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Abstract

My dissertation examines a specific form of low-income homeownership in New York City known as limited equity cooperatives (LECs). I examine conceptions of property relations among low-income urban people of color as they transition to homeownership in these housing cooperatives, as well as the role of the Urban Homesteading Assistance Board (UHAB), an organization in New York City that assists renters in their transformation into cooperative homeowners. Using an LEC located in the Harlem/Washington Heights area as a case study, I explore how residents negotiate their new roles as collective owners, not renters, and argue that these new economic practices transform their subjectivities and social relationships, highlighting the inextricable (and mutually constitutive) links binding race, ethnicity, gender and class. My research uses an immersion-based ethnographic approach conducted over two-and-a-half years that includes participant observation, semi-structured interviews and life histories with various actors in the affordable housing landscape, along with document analysis, as well as content and discourse analysis. I illuminate the larger issues of urban poverty, gentrification, housing/homeownership as a cultural expectation, and the links between urbanization and capitalist logics of accumulation and social organization.

My research uses heterotopia as part of its overarching theoretical framework. Foucault introduced the term heterotopia to refer to spaces outside of everyday life that construct their own rules and maintain insider/outsider delineations. Because of the collective nature of LECs, they have the ability to engage in contradictory modes of value by both subverting and upholding neoliberal ideology. These co-ops offer the potential for urban activism as "pockets of resistance" against social injustice and housing inequality. By blurring the private/public boundary, LECs shed light on the intersection between public policy and individual experience, and offer a model for how these contradictory forces can be balanced. Additionally, I analyze why the American Dream of homeownership remains entrenched in the collective psyche despite overwhelming proof of its economic, political and social costs, focusing on how certain non-commodified housing forms have the potential to make this dream less risky.

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THE HOUSE THAT MISS RUBY BUILT: CONCEPTIONS OF IDENTITY, VALUE
AND SOCIAL RELATIONSHIPS IN LIMITED EQUITY COOPERATIVES

Jill Siegel

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ABSTRACT

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Jill Siegel

John L. Jackson, Jr.

My dissertation examines a specific form of low-income homeownership in New York City known as limited equity cooperatives (LECs). I examine conceptions of property relations among low-income urban people of color as they transition to homeownership in these housing cooperatives, as well as the role of the Urban Homesteading Assistance Board (UHAB), an organization in New York City that assists renters in their transformation into cooperative homeowners. Using an LEC located in the Harlem/Washington Heights area as a case study, I explore how residents negotiate their new roles as collective owners, not renters, and argue that these new economic practices transform their subjectivities and social relationships, highlighting the inextricable (and mutually constitutive) links binding race, ethnicity, gender and class. My research uses an immersion-based ethnographic approach conducted over two-and-a-half years that includes participant observation, semi-structured interviews and life histories with various actors in the affordable housing landscape, along with document analysis, as well as content and discourse analysis. I illuminate the larger issues of urban poverty, gentrification, housing/homeownership as a cultural expectation, and the links between urbanization and capitalist logics of accumulation and social organization.

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GLOSSARY OF ABBREVIATIONS

AHC: New York State Affordable Housing Corporation

A corporation that provides grants in order to create homeownership opportunities for low and moderate-income families.

CLT: Community Land Trust

A non-profit organization that ensures stewardship of land for the community and offers a variety of services including low and moderate-income housing.

DRH: Deed-Restricted Housing

A type of housing in which government or non-profits impose use and resale limits.

FHA: Federal Housing Administration

HDFC: Housing Development Fund Corporation

What Limited Equity Cooperatives are called in New York State

HDFC Task Force:

A coalition of community-based organizations groups, legal service groups and academics to promote public policies that will help ensure the success of HDFCs.

HERG: Housing Environments Research Group

A research group at the Graduate Center at CUNY headed by Dr. Susan Saegert that investigates alternative forms of housing models.

HPD: Department of Preservation and Housing Development

The New York City agency whose mission is “to promote housing equality and create and sustain viable neighborhoods for New Yorkers through housing education, outreach, loan and development programs and enforcement of housing standards” (HPD website).

LEC: Limited Equity Cooperative

A type of low-income housing; a corporation in which residents share ownership of the building.

RTTC: Right to the City alliance

An organization based in New York City that advocates an urban human rights agenda and the right of all inhabitants to shape and design the city.

SEH: Shared Equity Housing

Several types of housing in which the purchase price is subsidized to make it affordable for lower-income buyers.

TIL: Tenant Interim Lease

An HPD program whose purpose is to help with the return of City-owned buildings to tenant ownership.

TPT: Third Party Transfer

An HPD program that also helps tenants gain ownership of their buildings.

UHAB: Urban Homesteading Assistance Board

An organization that uses LECs to help low-income residents become homeowners.

