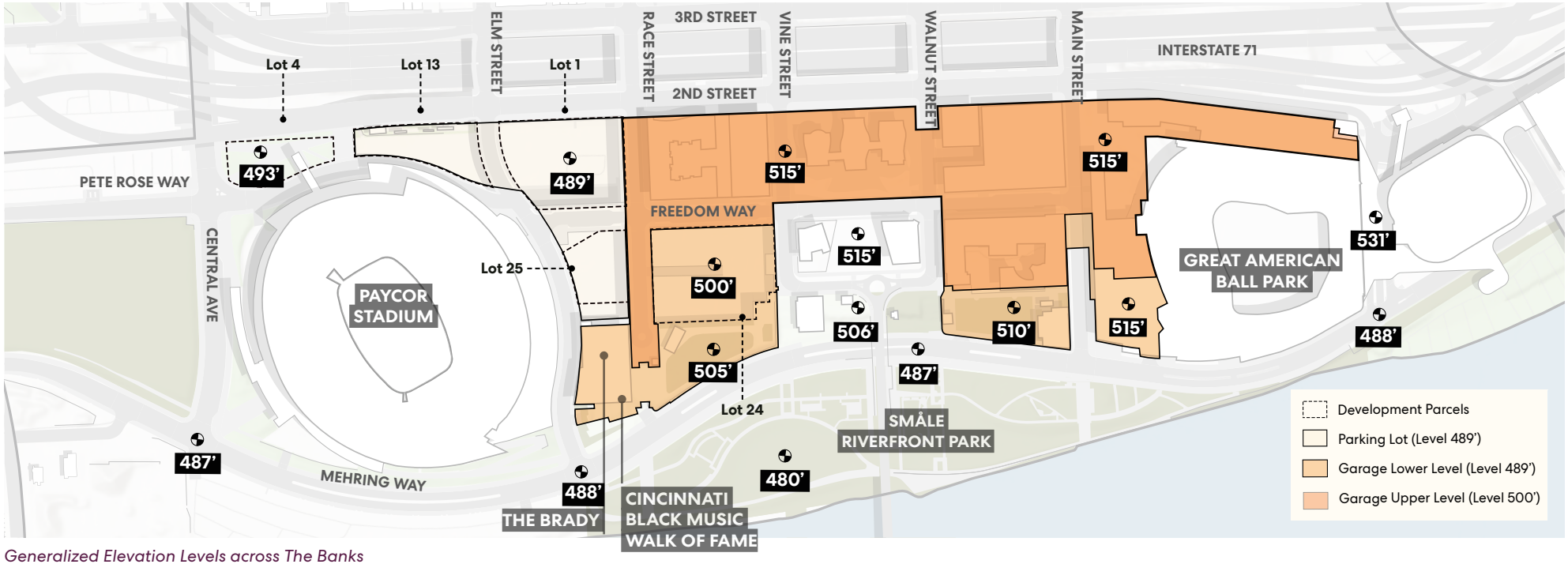
The Central Riverfront Garage (CRG) was conceived as a shared parking resource serving The Banks and Downtown Cincinnati. Constructed in phases, the garage remains incomplete. If built as originally designed, the CRG would accommodate more than 6,000 vehicles, making it one of the largest underground parking facilities in the country. The CRG currently supports a range of users, including daily visitors and event-day stadium patrons, through existing lease agreements between Hamilton County and the stadium operators. Parking below the viaduct street level (notionally +515 elevation) within the garage is intended to function as a public resource and remains subject to these agreements and other contractual arrangements. Exclusive parking needs of future development should be provided at and/or above the CRG facility.

Consistent with the Urban Parking Overlay District, established by Cincinnati City Council in 2018, there are no parking minimum requirements for new development at The Banks. Future development may pursue the use of existing below-grade CRG parking spaces to support building occupants, subject to availability and applicable agreements.

Because development parcels within The Banks are constructed over the garage, future building and overbuild structural design may require selective reconfiguration of the CRG, which could affect overall parking capacity. Additional guidance related to new podium or structured parking is addressed separately in Section2.5.

## GROUND LEVEL DATUM 515’

The 515’ Datum is a district-wide elevation reference set at approximately 515 feet above sea level (FASL) also referred to as “ground Level” throughout this chapter unless otherwise noted. This elevation extends across the entire district and serves as an organizing rationale for circulation, aligning streets, plazas, and building ground floors to support intuitive, accessible movement between public spaces. It also provides a consistent vantage point for framing views and massing decisions, allowing building form and sightlines to be evaluated from a shared, human-scale reference.




*Generalized Elevation Levels across The Banks*

# 02 ARCHITECTURAL FORM

**Architectural form controls are applied selectively to protect key sightlines, primary pedestrian routes, and activity corridors that define the district today or are planned as part of future vision for The Banks District. Where conflicts occur between text and diagrams, the regulating diagrams should govern.**

**INCLUDED GUIDES**

2.1 *Build-to Expectation*

2.2 *Ground Level Streetwall*

2.3 *Mid-Level Massing*

2.4 *Tower Placement & Spacing*

2.5 *Podium Parking*

## 2.1 BUILD-TO EXPECTATION

The building envelope framework for The Banks is designed to maximize the developable footprint at the ground level, providing flexibility and efficiency for future development while strategically managing building height and mass only where it affects critical public and open spaces and/or serve or protect access, parking, and operational requirements in the riverfront district.

◊ **Regulatory Standard:**

- Buildings should be constructed along 80 to 100 percent of the build-to line on all frontages, or as shown on the regulating plans, except where a setback or pedestrian or shared pathway is designed to create additional active, public space at the ground level. The required build-to percentage should be measured along the linear length of the designated build-to line.
- The build-to line should be the property line unless otherwise noted, and represents where a vertical form may intersect with the "ground-level" - defined as 515' elevation from sea-level - unless otherwise noted. Minor recesses for building entries, outdoor seating, or architectural articulation are encouraged to provide streetwall continuity is maintained.

## 2.2 GROUND LEVEL STREETWALL

Consistent streetwall heights and defined upper-level stepbacks organize building mass in a predictable manner, enabling flexibility in program and architectural expression above the street level. Streetwall heights should be designed to maintain a comfortable pedestrian scale, reinforce street enclosure, and support active ground-floor uses. This approach balances development intensity across parcels and ensures that riverfront visibility and view access remain a defining asset of The Banks over time.

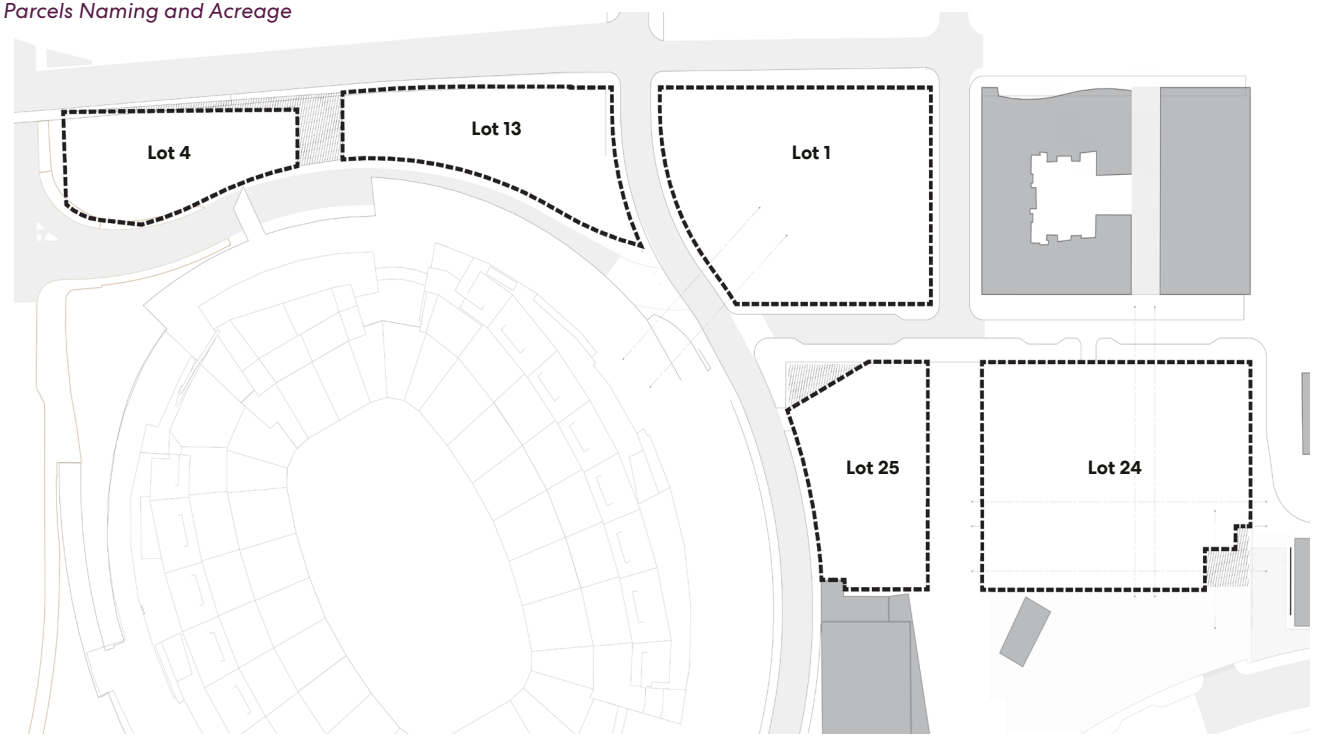
◊ **Regulatory Standard:**

- Streetwall heights should be provided as shown on the regulating plans.
- Where not explicitly noted, streetwall heights should not exceed 45 feet prior to required upper-level stepbacks measured to top of parapet.
- Streetwall heights exceeding 45 feet should demonstrate appropriate stepbacks to preserve sunlight access and visual comfort at the sidewalk.

## 2.3 MID-LEVEL MASSING

Mid-level massing controls establish a consistent transition between the streetwall and upper building elements  particularly where building massing unregulated may infringe on key view corridors for other buildings in The Banks. These requirements are intended to maintain a coherent street edge, manage vertical transitions at key public frontages, and reinforce the stepped massing framework across The Banks.

*Parcels Naming and Acreage*




### ◊ Regulatory Standard:

- Mid-Level massing should be no taller than the elevation of Radius at The Banks (44 West Freedom Way, Cincinnati, OH 45202) measured from above sea level (620 feet).
- Building mass should step down toward the waterfront as illustrated in the regulating plans and sections.
- Along all frontages on Freedom Way and Elm Street, building mass above the podium level should be stepped back a minimum horizontal distance of 10 feet from the street-facing façade unless otherwise noted on regulatory diagrams.



*Development Parcel Naming*

| Lot Number | Approximate Acres |
|---|---|
| Lot 1 | 2.27 Acres |
| Lot 4 | 0.94 Acres |
| Lot 13 | 1.19 Acres |
| Lot 24 | 2.60 Acres |
| Lot 25 | 1.15 Acres |
| TOTAL | 8.15 Acres |

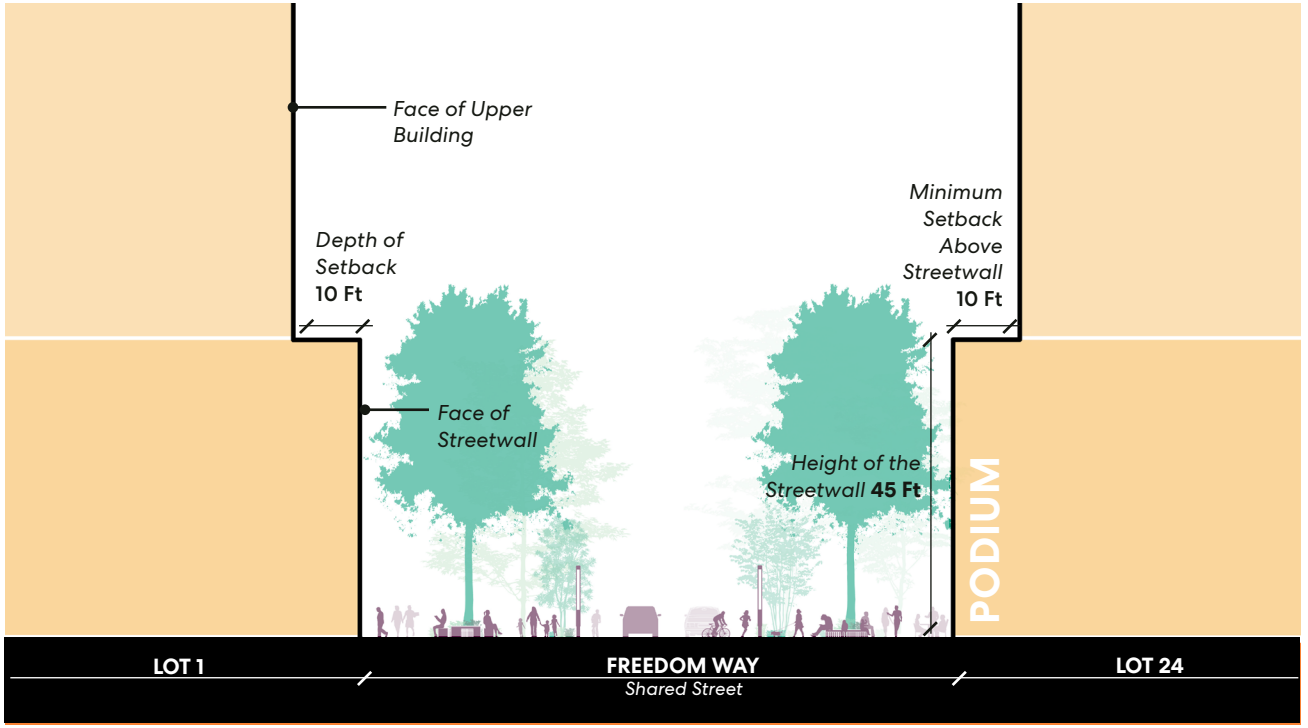
## 2.4 TOWER PLACEMENT AND SPACING

This section establishes parcel-scale requirements governing how tower elements are positioned on individual buildings, including their relationship to the streetwall, mid-level massing, and active ground-floor conditions. These standards translate the district-wide massing and view corridor framework into clear, buildable guidance that shapes vertical form while allowing flexibility in architectural expression and program.