UMEZ: Upper Manhattan Empowerment Zone

“One of nine empowerment zones established by the Clinton Administration in 1994 that seeks to revitalize distressed communities [in Upper Manhattan] by using public funds and tax incentives as catalysts for private investment” (UMEZ website).

VA: Veterans Administration

CHAPTER 1: INTRODUCTION

On a cold and wintery day in January 2011, residents of an apartment building in Harlem that I refer to as “Home Together” gathered to prepare for a celebration of the New Year and the one-year anniversary of their building’s conversion into a limited equity cooperative (LEC), a low-income type of homeownership. Bearing fruit, chocolate and a bottle of wine, I arrived in the late morning to help clean, decorate and shop for the party, which was to be held in the community room. Since the building’s superintendent had been neglecting his duties, we needed to remove garbage that had piled up, and scrub down the hallways and the community room. A group of us spent the day cleaning, and then hanging up balloons, streamers and banners that said “Congratulations” and “It’s Party Time!” Eventually, four of us took a livery cab to a Costco in the Bronx, where we bought food to supplement the alcohol, party decorations, Chinese food donated by one Chinese resident, and home-cooking provided by Miss Ruby, the building’s Board President and de facto matriarch.

After hours of setting up, the residents were ready to hold their first Board election since becoming an LEC. The election was open to all shareholders and seven positions on the Board were available. The election was not much of a nail-biter, as Miss Ruby had previously recruited the members to be elected and assigned them their positions (with their consent). As an older black woman, Miss Ruby wanted to make sure that she passed the building into the hands of a young and diverse group that could keep the building going in times of demographic change. Overall, two men and five

women were elected. Antonia, a Latina woman in her 30s became the new President, and Kevin, the only white male in the building, became a member.

After the election, the party began and it was the first time that I had seen all the residents together. Several members of the Urban Housing Assistance Board (UHAB), the organization that had helped with the building's conversion into a cooperative, also came to the party. Other than one uncomfortable moment in which Miss Ruby publically accused Alison of being inconsistent in her commitment to the building, (not attending every meeting of the Board since she was on a committee), everyone was in good spirits and a celebratory mood. The building's common room is objectively a dismal space, but the residents made a real effort to make it cheerful, and people took to the party with plenty of eating, drinking, dancing and socializing. Over the years, many of these residents had endured multiple hardships and internal feuds. They had confronted a long and tedious process of becoming an LEC, dealt with incompetent contractors, accused each other of graffiti in the hallways, fought over using internal security cameras and sued each other over a number of matters, but all that strife was put aside during the celebration. The residents were able to reach across racial, economic and social divides because of their collective experience of becoming LEC owners. Though LEC homeownership is complicated and arduous, the residents expressed only a sense of pride and accomplishment about it. I couldn't help but think about something that Miss Ruby had once said to me about the building: "We went through hell, but now we in heaven and we ain't leaving from heaven." I stayed at the party until 2 a.m. enjoying the festive mood, the dancing to 80s music, the socializing, and Miss Ruby's solicitous nature. It was one of the only times during my research that I took a cab home.

I open my dissertation with this story in order to illustrate the painstaking hard work that goes into converting a rental building into a cooperative, but also the joy and pride that this accomplishment brings.

The Changing American Dream

The American Dream is deeply rooted in the American psyche. Part of the ethos encompasses homeownership and creating a better life for one's children. Regardless of social class, people tend to buy into the concept that if you work hard enough, you will achieve upward social mobility. The prevailing belief is that no matter one's class, race, ethnicity or gender, this can all be achieved through hard work. However, despite this conviction in equal opportunity for all, the reality is that structural forces limit some people's chances (e.g. Bourgois 1995; Goode and Maskovsky 2001; Kingfisher and Maskovsky 2008; Mullings 2005; Prince 2005). This aspiration to a middle class life, respectability and prosperity has always had its detractors, but the 2008 financial crisis brought the limits of the dream home to a larger number of people. The housing market suffered both as a cause and effect of the recession, creating the worst financial crisis since the Great Depression. Businesses and consumers lost vast percentages of their wealth, creating extensive unemployment, evictions and foreclosures, as well as damaging financial institutions on a global level. The bursting of the U.S. housing bubble put many homeowners underwater, leaving them with a higher mortgage than the value of their home. The fiscal crisis eviscerated the ideal of the American Dream—buying your own home—by introducing a disconnect between the ideal value of property

and the reality of what it is worth. As a result, the foundational value of homeownership was called into question (e.g. Phillips 2010; Rohe and Lindbland 2012: Smart Growth America 2013). If owning a home is no longer a sound financial investment and in fact can be source of debt, the attraction of homeownership is likely to be undermined. Long thought to be a source of security and stability, homeownership is proving for many to be less safe economically than renting.

While this new reality affected Americans of all social classes, races and ethnicities, people with low-income and communities of color were disproportionately affected. Three main reasons for this were more subprime and other predatory lending practices occurring among African-Americans and Latinos, a higher unemployment rate among these groups than among non-Hispanic whites, and the overall net worth of minority groups being much lower than whites, leaving them with fewer resources to counter their losses in the housing market (State of the Nation's Housing 2009). As a result of subprime lending, estimates are that low-income African-Americans in the United States lost as much as \$71-\$93 billion (Harvey 2012:54). LECs, as affordable housing removed from the free market, have a fixed value and thus can change the way in which we think about property and ownership.

During two-and-a-half years of ethnographic research (December 2009 through March 2012), I examined affordable homeownership opportunities in New York City. Specifically, I studied a form of housing known as limited equity cooperatives (LECs) and the Urban Homesteading Assistance Board (UHAB), an organization that uses this type of housing to help low-income residents become homeowners. I use the cooperative I refer to as "Home Together" as a case study to examine larger issues of low-income

housing in the urban environment. I spoke to a number of low-income renters and homeowners, both at Home Together and at other LECs, UHAB staff, employees in the affordable housing industry and community organizers. The concept of heterotopia, which I describe in detail later, became a valuable analytical tool for thinking through the stakes and conditions of this building, its residents, their transition to homeownership, and their relationship to larger entities that support and guide the transition.

In this study I address questions such as how new economic and financial practices shape subjectivities and socialities, including issues of race, ethnicity, gender and class. I also explore how the value of property and the valuations of people intersect, and to what extent the collective owner category bridges the chasm between collectivism and individualism and provides an alternative mode of thinking. LECs represent alternative value conceptions and require a different form of sociality, community and equality. Given that, I look at how LECs both maintain and subvert neoliberal ideology and at what LECs reveal about the public/private divide, the ongoing process of coercion, political subjectivity, community policing and civic militarism (see for example Chesluk 2004; Ruben and Maskovsky 2008). Neoliberal ideology is a complicated concept, but above all, it values the free market and promotes homeownership as the ideal (Basolo 2007; Saegert, Fields and Libman 2009; Smith 2008). Since neoliberalism promotes property as a vehicle for its exchange value in such markets, homeownership is a form of participating in the market economy. Thus, LECs both fit within and outside of neoliberalism because they promote homeownership, but are a nontraditional housing form not subject to the free market because of the stability of their price. How then can LECs help us understand new ideas of property and ownership through multiple

conceptualizations of value? Can they provide a space for urban activism? I argue that LECs act as spaces for a vision of ownership that is an alternative to neoliberalism, and in so far as they do, this provides the basis for activism.

Home Together

“Home Together” is a new limited equity co-op with 20 apartments, most of which are two bedrooms, located in the Harlem//Washington Heights area, a historically African-American neighborhood that is beginning to experience gentrification, as well as an influx of Latino immigrants (e.g. Jackson 2005; Lao-Mantes and Dávila 2001; Taylor 2002). Home Together is almost entirely black—African-Americans, Afro-Caribbeans, and Africans. There are only two Asian households, one Latina resident and one white resident. The neighborhood however, is mostly Latino, especially Dominicans. Music from nearby stores and shop signs are primarily in Spanish.

When asked how she feels about her new status as a homeowner, Miss Ruby, a former Black Panther who as a teenager guarded Malcolm X and Martin Luther King, Jr., describes her experience as the driving force behind the formation of an affordable housing cooperative. She has lived in the building for thirteen years making her a relative newcomer, since some residents have lived in the building for as long as sixty years. Unbeknownst to Miss Ruby when she first moved into the building, it was already registered as a limited equity co-op (LEC).¹ She rented the apartment for \$400/month, but overheard other residents talking about being shareholders. When she asked Miss

¹ Because of the way that these co-ops are funded in New York State, they are known as Housing Development Funding Corporations (HDFCs). To avoid confusion, I will refer to them as LECs

Wilma, whose granddaughter and son still live in the building and who was the older black woman who organized the first incarnation of the co-op, she was told she could buy an apartment for \$800. Miss Ruby later learned the proof of ownership she was given had been printed at a stationary store and her new status had never been registered with the Attorney General, meaning her ownership was not recognized. The rent and maintenance was quite low and had not been raised for many years, which was appealing to residents, but made it hard to run the building. Eventually the co-op went into arrears and failed.

Miss Ruby asked me to refer to her as either Ruby or Mom, an indication of the role she serves in the building. Several residents buy her mother's day presents. Whenever I left their building or a meeting we had gone to together late at night, she insisted I call her when I got home to let her know I had returned safely. When residents got notice in 2001 that their building was to be sold to a private landlord, Miss Ruby began to research how to become a co-op again. She consulted with a neighborhood housing organization, and organized the tenants to begin the long process of conversion. Eight years is not an unusual amount of time for this process to unfold; some buildings have been in the pipeline for fifteen years or more. There are twenty units in the building, sixteen of which are owned and four rented.² The building was in horrible physical condition, as well as unsafe, and needed a gut renovation. Previously the building had not been very safe, with multiple robberies, drug deals, and even a shooting and knifing. She persevered and rid the building itself of the criminal element in

² These were the numbers at the time of conversion. In 2013, a renter moved out and now 17 units are owned.

collaboration with city social services. Residents had lived without heat for two years. The water bill had not been paid for fifteen years, so the lines were turned off. Sewage backed up, filling the basement to the ceiling. Many people got sick often, suffering cold, coughs and vomiting. Even in the winter, windows had to be open to avoid the smell. Miss Ruby's energies and efforts were the central driving force that propelled the building into renovation and conversion and without her, the building would have been sold to a private landlord.