### ◊ Regulatory Standard:

- Tower landing zones and maximum tower extents should comply with the regulating plans, parcel diagrams, and three-dimensional massing studies.
- For buildings exceeding the mid-level height, tower mass should be located within the designated landing zones illustrated in the regulating diagrams.
- Building mass above approximately 45 feet should be stepped back a minimum of 10 feet along all frontages on Freedom Way and Elm Street, unless otherwise shown on the regulating plans.
- Stepbacks may exceed the minimum required dimension to accommodate architectural design, programmatic needs, or tower placement strategies.
- Tower elements should be positioned to align with building corners anticipated to support high levels of activity or required active uses.

*Stepback Diagram illustrating Streetwall along Freedom Way*




*Existing Streetscape on Vine Street*



## 2.5 PODIUM PARKING

This section governs the location and visibility of structured or podium parking (located within a building) constructed above the CRG and within The Banks so as to reinforce the district's shared underground parking strategy. The intent is to accommodate necessary parking supply while preventing parking facilities from interrupting active frontages, public spaces, or the pedestrian experience.

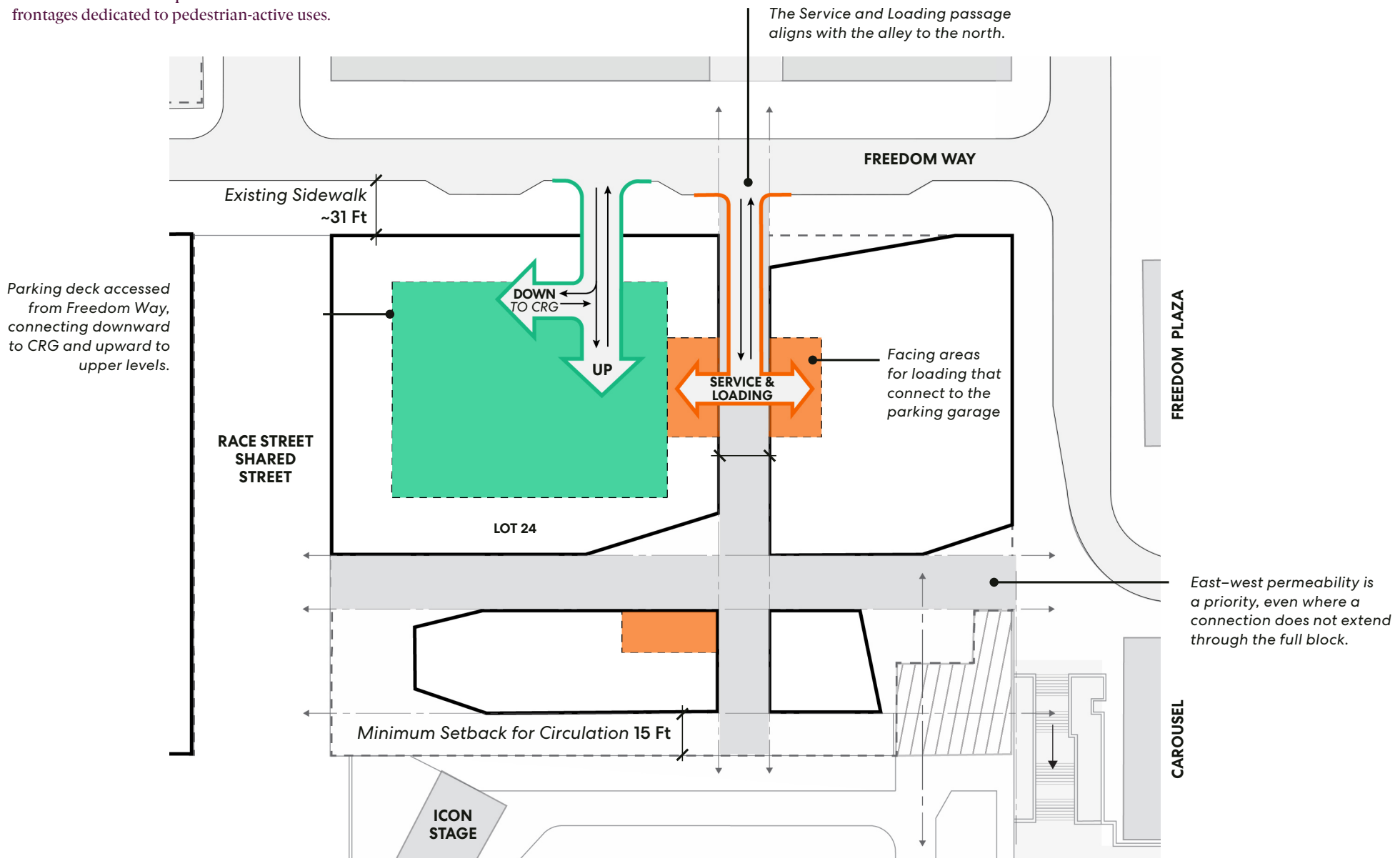
In recent zoning reforms (e.g., Connected Communities and Urban Parking Overlay), Cincinnati has reduced or eliminated parking minimum requirements in the central business district and other urban core areas, reflecting a policy shift toward reduced parking dependency and more walkable environments. Given it's location above the existing Central Riverfront Garage, new public parking is not required to be built in the district by the City or County. However, CRG parking spaces cannot be dedicated to an individual unit or building except under specified circumstances. Developers exercising the option to build podium parking above the CRG will have full control of how those spaces are accessed and distributed among tenants and uses.

**◊ Regulatory Standard:**

- Stand-alone above-grade parking structures are not permitted within the district.
- Any above-grade structured parking should be wrapped a minimum of 80 percent across all street-facing elevations by a minimum of 20 feet depth of active or occupiable building space, including residential, office, hotel, or commercial uses, except where clearly identified on the regulating diagrams for each site. Refer to *Plan and Section Depiction of Podium Parking Guidance (*pages 92 & 93) and *Overall Parking and Loading Ground Level Curb Regulating Plan - All Lots* (page 113) for additional guidance.
- Where podium parking is not required to be wrapped by occupiable space, parking garages must comply with minimum screening standards set in Section 4 Quality of Place (page 116).
- Parking and parking access are prohibited at the ground floor along Active Frontages and Active Corners except where indicated on *Overall Ground Level Frontage Regulating Plan - All Lots* (page 109) and *Overall Parking and Loading Ground Level Curb Regulating Plan - All Lots* (page 113)
- Where full wrapping is infeasible due to structural or floodplain constraints, alternative screening methods may be approved, provided parking is appropriately screened from the public realm.

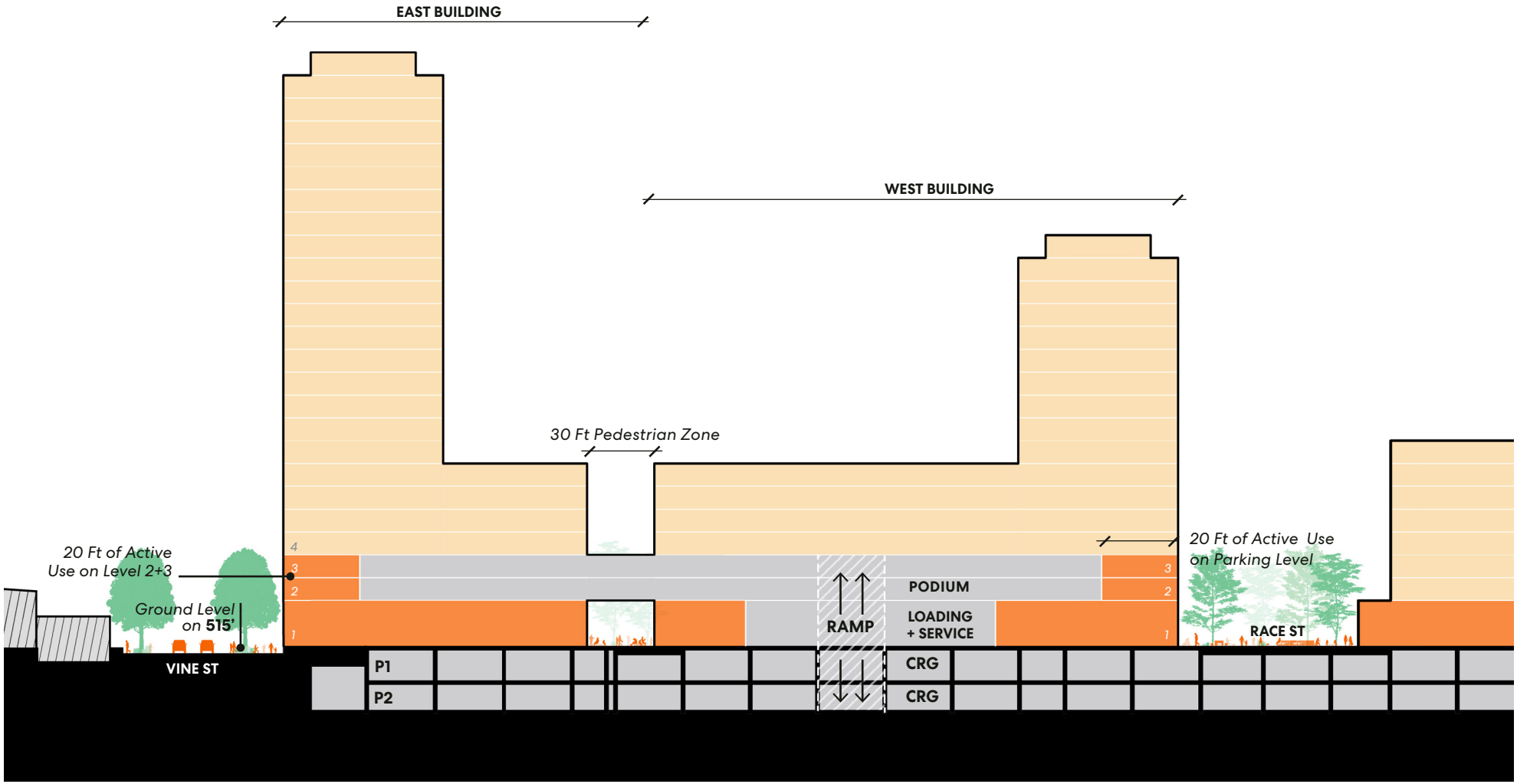
*Plan Depiction of Podium Parking Guidance*

Plan showing parking and loading internalized within the building core, accessed through a shared interior drive. Service functions hidden from public view. Ground-floor street frontages dedicated to pedestrian-active uses.



*Section Depiction of Podium Parking Guidance*

Section illustrating how 20-foot-deep active uses wrap podium parking to screen garage visibility and activate street frontages. Example wrapping uses include residential corridors, amenity spaces, back-of-house office functions, fitness centers, or retail storage—programmed depth that shields parking from public view.



# 02 ARCHITECTURAL FORM
# SITE LEVEL GUIDANCE

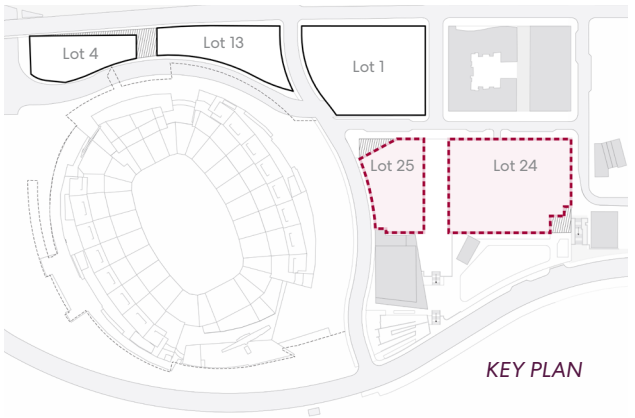
## SITE-LEVEL GUIDANCE

The preceding district diagrams establish the overall organization of height, massing, and protected views across all development parcels, while the parcel-level graphics translate this framework into specific, site-responsive guidance that reflects each parcel's location, context, and constraints. These graphics illustrate permitted building envelopes, stepback conditions, and height limits as they apply to individual development sites. Unless otherwise noted, the parcel-level diagrams and sections constitute the primary regulatory guidance for bulk form and should govern over narrative text. Supporting text is provided to clarify intent and application, and to identify any limited exceptions or additional requirements.