Most residents moved out for two years (2004-2006) as the building underwent renovation. Many are unhappy with the result since rooms were made smaller (partly because of new zoning regulations, partly because of a bad contractor). Some bedrooms barely have room for a twin bed, and in the kitchen in one line of apartments, it is impossible to open the stove and the refrigerator at the same time. The contractor, who must be chosen from a Department of Housing and Preservation (HPD) approved list, had a notoriously bad reputation (and has since reorganized under a new name). Since they were rehabilitating about four buildings in the neighborhood at the same time, the contractor did things like take insulation from Home Together and use it in other buildings. As a result, when an alarm clock goes off in one apartment, neighbors are woken up too. The contractor would have taken the hall lights that Home Together had paid for, but Miss Ruby stopped them.

When a building converts, tenants already living there have the option to buy their apartments, no matter how many bedrooms or square feet, for \$2,500.³ This building's

³ This amount did not have to be paid all at once, but could be made in installments of \$500 each.

residents are very poor—about half receive government housing subsidies. While LECs differ in their corporate structures and proprietary leases, in newer ones like Home Together those who decide to remain renters have rent-stabilized apartments, though a majority of residents must buy for a conversion to occur.⁴ Outsiders who move in pay more, still a relatively small amount, about \$45,000. There are 20 units in the building and since twelve people bought and four rented, four apartments were sold. Unusually, UHAB was able to get a grant from the Affordable Housing Corporation (AHC) so that the incoming tenants also had to pay only \$2,500. As a result, no mortgages were taken out, and residents are not subject to any predatory lending practices as individuals. As a co-op, the building has both private and public loans. HPD lent them about \$900,000 at .25 percent interest, which HPD knows will probably never get paid off. The theory is that in forty years, the co-op will either receive an extension on its tax abatement or HPD will forgive the loan. The rest of the co-op's mortgage came from a private bank at 6 percent interest that it will have to repay. In the last year, two shareholders have died, so two apartments are available for sale. Because of the conditions of the AHC grant Home Together received, the new shareholders of the two apartments will pay about \$3,100 each, while the grant will pay the difference between the 'real' resale prices to the corporation (about \$45,000 per apartment).

Most residents express happiness and pride to be owners not renters, stating that they feel more secure on a personal level (always having a place to live), and if they stay

⁴ Rent stabilization is true for buildings converting in the most popular current program, Third Party Transfer (TPT), but in other, mostly older, arrangements, rules for renters vary.

long enough, they eventually will make some money. Only a few see it as stepping-stone to owning another home; most plan on staying indefinitely. Our ideas about our selves are grounded in part by our social identities constituted by property regimes such as homeowner or renter (e.g. Blomley 1997; Pottage & Mundy 2004). As I will discuss later, most residents' identity is one of simply being an owner and they do not distinguish between being an LEC homeowner and a private homeowner.

The Building

If you were walking down the street, the building that is Home Together probably would not catch your attention. It is a generic looking small five-story apartment building. To get to the entrance, you climb a flight of six stairs and come to a locked door. On your left is a buzzer and intercom system listing the twenty apartments. There are signs posted on the front of the building in English and Spanish saying, "No Loitering Trespassers Will Be Prosecuted" and "Video Cameras In Use." To gain entry, you speak with someone through the intercom and he or she can buzz you into the vestibule where there is a second locked door that also opens through the buzzer. There is no lobby in the building. To get to the stairway you pass by the two front apartments, which are the only one-bedrooms in the building. To the right of the staircase there are mailboxes for each apartment, and to the left is a board on which people can hang notices for meetings, comments and complaints, etc. Although that is the officially designated space, people often post notices in the stairway landing spaces so people will not miss them when they walk on the stairs. There are four apartments on each floor. The building is clean, but fairly utilitarian and clearly not a wealthy building. There are no flourishes or flowers

decorating the spaces, and the structures, such as the banister, are all basic and simple. Some residents have complained about the smell of garbage or cats penetrating into the hallways, but I never noticed anything more than the usual odors associated with apartment living such as the smells of cooking or cigarette smoke. On the top floor there is a door, which goes out to the roof. Although the roof is spacious and could hold the weight of people, it is not a place where people hang out because people do not consider it safe. Children used to jump from roof to roof and spray graffiti, and sometimes police would chase criminals onto the roof. These days the building keeps the roof door locked. Other than at Christmastime, when a few decorations are put up, it is clear that residents do not give much thought to making the public space feel welcoming.

In contrast to the cold and basic public spaces, there is a warmth and liveliness inside people's apartments. Each apartment, of course, reflects the tastes and interests of the resident. All the units that I saw felt like homes. Urban housing, in particular, provides an intersection of macro and micro level processes, while housing is a physical as well as ideological structure (Conquergood 1992). For Bourdieu (1977), the home is a privileged site as an enclosure with entrances and exits, which acts as a dialectic of the inside/outside. In other words, it shows the intertwining of local practices and global forces. In essence, home is a place where people let down their guards and can be their most authentic selves. A house is merely a physical structure, a container and shelter, whereas a home is a place in which people have invested creative energy and care and is therefore a place of emotional attachment.

An Introduction to the Residents of Home Together

In this section, I introduce a few of my key informants. I will be talking about them and others throughout my dissertation. Miss Ruby is the person with whom I spent the most time, but other people also contributed greatly to my understanding of this specific type of homeownership and how residents calibrate their notions of self, as well as their claims about connections to other people, both market-based and extra-market.

The background of residents varies ethnically as well as in terms of previous homeownership experience. Many from the Caribbean in particular are not first-time homeowners, having owned a place in Barbados or Trinidad, but people born in the United States are more likely to have grown up in either public housing or rentals. The exceptions are mostly Southerners, some of whom grew up in houses their parents owned, but they are first-time homeowners themselves.

Despite numerous health problems, Miss Ruby works extremely hard at keeping up the building and dealing with tenants complaints and problems. Even though she is no longer Board President, residents still come to her rather than the second President, Antonia, to fix their issues. There are several possible reasons for this, including force of habit; the fact that the new President is younger, in her 30s and not seen as a mother figure (despite having a daughter); or that Miss Ruby is African-American, while Antonia is the sole Latina resident. A third Board was recently elected—the new President is a

white male, so this change in gender and race presumably will affect the social dynamics.⁵

Miss Ruby knows she is older and not in the best of health, so she is consciously grooming a new generation of leaders, teaching them the skills of managing a co-op. She is the self-appointed ‘internal monitor’ of the co-op, and takes seriously the idea of keeping it as affordable housing. As Joe, a UHAB employee who worked closely with Home Together told me, “She’s working hard to set them up in a place that it will be easier for them to coast if they need to without some good leadership until someone else steps up. And it’s something that I’ve noticed that people really do care about.”

David, who is 32, lives with his long-time girlfriend, Tamiqua, who is 33, and their two sons Malik, 18 and Darnell, 9. They all identify as African-American. David and Tamiqua grew up together in the projects in the Bronx. As is typical for many LEC residents, they moved into the building because they knew someone who already lived there, in this case Miss Ruby, having previously lived on the same block as she. David and Tamiqua both hold full time jobs as well as attending school. Tamiqua is getting her Associates degree, and David just finished his Bachelors and is working on a graduate degree in business administration and accounting. Their older son works at McDonalds. When I interviewed David, he had his giant flat-screen TV on the whole time. Although he says he never watches TV, he did not turn it off, but did offer to turn it down. They have a nice computer in their apartment as well. During our interview, the smoke alarm went off continuously, but he did not seem to notice at all. Unlike other owners I

⁵ Since I completed my fieldwork, two Boards have been elected. Tamiqua was the President of one, and the latest Board now has only five members instead of seven. Miss Ruby, despite all her protestations that she was done officially running the building, is the newest President.

interviewed, David says he sees their apartment as a stepping-stone and does not plan on living there forever.

Here you can't be told what to do, so you can't be acting like you're a low-income [person]. This is a stepping stone [for me] and no one's promised it. We can wake up one day and get our finances together, and say I don't want to live here anymore, that's fine. That's my ambition. My kids can't be here too much longer, so that's my ambition, to work hard [and move out].

He said he felt a sense of pride in ownership, and said that the building "wasn't that bad." He also said he had no interest in participating in running the co-op.