## LOTS 24 & 25

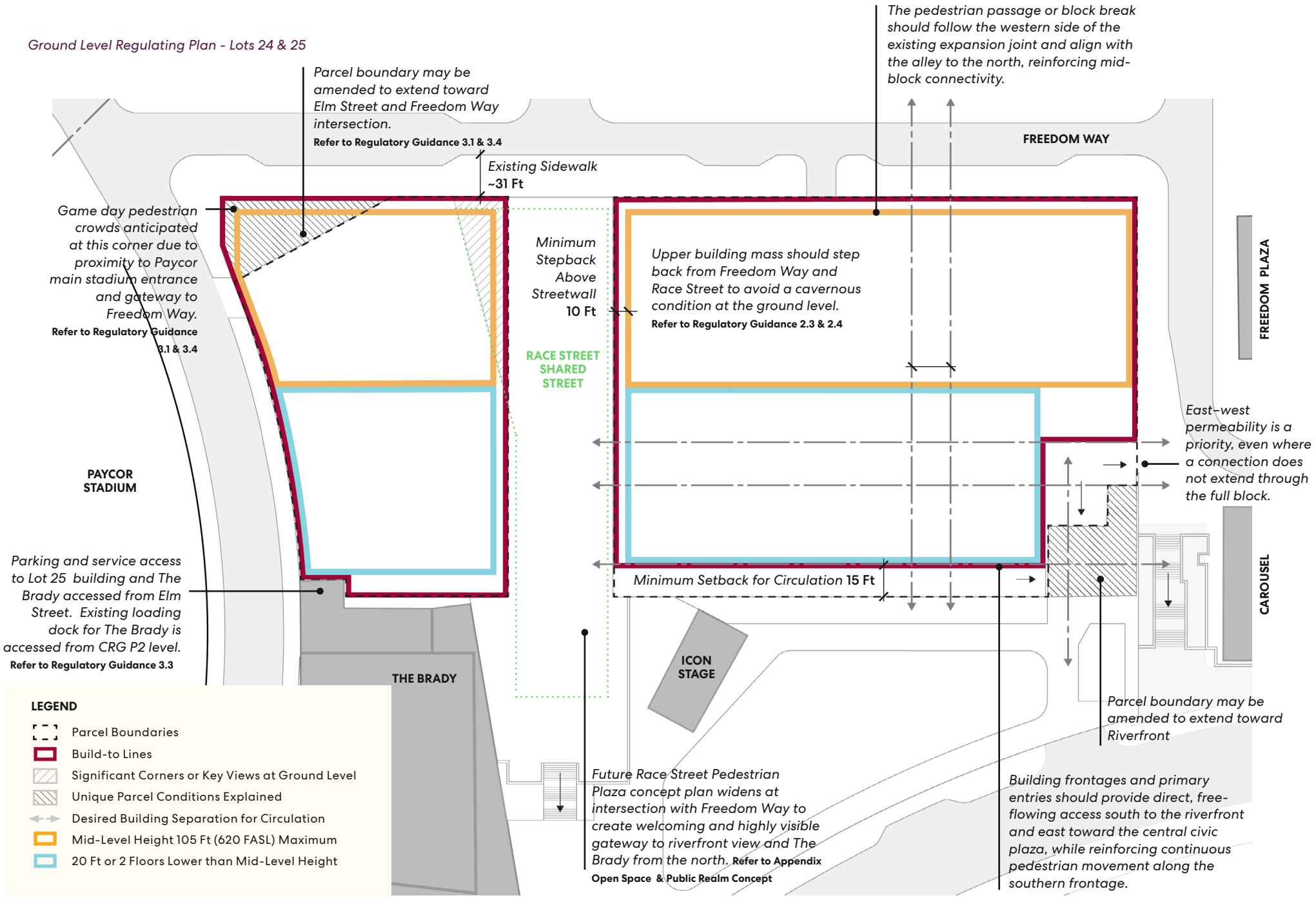
Lots 24 and 25 represent one of the most strategically important development opportunities within The Banks, occupying a highly visible location between the riverfront, Freedom Way, and the district's primary event and entertainment destinations. Together, the parcels anchor the southernmost face of vertical development in the district and play a critical role in shaping first impressions from the waterfront and Downtown. Developing Lots 24 and 25 as a coordinated site allows for a unified massing strategy, efficient use of the shared Central Riverfront Garage, and stronger continuity of active ground-floor frontages. A combined approach also enables clearer view corridors to the river, more flexible programming, and a cohesive public-realm experience across this pivotal block.

New public spaces along Race Street and a re-imagining of the  ICON Stage lawn and interplay with the future Central civic plaza will enliven this area and reinforce its future role as a destination retail experience in The Banks.



*KEY PLAN*

*Ground Level Regulating Plan - Lots 24 & 25*



## LOTS 24 & 25



*Images showing the existing structure built on Lot 24, south corner looking northeast.*





**TOP LEFT**
*Images showing the existing structure built on Lot 25 looking south.*

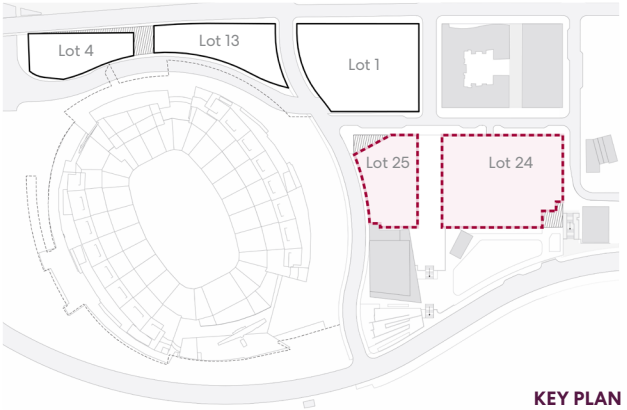
**TOP RIGHT**
*Images showing the existing structure built on Lot 25 looking northwest.*

**BOTTOM LEFT**
*Images showing the existing structure built on Lot 24 looking northwest*

**BOTTOM RIGHT**
*Freedom Way sidewalk along north edge of Lot 24 looking towards the Great American Ball Park.*



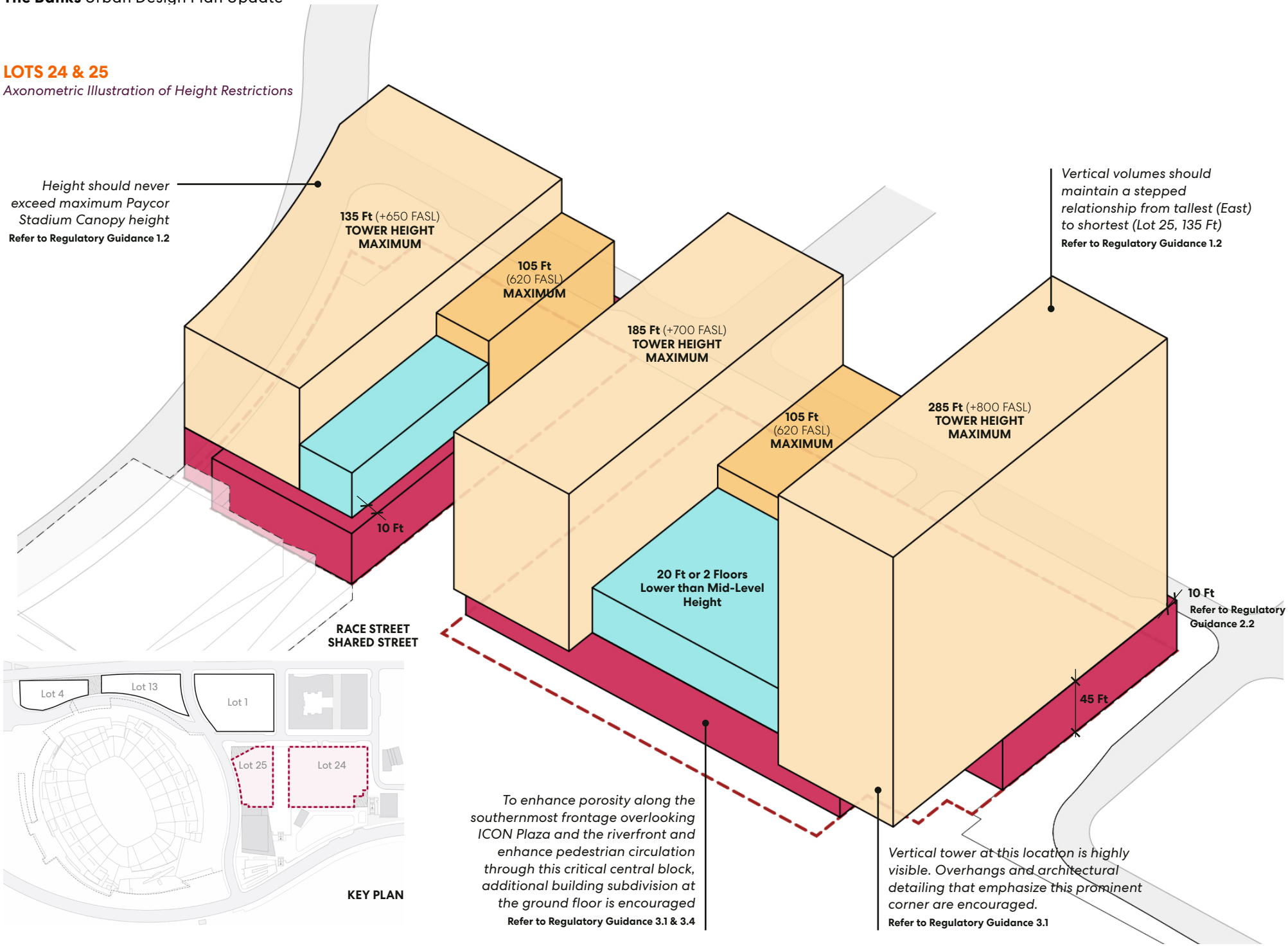




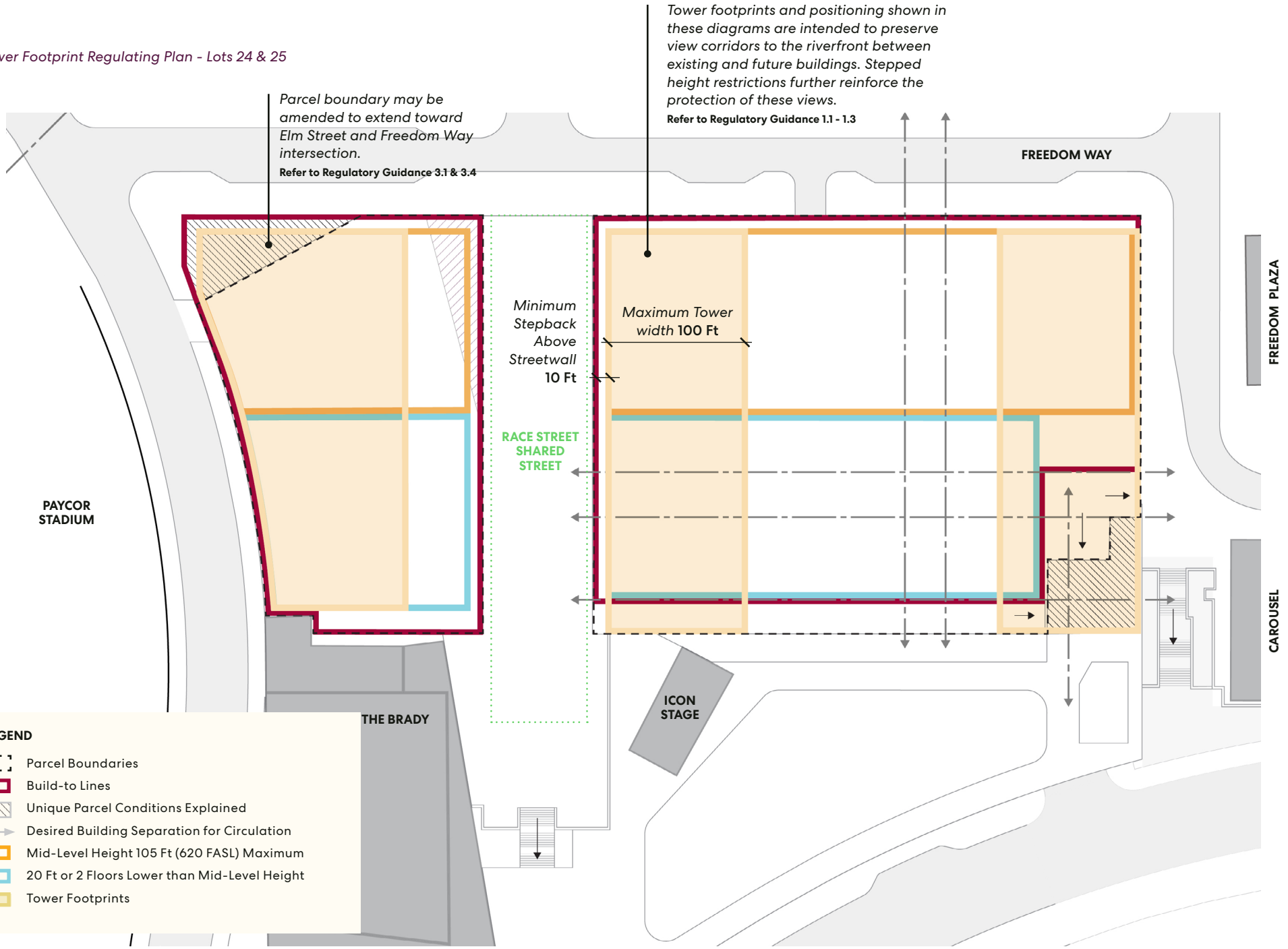

**KEY PLAN**

## LOTS 24 & 25

*Axonometric Illustration of Height Restrictions*



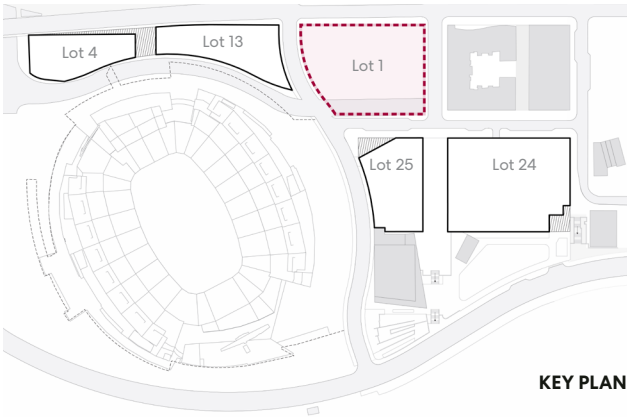
*Tower Footprint Regulating Plan - Lots 24 & 25*



## LOT 1

Lot 1 is the largest and most flexible development parcel within The Banks and plays a critical role in the district's long-term evolution. Its size, regular geometry, and location along Second Street position it to accommodate larger floorplate uses that are difficult to support elsewhere in the district. This makes Lot 1 uniquely well suited for a neighborhood-serving anchor at the ground level, such as an urban-format grocery or other use with dedicated servicing and parking demands that support daily activity beyond event peaks.