Nia, another shareholder, has a complicated family history. She has had three marriages, a biological and an adopted daughter, and a stepmother who lives in Queens with whom she has a bitter relationship. She was married when she was 18 to her first husband, who was murdered two years later, during a short period when she was not living at Home Together. He was an armed security guard and she is convinced that his murderer was someone he knew. Her second husband was severely overweight, had three heart attacks and died at 36. She recently married her third husband. When she was younger she was "wild," and would do things like climb out the window to go to parties. She is now on disability, however, and lives a much quieter life, going to physical therapy three times a week, seeing a social worker, and participating in a weight management group and a writing group. Before she went on disability, she worked at a daycare center. She has an interest in fashion and photography and has an Associates degree. She said, "I'm bored. I spent my whole life keeping my mind occupied. Now I have nothing to do except focus on the fact that I'm injured. I ended joining a weight management group and a writing group to keep my mind busy." Her family has lived in

the building so long that many of the residents are extended kin to her. Her great-grandmother lived and died there. Her father, Michael, is also a shareholder. Nia's grandmother, Miss Wilma, was the one who organized the first co-op. Nia's perception of her grandmother is that she was a kind of "saint" who held the building together. Miss Ruby's perception was that Miss Wilma was a crook; after Miss Wilma died, it was revealed that she had not paid taxes, water and electricity bills, and it was alleged that she took money from the building fund and used it to buy another property, take expensive vacations and purchase clothing, and so on. Nia described Miss Ruby as someone who stole the building from her family. There were two cliques in the building, divided between those who were loyal to Miss Wilma and those who sided more with Miss Ruby.

Deborah, who is 50 years old, lives with her husband and teenage son, and is the only renter who would let me interview her. When I asked her about her ethnicity she said, "black, black, I'm not African-American for sure." Deborah owned her own home in Barbados before moving to New York City. She is extremely bitter about the second conversion and the role that UHAB played into it. She was the first person to sit down with me, and she seemed to think that I could help build a lawsuit against UHAB. At first she was excited about the new co-op and was interested in buying and becoming part of the Board, but she fought with Miss Ruby and decided to quit. She said, "The Board are all hypocrites, all about keeping order and UHAB. They act like cops." She decided to keep renting but was so disgruntled when her rent was raised from \$200 per month to \$850 per month that she decided to withhold paying rent. She wanted to take UHAB and the Board to court to get them to lower the rent, but they took her to court for the back rent she owed. Eventually she was forced to pay the back rent. She also believed that

UHAB had to register the building as having a tenants association (the organizational form for renters), and were crooked because they never did. In fact, the building is registered as a LEC and has a Board of Directors. She is also bitter about the fact that rooms were made smaller during conversion and claims that the contactors stole items from her.

Home Together's residents have a mixed relationship with UHAB. While some residents are grateful to UHAB for helping them obtain homeownership, and feel they could not have accomplished the co-op conversion without UHAB's assistance, others lean more towards Deborah's reaction. One resident did not mince words, telling me, "UHAB is a bunch of lying deceitful asses. They make a bunch of promises and they don't keep them and they try to crap you out of a lot of things." When I asked if there were any people at UHAB she did like, she singled out several individuals whom she believed did their best to make things better, but repeated her earlier statement that, in general, "I don't like UHAB. They're a bunch of lying thieving individuals." She also repeated the complaint I heard constantly about UHAB not doing a good job with the renovation. One of her favorite things about her apartment pre-renovation was having an eat-in kitchen, large enough to accommodate a table. "Look at this place now," she said. "I've been here forty years and I hate coming home everyday now for the last two years."

There is a lot of internal acrimony in building, but there is also a lot of caring. People lend each other money, share food and help their sick neighbors. Despite all their differences, the people have the common bond of the building, and for those who do not have family, this is the community they can rely on. While a limited number of people

are interested in being on the Board, almost everybody attends the building parties and they get a pretty good turnout for the annual tenants' meeting.

The reason that these feuds and friendship within the building are so important to unpack and consider is because they are informed, perhaps even overdetermined, by the residents' decision to move from a rental property to a limited equity cooperative, a particular kind of market-inflected form of homeownership.

Limited Equity Cooperatives (LECs)

Limited equity cooperatives (LECs) are housing cooperatives in which residents own shares of a building, while the resale value of shares is limited to preserve affordability for future generations of purchasers (Saegert and Benitez 2003). LECs can provide a safe, affordable high quality alternative to other forms of low-income housing, with multiple economic, social and psychological benefits. While relatively unknown and underutilized in the United States, housing cooperatives, both market rate and zero equity, make up a much larger share of the housing market in countries such as Canada, Sweden and Norway (Davis 2006). The National Association of Housing Cooperatives estimates that as of 2004, there were over a million units of co-op housing in the United States, three quarters of which were market rate and 425,000 of which were either limited equity or zero equity cooperatives.⁶ It is difficult to get an accurate number of LECs in New York City, but it is estimated that in 2001, there were over 1300 LECs in New York City, with more than 300 in Harlem alone (PolicyLink 2001). By 2002, over 28,000 New

⁶ This may underestimate the number of LECs in the United States since LECs developed with private financing or in mobile home parks are not included in this number (Davis 2006).

York families lived in low-income co-ops, the largest such community in the United States (UHAB Report 2007). Co-ops are a difficult concept to understand, since residents own shares and the right to live in their apartments, not the actual apartment itself, whether it is low-income or market-rate. (In a later chapter, I provide examples of ways in which residents have difficulty in understanding the cooperative model). LECs provide an alternative form of homeownership, especially for those who could never afford private ownership, and may provide a hedge against gentrification (Saegert et al. 2003).

Since the co-op owns the land, it can borrow money against the property, and individuals can then borrow money secured by the co-op interests. Co-op members can deduct mortgage and property taxes from income taxes like other homeowners, as well as qualify for Section 8 subsidies for monthly housing costs if needed (Saegert and Benítez 2003). Because owners feel a greater sense of control in their housing in terms of security of tenure, sharing in decision making, affordability, and financial stability, studies show LEC members are more satisfied than other low-income renters (e.g. Lewis & Higgins 2004; Saegert and Benítez 2003; Sazama and Willcox 1995).

An elected Board of Directors, made up of shareholders, makes decisions for the cooperative. The Board oversees the property management itself or can hire an agent to do so. Other functions include responsibility for all financial aspects, including oversight of the budget and resales, and evictions (PolicyLink 2001). Since the costs and risks of homeownership are spread across shareholders, the burden to any one household is greatly reduced.

LECs carry particular expectations of sociality, in part because if co-ops are to succeed, members must play an active role in their management and upkeep. In addition, social relationships among shareholders, leaders and non-leaders, and co-op sponsors contribute a great deal to resident satisfaction. The majority of studies have found that control over living conditions and social support play a role in the greater satisfaction of LECs members than in comparable renters (Leavitt and Saegert 1990; Saegert and Benítez 2003, 2005; Saegert and Winkel 1998; Sazama and Willcox 1995). Lower levels of crime, better building conditions, greater civic participation and a greater sense of belonging to a community than in rentals or public housing are also associated with LECs (Lewis & Higgins 2004; Perkins 2007; Rohe 1995; Saegert 2006; Saegert and Benítez 2003; Saegert and Winkel 1998; Saegert, Winkel and Swartz 2002).

In housing boom and bust cycles, LECs have proved resilient, as long as the Boards receive enough training and support from an organization such as UHAB, whose purpose it is to aid renters in the difficult transition from renting to owning. Since LECs are often buildings in poor condition, and many have trouble paying the public charges (taxes, water and sewage costs), it is imperative that technical and training assistance groups help residents implement procedures to deal with problems that may arise, including tax forgiveness policies and loans (Saegert and Benítez 2003).

The Urban Homesteading Assistance Board (UHAB)

The Urban Homesteading Assistance Board (UHAB) is a forty-year-old non-profit organization that helps low-income renters as they transform into homeowners,

who collectively own and democratically govern long-term affordable cooperatives in New York City. It is the only citywide agency whose sole aim is to develop affordable housing co-ops. Since 1973, UHAB has helped preserve over 1,700 buildings and created ownership opportunities for nearly 30,000 households (Urban Omnibus 2012).

In the 1970s, New York City became the owner of thousands of buildings as landlords failed to pay property taxes, gaining almost 3,300 units of housing per month (Carlson 2004; Sazama 2000). Abandonment and arson became favored techniques by landlords for dealing with unprofitable buildings. However, the foreclosure process often took five years or more to complete, during which time landlords continued to collect rent and let buildings further deteriorate, often to unlivable conditions. In 1974, UHAB officially began, based on the idea of aiding low-income people who were already involved in urban homesteading by giving them legal structure and support. Tenant groups, in league with nonprofits and community organizers, argued to be allowed to purchase the buildings themselves (Sazama 2000). City government proved to be a surprising ally, helping create limited equity cooperatives. In exchange for selling residents city-owned properties and reimbursing them for material costs, residents rehabilitated properties and agreed to limits on owner equity and income restrictions. As New York's fiscal crisis worsened, however, over twenty percent of multi-family residential properties were in tax arrears. In 1977, the city passed a law which allowed foreclosing procedures to begin after one year of non-payment of taxes, not the previous three years it had been, known as *in rem* (Latin for "against the thing.") The goal of the *in rem* law was to acquire buildings before they deteriorated beyond repair, but within

two years, over twenty percent of the housing stock, and in poor areas over forty percent of units were *in rem* (Carlson 2004).

The Tenant Interim Lease (TIL) program, begun in 1978, allows tenants of city-owned properties to buy their apartments for \$250 and turn them into limited equity co-ops if they maintain their building for three to five years while receiving training and co-op management classes. New York City awarded UHAB a contract to provide technical and training assistance to co-op members and buildings in the city's TIL program (Carlson 2004). Classes are offered in English and Spanish since over ninety percent of residents are black or Latino (UHAB website). Today the city provides funds for major capital improvement to buildings (Carlson 2004).