Lot 1 also presents the strongest opportunity for a podium or structured parking asset that could serve on-site uses while supporting adjacent parcels, reinforcing a shared parking strategy across the district. Located along the back row of The Banks, the site can accommodate additional height without obstructing riverfront view corridors, allowing vertical intensity to be placed where it delivers the greatest value. Future development on Lot 1 should balance its role as an anchor for everyday use with its capacity to absorb density in a way that supports district-wide feasibility and public realm performance.



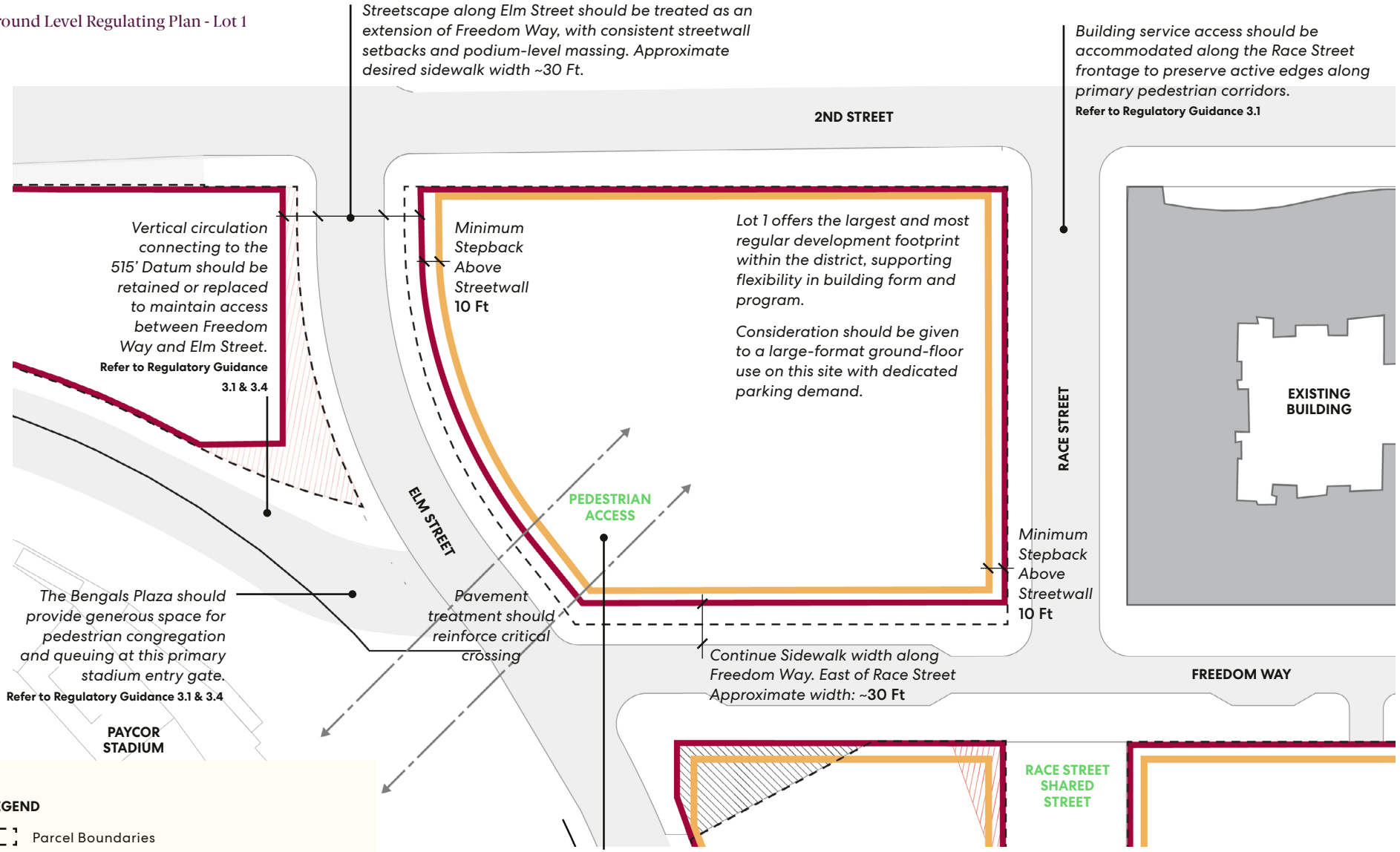

**KEY PLAN**





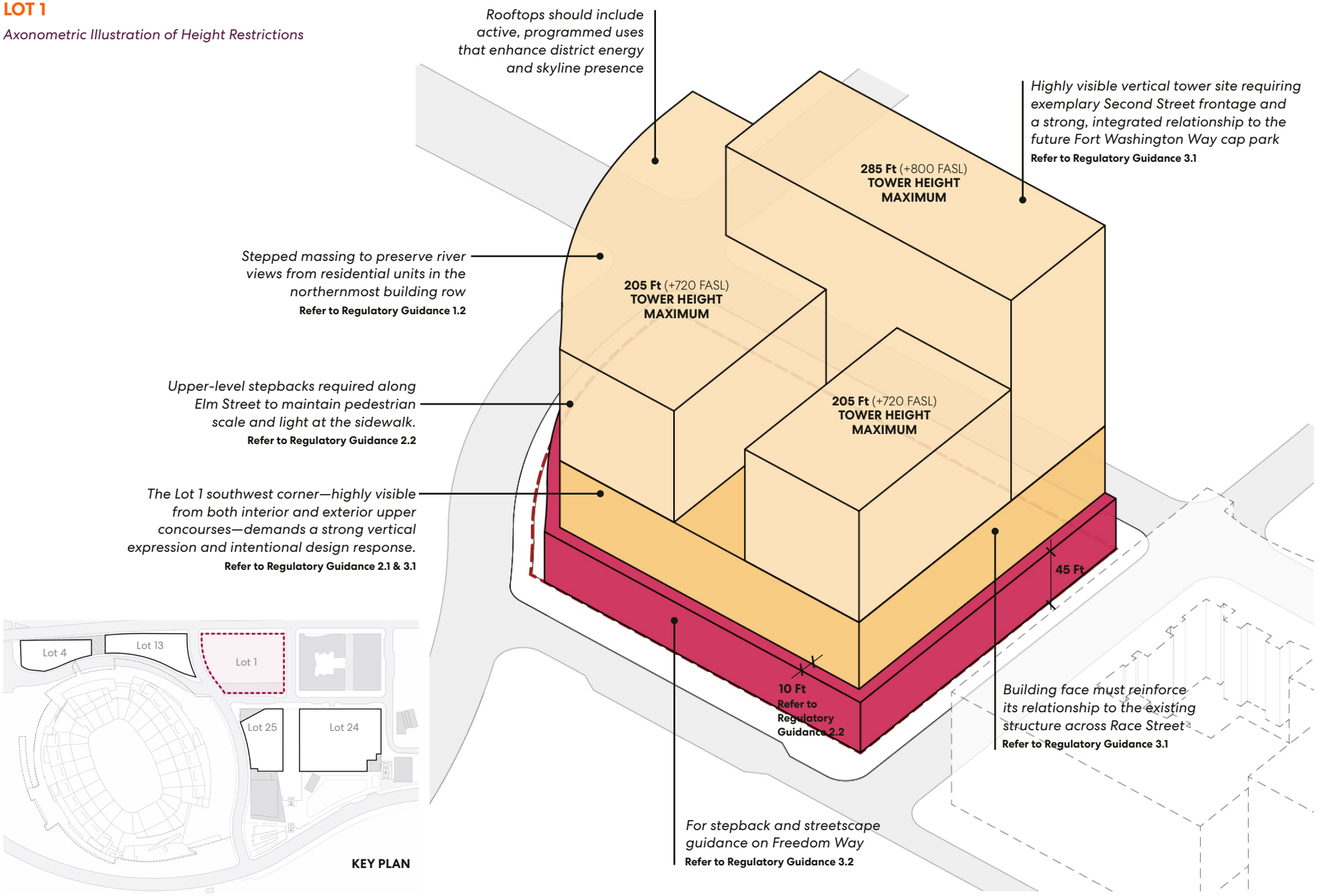


## Ground Level Regulating Plan - Lot 1

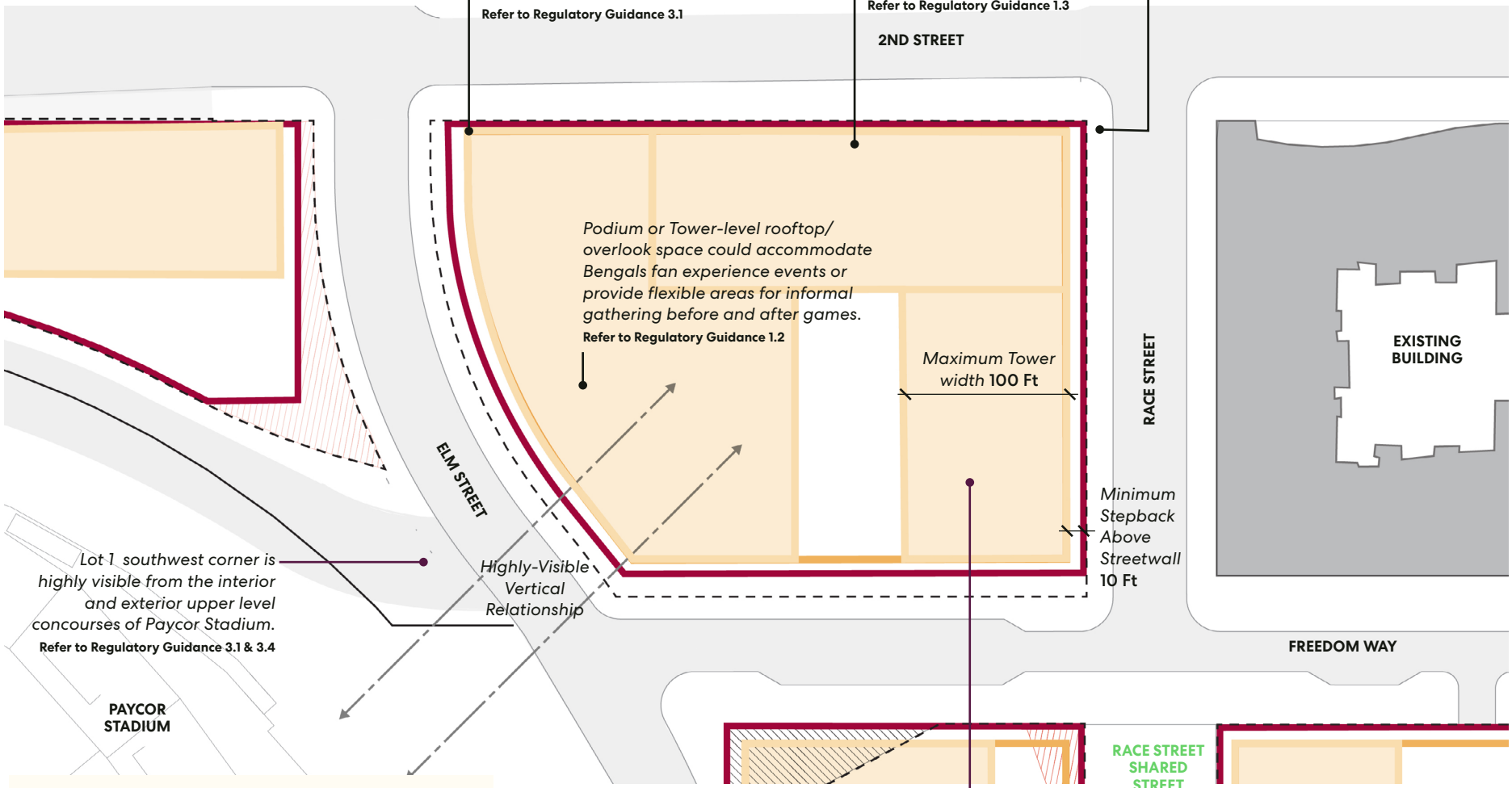


## LOT 1

*Axonometric Illustration of Height Restrictions*



*Tower Footprint Regulating Plan - Lot 1*

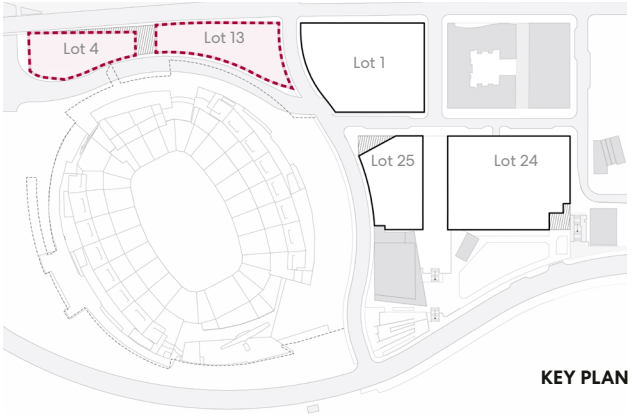


## LOTS 4 & 13

Lots 4 and 13 occupy a highly strategic position along the northern face of The Banks, directly adjacent to Paycor Stadium and the future Bengals North Frontage Plaza. Today, these parcels play an essential operational and circulation role, supporting the movement of fans from W Pete Rose Way up to the 515' Datum and Elm Street, where a primary public stadium entrance is located. Existing parking lots on these sites also accommodate controlled access for VIPs and team-related operations, making them integral to stadium functionality on event days.

Lots 4 and 13 represent a significant opportunity to transform a largely utilitarian edge into an active, highly visible frontage. Their exposure along Fort Washington Way, combined with adjacency to the stadium and future plaza, positions these sites well for a destination-oriented vertical use such as a hotel or mixed-use tower. Future development should reinforce safe, intuitive pedestrian circulation, frame the future Bengals North Frontage Plaza as a civic gathering space, and introduce active ground-floor uses that contribute to both everyday district life and peak event performance.



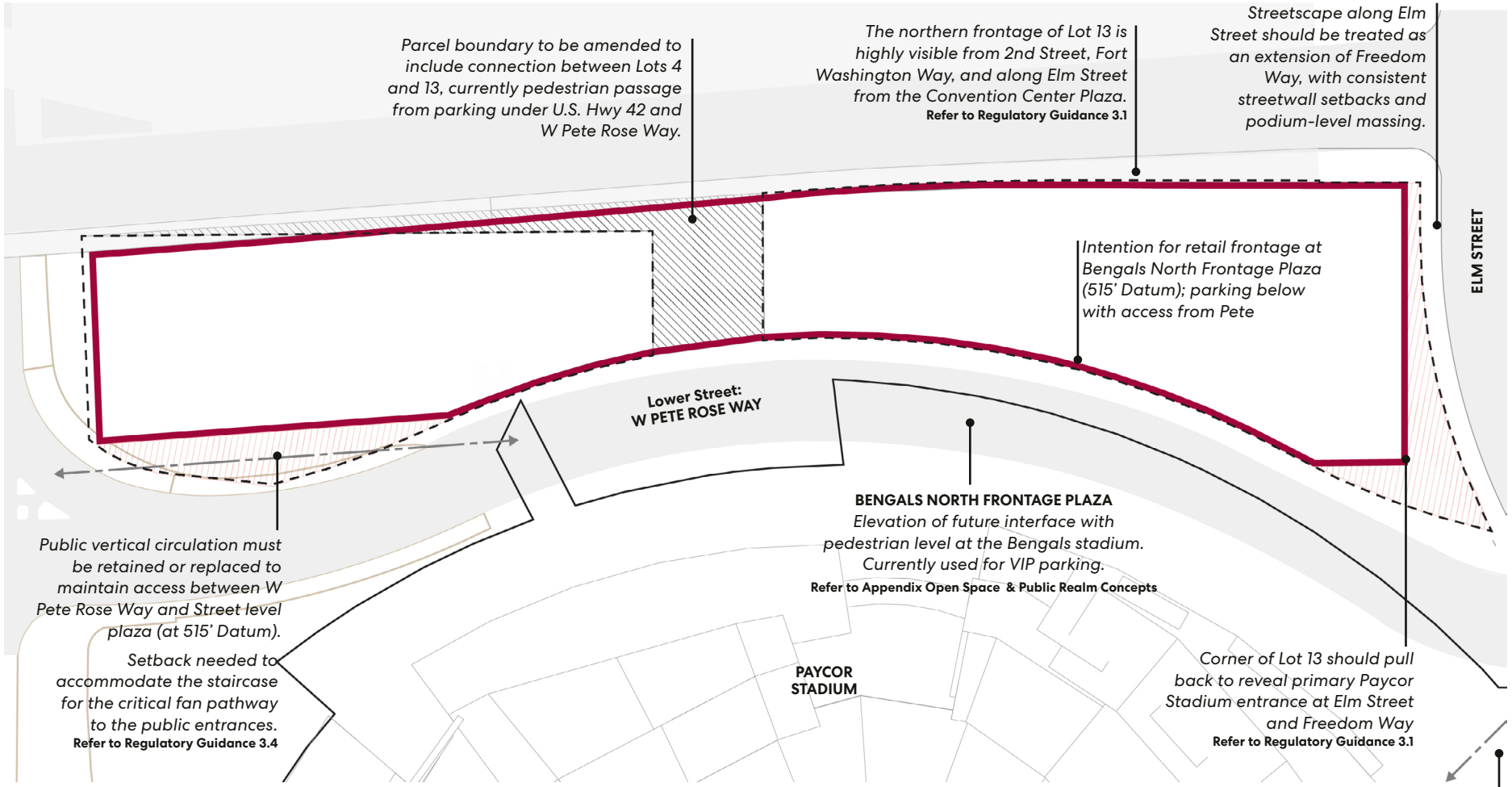



KEY PLAN



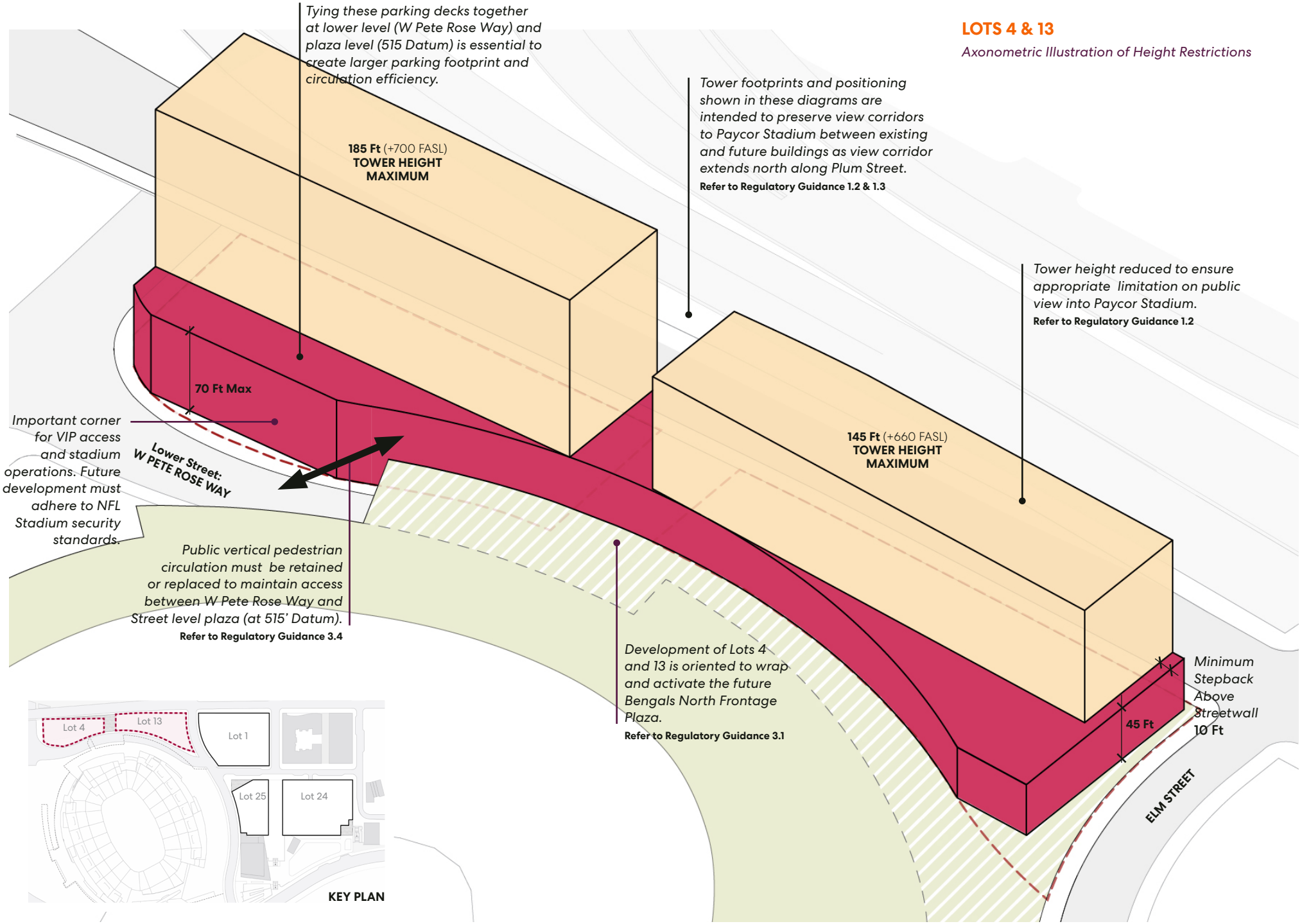


## Ground Level Regulating Plan - Lots 4 & 13

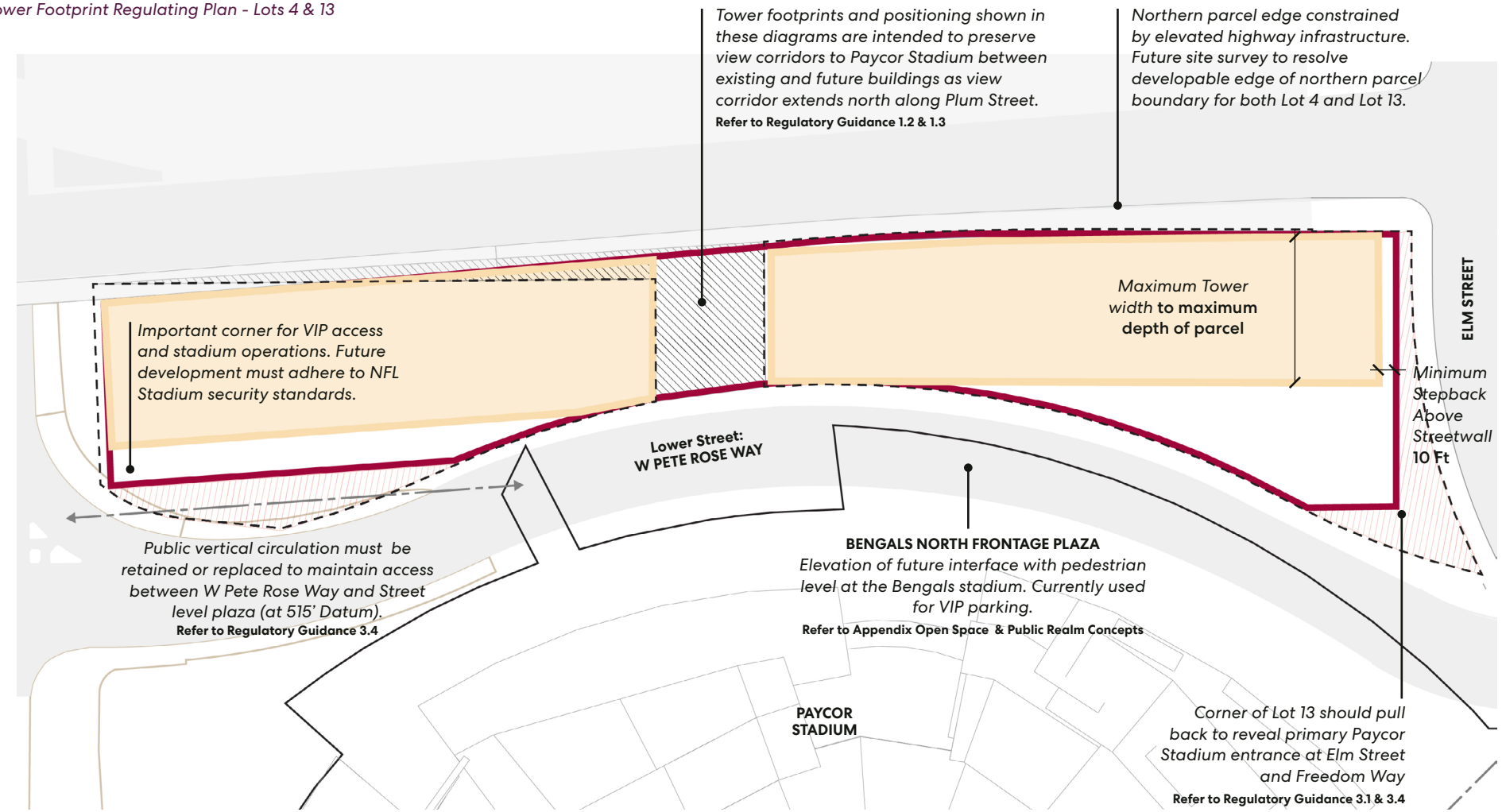


## LOTS 4 & 13

*Axonometric Illustration of Height Restrictions*



*Tower Footprint Regulating Plan - Lots 4 & 13*




**LEGEND**

- Parcel Boundaries
- Build-to Lines
- Significant Corners or Key Views at Ground Level
- Unique Parcel Conditions Explained
- Desired Building Separation for Circulation
- Tower Footprints

# 03 GROUND LEVEL EXPERIENCE

**INCLUDED GUIDES**

3.1 Active Use Frontages and Active Corners

3.2 Buildings Fronting Freedom Way

3.3 Essential Access Servicing and Operations

3.4 Pedestrian Access and Circulation

The Experience section focuses on how development contributes to the everyday and event-driven success of The Banks as a place people want to visit, spend time, and return to. It addresses the relationship between buildings and the public realm, with particular emphasis on ground-floor activation, frontage design, access, and circulation.

## GROUND FLOOR ACTIVATION

Active ground floors are essential to sustaining The Banks as a year-round, walkable, and destination-oriented riverfront district. Ground-level spaces are expected to support daily activity, event-day surges, and intuitive pedestrian movement between streets, plazas, and riverfront amenities. This section establishes clear requirements for where ground-floor activation is required and how it must be delivered, while allowing flexibility in tenant mix and interior programming.

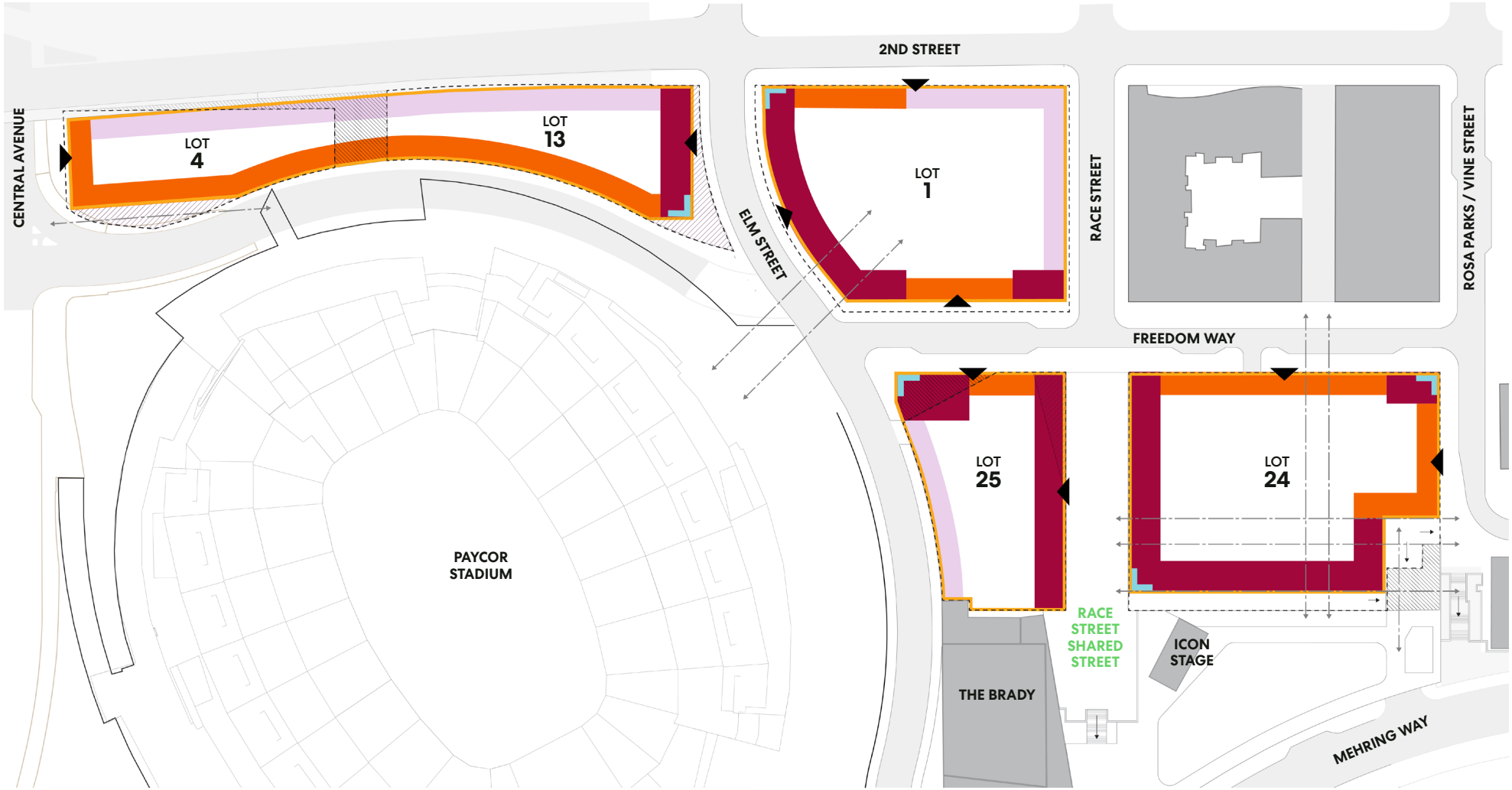
Ground floors must be clearly articulated through height, transparency, and material richness to support active uses. Upper levels should maintain rhythm and alignment across parcels, allowing variation while reinforcing order and coherence at the district scale. Ground-floor design should reinforce continuity along primary pedestrian corridors, provide frequent points of entry, and support visual transparency that connects interior activity with the public realm.

## 3.1 ACTIVE USE FRONTAGES AND ACTIVE CORNERS

**Active Use Frontage** refers to portions of a building's ground floor that are designed and occupied to promote visible activity and regular use. Active Use Frontages are characterized by frequent entrances, transparent façades, and uses that directly face and interact with adjacent streets, plazas, shared streets, or open spaces. Active uses include **Priority Retail Frontage** (where ideal uses include shops, restaurants, cafes, and bars) as well as other active uses as well as building lobbies, residential amenities, office/workplace, health/wellness.

**Active Corners** are ground-floor building corners located at the intersection of two public streets, a street and plaza, or other prominent pedestrian routes. Active Corners are intended to serve as highly visible points of activity and orientation within the district and are subject to the same activation requirements as Active Use Frontages, with an emphasis on enhanced visibility and entry. **Secondary Active Frontages** are typically located along secondary streets or less intense pedestrian corridors reinforce walkability and maintain visual continuity, while allowing greater flexibility in tenant type and programming than Primary Active Use Frontages.

*Overall Ground Level Frontage Regulating Plan - All Lots*




**LEGEND**

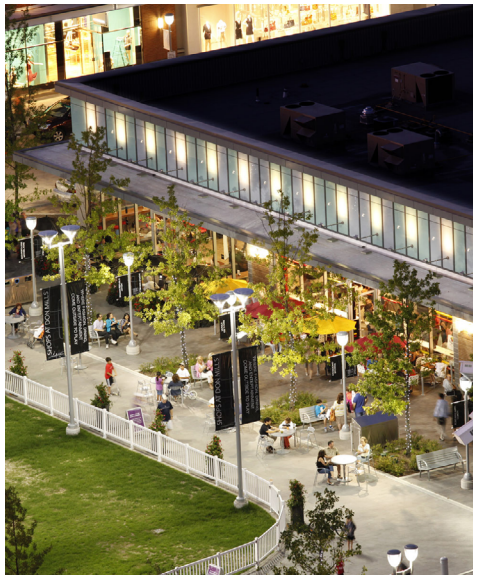
- Parcel Boundaries
- Build-to Lines
- Significant Corners or Key Views at Ground Level
- Unique Parcel Conditions Explained
- Desired Building Separation for Circulation
- Priority Retail Frontage
- Active Use Frontage
- Secondary Active Frontage
- Corner with Active Uses
- Building Address Frontage

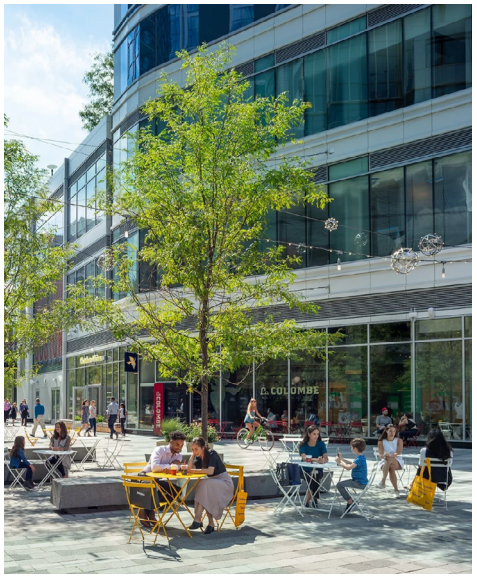












*Seamless, activated streets connecting plazas to riverfront parks. Ground floors engage pedestrians year-round. Public spaces accommodate both everyday use and major events. Infrastructure—lighting, seating, paving—signals district quality and welcomes diverse users at all hours. (Credits forthcoming)*


SQUESNEL RIVER







## 3.2 BUILDINGS FRONTING FREEDOM WAY

Buildings fronting Freedom Way occupy the most active and visible edges of the district and play a critical role in shaping district identity, pedestrian experience, and event-day performance. These frontages are expected to support continuous activation, accommodate large volumes of pedestrian movement, and reinforce clear connections between Downtown, the riverfront, and major public destinations.

### ◊ Regulatory Standards

- Ground floors along these frontages should accommodate active, publicly-oriented uses and should not be occupied by parking, loading, or back-of-house function except where entirely enclosed from view, during a scheduled maintenance period, or controlled driveways accessing these functions within the core of the development block.
- A minimum of 60 percent of the ground-floor frontage along Freedom Way should be visually transparent between 2 and 12 feet above the 515 Datum, except where otherwise noted.
- Primary building entrances should front directly onto Freedom Way or Race Street south of Freedom Way and should be clearly identifiable from the public realm.
- Service access, garage entrances, and loading areas should be prohibited along these primary frontages unless explicitly identified on the regulating diagrams.
- Buildings along Freedom Way should accommodate spill-out activity, operable façades, and flexible thresholds to support festival, game-day, and event programming.

## 3.3 ESSENTIAL ACCESS, SERVICING, AND OPERATIONS

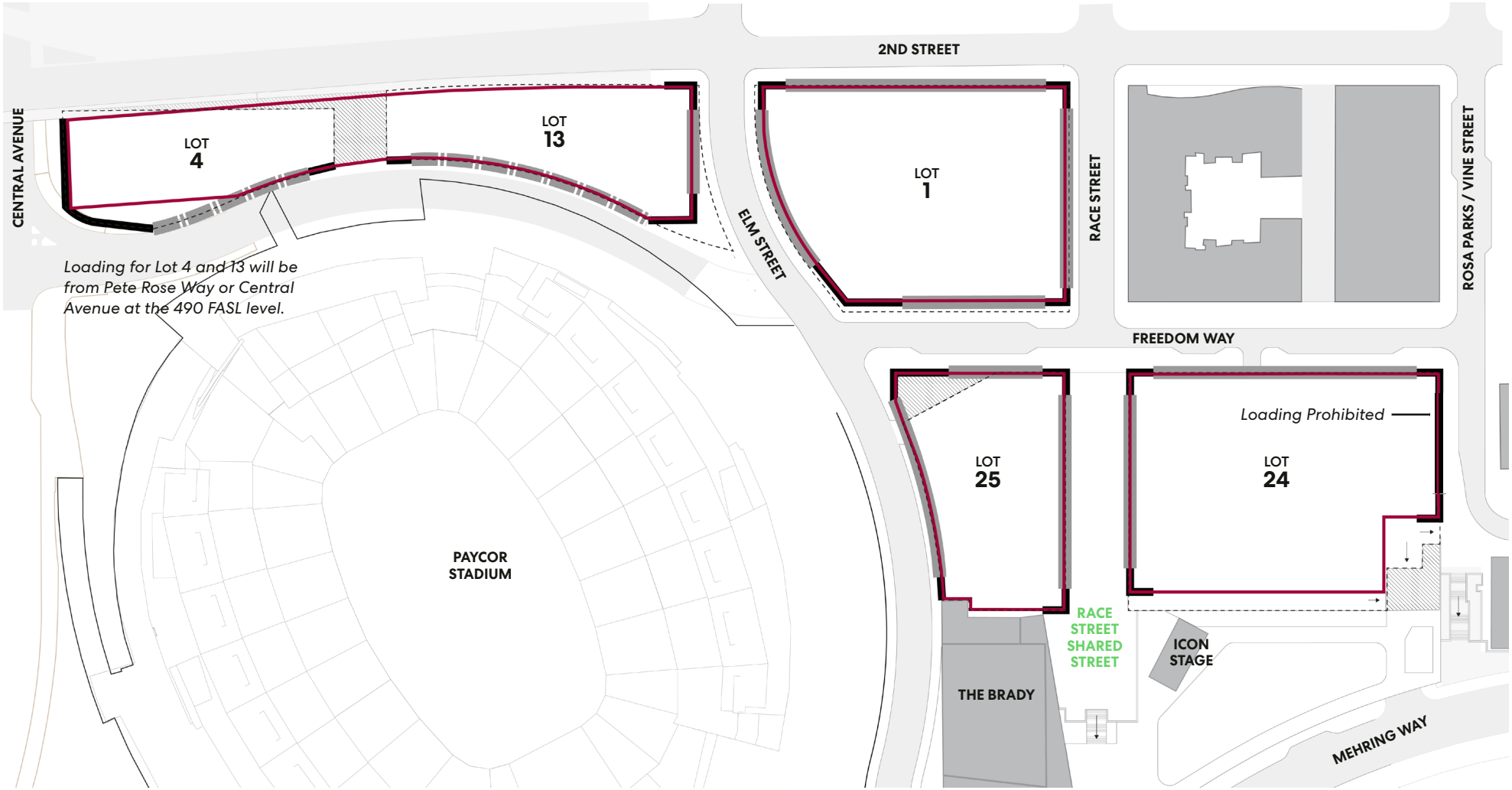
This section establishes requirements for loading, servicing, utilities, parking access, and vertical circulation to ensure that essential back-of-house and operational functions are accommodated efficiently without compromising pedestrian safety, public realm quality, or the performance of active frontages. Access and servicing infrastructure must support both everyday operations and peak event conditions while remaining visually and functionally secondary to streets, plazas, and primary pedestrian routes.

Vertical access elements—including stairs, ramps, and elevators—play a critical role in connecting the district's multi-level conditions, including transitions between the riverfront, stadium levels, and the 515 Datum, and should be designed as integral components of the public circulation network.

### ◊ Regulatory Standards

- Loading docks, service bays, and freight access should be shared across parcels where feasible to minimize redundancy and curb cuts.
- Servicing, loading, and back-of-house functions should not be located along required Active Frontages or Active Corners, unless explicitly permitted on the regulating plans.
- Trash, recycling, mechanical, and utility functions should be fully enclosed and screened from public view.
- Back-of-house access should be located away from primary pedestrian routes and key public spaces, wherever possible.
- Service access points should be consolidated wherever possible to reduce conflicts with pedestrian movement and public realm activity.
- Temporary modifications to parking access, loading, or servicing operations may be permitted during major events, provided pedestrian safety, emergency access, and active frontage requirements are maintained.

*Overall Parking and Loading Ground Level Curb Regulating Plan - All Lots*




**LEGEND**

- Existing Parcel Boundaries
- Build-to Lines
- Significant Corners or Key Views at Ground Level
- Unique Parcel Conditions
- Desired Building Separation for Circulation
- Potential Parking and Loading Entry Frontage (515 FASL)*
- Potential Parking and Loading Entry Frontage (490 FASL)*
- Loading Prohibited Zone (30' Minimum unless otherwise noted)

## 3.4 PEDESTRIAN ACCESS AND CIRCULATION

Pedestrian access and circulation establish the underlying structure that makes The Banks navigable and intuitive. This network connects streets, plazas, riverfront spaces, and stadium destinations across multiple elevations and supports safe, continuous movement through the district under both everyday and event conditions. Clear pedestrian routes provide the foundation for wayfinding by allowing people to orient themselves through visible paths, direct connections, and legible changes in grade.

### ◊ Regulatory Standards

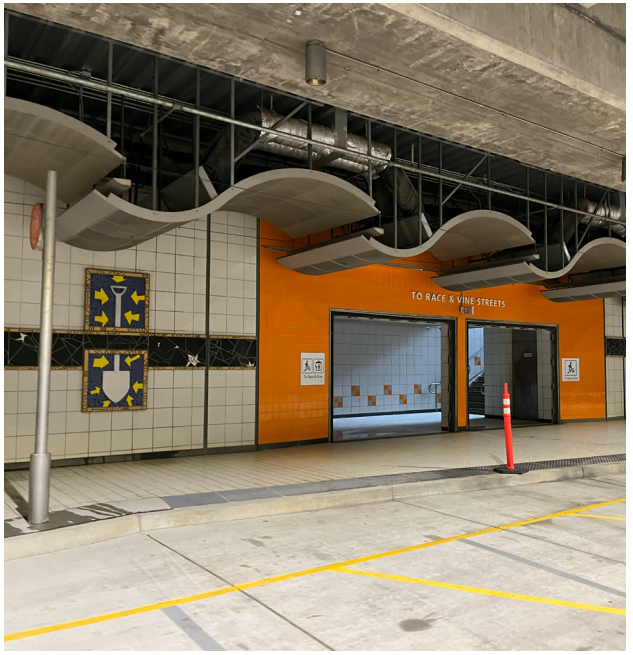
- Vertical access elements connecting to the 515 Datum should be designed as visible and publicly legible components of the pedestrian circulation network.
- Stairs and ramps serving public circulation should front onto streets, plazas, or pedestrian passages and should not be fully internalized within buildings.
- Essential access, servicing, and operational infrastructure should be designed to accommodate peak event-day conditions without obstructing primary pedestrian routes, emergency access, or required active frontages.
- Vertical circulation elements should be visible from public spaces and designed to support intuitive, safe use without reliance on enclosed or hidden locations.



**CLOCKWISE FROM LEFT**
*Bengals North Parking Concourse and Plaza*
*Pedestrian staircase leading from The Brady to Mehring Way*
*Vertical pedestrian circulation at eastern edge of Lot 24*
*Second Street Underground Transit Center pedestrian staircase to street level.*
*Second Street Underground Transit Center pedestrian access at street level.*
*Rear access stair on north side of The Brady from Elm Street to lower parking level*






TO RACE & VINE STREETS


RIVERFRONT TRANSIT CENTER


BUD
BUD
LIGHT
LIGHT

# 04 QUALITY OF PLACE

**INCLUDED GUIDES**

4.1 Architectural Character and Expression

4.2 Lighting and Nighttime Environment

4.3 Public Art and Placemaking Elements

4.4 Wayfinding and Signage

**The Quality of Place chapter establishes expectations for the materials, lighting, wayfinding, and placemaking elements that shape first impressions and long-term perception of The Banks.**

## ARCHITECTURAL EXPRESSION AT THE BANKS

Cincinnati's architecture is inseparable from its geology, its river, and its immigrant history. Iron-rich clays produced the city's distinctive red brick. Limestone and sandstone anchored bridges, embankments, and river infrastructure. The result is a built environment shaped by available materials, skilled labor, and a practical understanding of durability. Buildings were made to work hard, age well, and hold their ground.

That legacy is most clearly expressed in the Over-the-Rhine neighborhood, where German-American immigrants built one of the largest and most intact collections of Italianate architecture in the country. These buildings share a clear architectural logic: vertically proportioned façades, finely worked masonry, pronounced cornices, pedimented windows and doors, and first floors treated as civic spaces rather than service zones. Architecture carried public responsibility. It expressed pride, order, and permanence.

At The Banks, this history is not a pattern book to replicate. It is a standard to meet. As Cincinnati completes its long reorientation to the river, new development must express the same clarity of structure, material honesty, and architectural confidence that defines the city at its best. These guidelines establish a contemporary framework—one that draws from Cincinnati's vernacular traditions while embracing modern construction, performance, and expression—to ensure that new buildings contribute to a cohesive, enduring riverfront district.

### Masonry as the Celebrated Language

Masonry is central to Cincinnati's architectural identity. Red brick, in particular, gives the city much of its character and scale. At The Banks, masonry should be treated as a shared material language rather than a requirement. Variation in tone, coursing, and relief should support massing, proportion, and long-term performance, with lighter or contrasting masonry used selectively to mark hierarchy or key architectural moments.

### Natural Edges as Transitional Moments

At The Banks, stone should be used to reinforce the relationship between architecture, landscape, and the public realm. Stone elements should feel embedded rather than applied. Changes in elevation, edges between hardscape and planting, and transitions between buildings and open space are opportunities to use stone to establish weight, texture, and tactile richness at the pedestrian scale.

### Corners as Moments of Expression

Corners and block edges should reinforce structure and orientation. Drawing from the Italianate use of quoins, contemporary shifts in material, depth, or articulation should frame corners, create shadow, and clarify building geometry. Corner expression should strengthen legibility at intersections, plazas, and river-facing frontages.

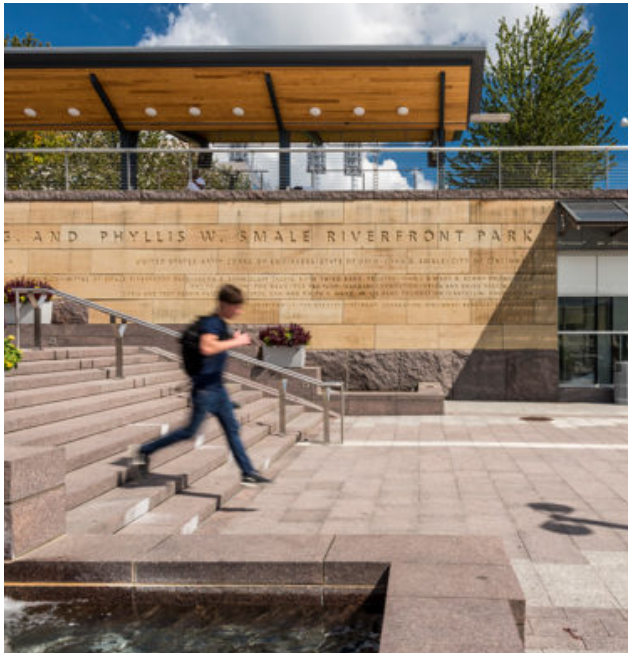
### Stone, Metal, and Craft Accents

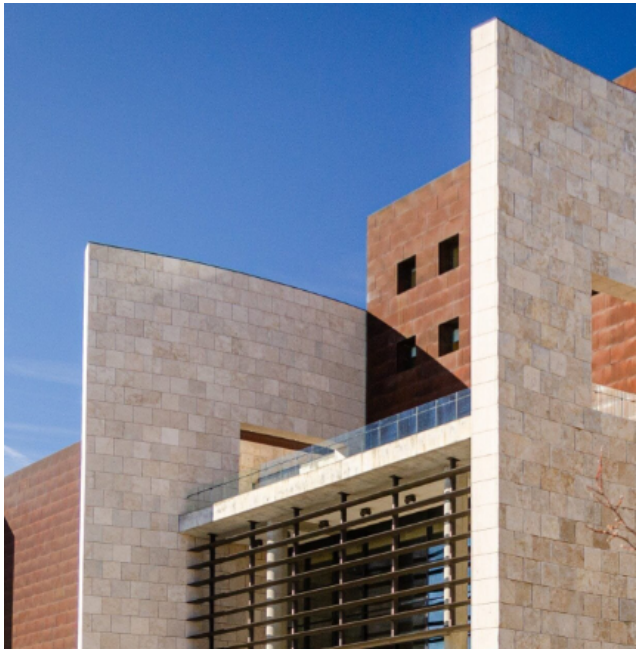
Stone, metal, and copper elements may highlight key architectural moments or anchor buildings to the ground plane. Drawing from Cincinnati's bridge and infrastructure legacy, these materials should be used deliberately, allowing weathering and age to contribute to character rather than relying on applied detail.

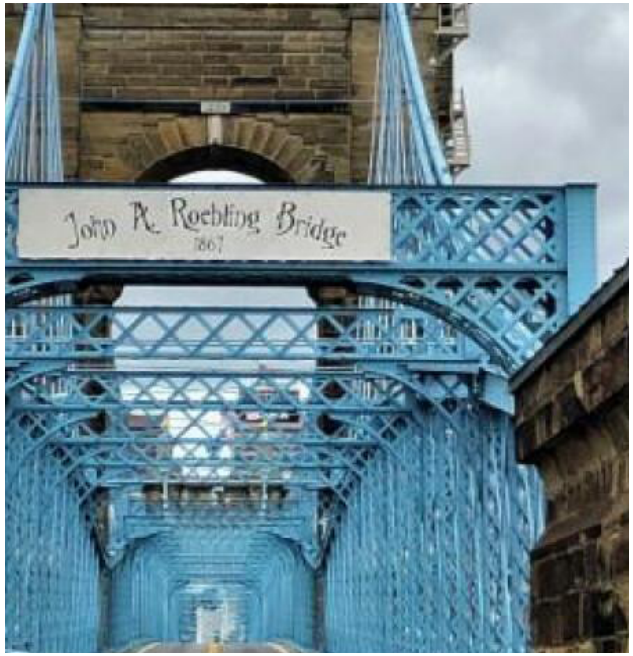
### Lightness at the Ground Plane

Upper levels may convey mass and solidity, but the ground plane should remain open and permeable. Transparency, canopies, and finely detailed soffits should strengthen connections between buildings, streets, plazas, and the river, reinforcing The Banks as a welcoming and civic riverfront district.







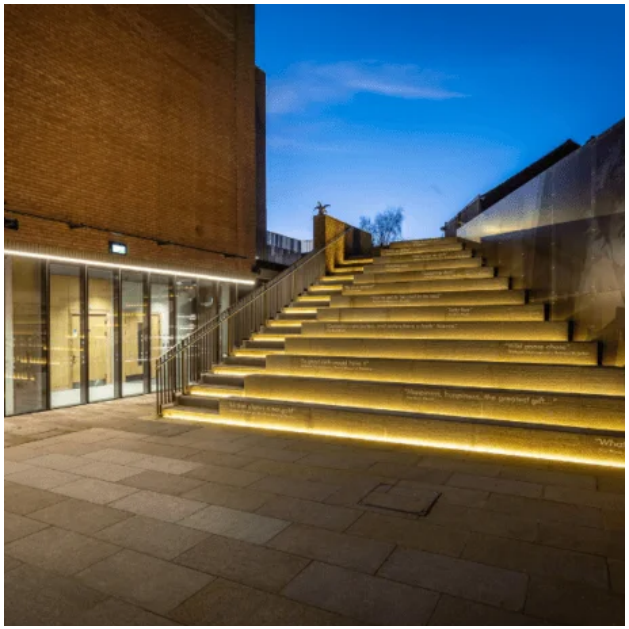





*Example of Cincinnati Vernacular Material Palette and Area*

## 4.1 ARCHITECTURAL CHARACTER AND EXPRESSION

Architectural character at The Banks should reflect its role as Cincinnati's premier riverfront district. Buildings are expected to be contemporary in expression, durable in materiality, and responsive to both civic significance and environmental conditions. Architectural style should emphasize compatibility across parcels, coherence at the district scale, and careful attention to human-scale detail where buildings meet streets, plazas, and public spaces. Architectural expression should reinforce the district's stepped massing framework and contribute to a legible skyline when viewed from streets, plazas, and the riverfront. New buildings at The Banks should read as the next durable layer in Cincinnati's architectural history—rooted, confident, and built to last.



### ◊ Design Guidance (Non-Regulatory):

- Buildings should employ durable, high-quality primary materials appropriate for a riverfront and high-traffic urban environment, with secondary materials used to articulate building mass and detail.
- Architectural articulation should reinforce vertical and horizontal transitions, particularly at the streetwall, mid-level massing, and upper building elements.
- Large building volumes should be visually modulated through massing shifts, material changes, or façade articulation to maintain visual interest and compatibility across parcels.
- Mechanical systems, vents, and rooftop equipment should be integrated into the architectural design and screened from public view.
- Building materials and façade systems should be selected with long-term durability and maintenance in mind.

**CLOCKWISE FROM LEFT**
*Studiotech, staircase lighting*
*TÜV SÜD, Southgate Bath*
*Michael Grub, Whitfield Gardens*
*Planit-IE, Rochdale, UK*
*Plani, Catenary Pendant*

## 4.2 LIGHTING AND NIGHTTIME ENVIRONMENT

Lighting plays a critical role in shaping safety, identity, and vibrancy at The Banks after dark. A coordinated nighttime environment should enhance wayfinding, highlight key public spaces and architectural features, and support both everyday use and major events. Lighting design should prioritize comfort and clarity at the pedestrian level while avoiding excessive brightness, glare, or visual clutter.

### ◊ Regulatory Standards:

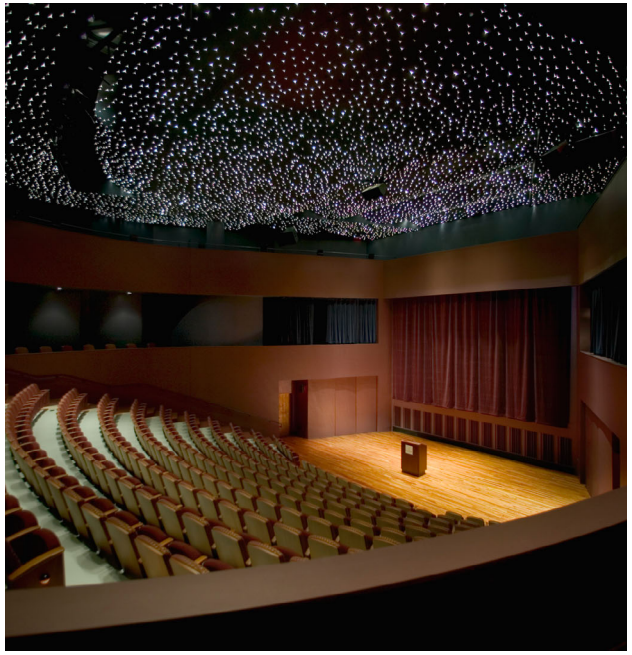
- Building-mounted and site lighting should prioritize pedestrian-scale illumination along sidewalks, plazas, and shared streets.
- Lighting levels should support safety and visibility without excessive brightness or spillover into adjacent uses or public spaces.
- Architectural lighting should emphasize building entries, vertical circulation elements, and significant corners.
- Pedestrian-scale lighting should be provided along primary pedestrian routes, plazas, shared streets, and vertical access points to ensure consistent visibility and comfort.
- Lighting systems should be capable of accommodating temporary adjustments for event-day operations and security requirements.
- Dynamic or color-changing lighting may be permitted where it supports district-wide placemaking or event programming, subject to review.
- Public spaces and pedestrian routes should be designed to maintain clear sightlines and avoid concealed areas, blind corners, or deep recesses.












THE ANDREW J BRADY
MUSIC CENTER









## 4.3 PUBLIC ART AND PLACEMAKING ELEMENTS

Public art and integrated placemaking features are encouraged as tools to strengthen identity and enhance the experience of moving through the district. The Banks existing destinations like the Cincinnati Black Music Walk of Fame, offer examples of how light, art, and interactivity are already integrated into the public realm at The Banks.

### ◊ Design Guidance (Non-Regulatory):

- Public art is encouraged at stairs, ramps, plazas, and gateways to reinforce identity and create civic moments within the circulation network.
- Event overlays should be designed as a coordinated family of elements that can be deployed, removed, or adapted efficiently as part of stadium operations.
- Vertical circulation elements should be treated as placemaking opportunities and visible public amenities rather than purely utilitarian infrastructure.
- Public art and placemaking features located within circulation corridors or near stadium access points should be designed to accommodate event-day operations and should not interfere with security screening, queuing, or crowd flow requirements.

**CLOCKWISE FROM LEFT**
*Underground Railroad Freedom Center, Harriet Tubman Theater*
*Cincinnati Black Music Walk of Fame, THP*
*Roebling Bridge BLINK night lighting activation*
*Anderson Pavilionand Cascading waterfall lighting*
*Barr Labaryth at Smale Riverfront Park*

## 4.4 WAYFINDING AND SIGNAGE

### Purpose of the Signage & Wayfinding Guidelines

The purpose of these Signage & Wayfinding Guidelines is to establish a clear, unified system that connects the entire Banks District into one cohesive experience. Wayfinding at The Banks is more than directional signage—it is a civic tool that reinforces district identity, links iconic destinations, and ensures every visitor, resident, and fan can move seamlessly from highway to hallway. A consistent system of graphics, materials, layouts, and messaging strengthens first impressions and builds lasting memory across parks, plazas, streets, and venues. This framework ensures that regulatory, safety, and informational signage functions with clarity and dignity— while supporting the larger district brand. Standardization across facilities creates cohesion without limiting the unique character of individual destinations.

### District-Wide Coordination

It is recommended that The Banks adopt unified District Signage & Facility Design Guidelines to ensure long-term consistency, quality, and scalability as the district evolves. These guidelines:

- Define best practices for placement within public rights-of-way, parks, and facilities
- Establish signage typologies based on space type and function
- Provide resources for developers, consultants, contractors, and partners working within the district

### Compliance & Standards

All signage must comply with applicable City of Cincinnati codes, including size, placement, accessibility, and safety requirements. Additional approvals may be required by the Department of Buildings & Inspections and Zoning. Where applicable, signage must also align with recognized city and industry standards, including:

- Manual on Uniform Traffic Control Devices (MUTCD) – Federal Highway Administration
- Society for Experiential Graphic Design (SEGD) professional standards
- City of Cincinnati Parks and DOTE signage guidelines
- City of Cincinnati Brand Guidelines
- County Parking Facilities

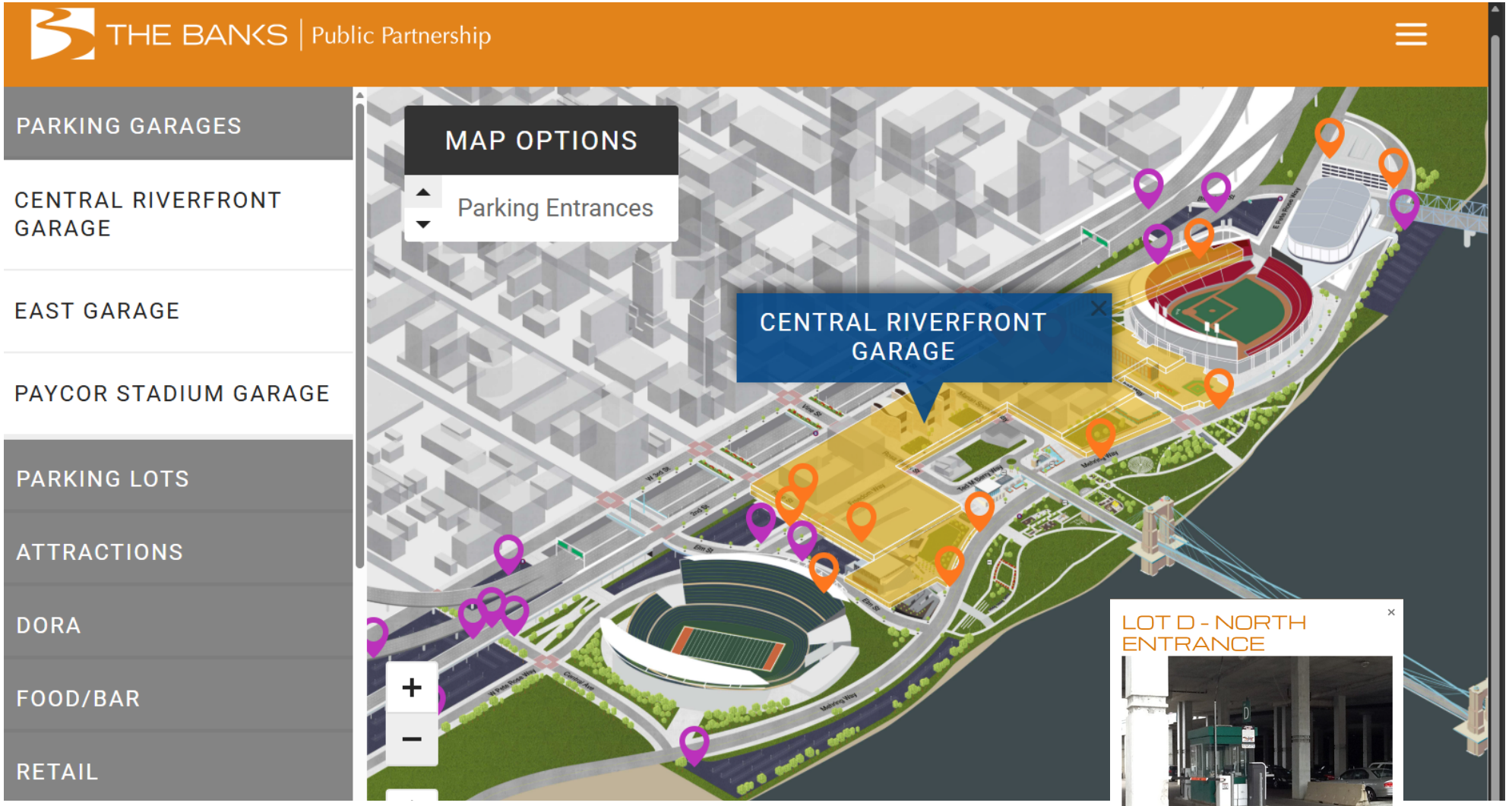
### One Sign Family

The Banks signage system operates as one cohesive sign family—a clear, recognizable kit of parts that can be applied across streets, parks, promenades, plazas, and facilities. This unified system creates a seamless visitor experience while allowing flexibility to respond to the character and function of each space. The framework defines a range of sign types that work together visually and functionally— from gateway markers and directional signage to interpretive elements and regulatory messaging. Some sign types are universal across the district, establishing consistency and brand recognition. Others are tailored to specific site typologies, ensuring the system remains adaptable as the district evolves. Spaces with multiple typologies may integrate elements from more than one set, maintaining cohesion while supporting unique programming needs.

A clear, material framework distinguishes park, public, and private space types, helping visitors intuitively understand where they are within the district. This approach reinforces The Banks as one connected neighborhood—while allowing each destination to retain its identity within the larger civic story.

**◊ Design Guidance (Non-Regulatory):**

- District identity signage and gateway features should be coordinated across parcels to reinforce a cohesive visual language.
- Tenant signage should follow a clear hierarchy that supports legibility while minimizing visual clutter.
- Wayfinding elements should be integrated into architecture, landscape, and vertical access features rather than treated as standalone objects.
- Event-day signage, banners, temporary wayfinding, and operational overlays should be subject to review and approval in coordination with stadium operations and applicable City departments to ensure consistency with safety, security, and crowd management protocols in addition to visitor experience.
- Temporary event-related signage and placemaking elements may be permitted during major events, provided they do not obstruct required pedestrian routes, emergency access, vertical circulation, or required active frontages.
- Permanent wayfinding elements should prioritize primary pedestrian routes, vertical access points, and connections between public spaces, and should remain legible during both everyday and event conditions.




*The Banks Public Partnership Online Webtool with Parking Information (2026)*

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APRIL 2026