The Giuliani administration stopped *in rem* foreclosures after discovering city-owned properties stayed in the system for an average of nineteen years and cost the city two million dollars each (Carlson 2004). Some residents believed that the city was not a much better landlord than the previous ones. By 1992, through tax default, New York City owned 45,000 residential units, the majority in low-income minority neighborhoods. In Harlem, where the majority of tenants were African-Americans, residents believed racial prejudice was a force in the city's neglect, and organized for co-ops under tenant ownership (PolicyLink 2001). In 1996, the Department of Housing Preservation and Development (HPD) created the Third Program Transfer (TPT) to allow the city to foreclose on distressed tax-delinquent properties and transfer them directly to a new owner, without taking ownership itself. UHAB was not initially recognized as a developer, but tenant groups petitioned for UHAB to be allowed to take ownership temporarily and help residents create limited equity co-operatives (Carlson 2004; UHAB

website). For most of UHAB's history, the TIL contract provided the majority of its revenues, up to seventy percent. Since the TIL pipeline will soon be emptied out as the city sells off its inventory, to remain economically viable, UHAB had to get into development (Carlson 2004). UHAB also receives loans from HPD to rehabilitate buildings, and contracts with the state and federal government to assist homesteaders, tenants and co-ops.

UHAB's newer initiatives include a more pro-active approach through organizing with members of Americorps Vista, most of who come from the co-ops and surrounding neighborhoods. These Americorps organizers have helped tenants in over 110 buildings start the process to ownership. Families in these city-owned building have an annual average income of \$9,700, which rises to \$15,000 when the co-op homeownership process is finished (UHAB website). Policy is another arena into which UHAB has expanded, using grassroots organization to effect policy changes at the local, state and national level to preserve federally subsidized housing. Beginning with HUD distressed properties, its initial efforts of fifteen buildings have expanded into over 4,000 units preserved as affordable housing (UHAB Report 2007).

Heterotopia

From a theoretical perspective, UHAB's work can be described as the facilitation of the creation of what Foucault called "heterotopias." My research uses heterotopia as part of its overarching theoretical framework. Foucault introduced the term heterotopia to refer to spaces outside of everyday life that construct their own rules and maintain

insider/outsider delineations. Among the six principles of heterotopia he outlined in his 1967 talk entitled “Of Other Spaces” is the condition that “heterotopia has the power to juxtapose in the single real place several spaces, several emplacements that are in themselves incompatible” (2008:19). I build on this idea to argue that because of the collective nature of LECs, they have the ability to engage in contradictory modes of value by both subverting and upholding neoliberal ideology. These co-ops offer the potential for urban activism as “pockets of resistance” against social injustice and housing inequality. By blurring the private/public boundary, LECs shed light on the intersection between public policy and individual experience, and offer a model for how these contradictory forces can be balanced.

Using insights provided by Foucault and other theorists who have expanded upon his idea of heterotopia, I explore two main dimensions of the ways in which LECs can operate as heterotopias. While I will elaborate upon these ideas throughout my dissertation, briefly, these include homes as heterotopias (the most intimate private place being invaded by public space) and heterotopias as sites of possibilities, of transgression, urban activism, and resistance to the hegemonic ideal.

While Foucault’s ambition was to develop “a science in the making,” to be concerned with the study of other spaces, which he called “heterotopology” (Dehaene and De Cauter, 2008:6), he never fully developed the concept. Nonetheless, his few writings on the subject have spawned much scholarship across disciplines. One of the main features of heterotopia is spatialization, or the use of space as a main tool of analysis. As many researchers have recognized, this issue has profound implications for

urban studies since cities are a prime battleground for issues that shape public space (Harvey 2012).

Foucault's first principle he calls the "heterotopias of crisis," meaning physically separate spaces which in primitive societies were considered sacred or forbidden and were set aside for those considered to be living in a state of crisis such as menstruating or pregnant women or the elderly. He believed that these "heterotopias of crisis" are disappearing today and are being replaced by "heterotopias of deviation." These institutions evolved for people whose behavior is considered deviant to the norm and include psychiatric hospitals, prisons, and old age homes. The second principle says that heterotopias serve a precise function within society, but their use evolves. Cemeteries are a prime example. Their function reflects civilization's changing relationship to death at a given time. The third principle says that heterotopia can be a single place that juxtaposes several spaces, which can be in contradiction to one another. While he mentions the theater and the cinema in this category, he focuses on the garden as a heterotopia since it is a real physical space juxtaposing incompatible elements, a microcosm of different environments. The fourth principle says that "heterotopias of time" link an accumulation of objects of different times and styles in one place. Museums and libraries exist to preserve items from the ravages of time, a kind of accumulating. Heterotopias of festivity are a form of chronic time since they occur cyclically. Carnivals, for example, are transitory by nature, but generally occur on a regular basis, if only once or twice a year. These two forms of heterotopia are related in the sense that they exist in time, but also abolish it in that they are meant to be impenetrable to time's damages. In the fifth principle Foucault articulates the fact that heterotopias are spaces that are both isolated

and penetrable, but are not freely accessible to all. You can only enter with permission and in some cases, you must perform rites and purifications. Although in some cases these heterotopias appear to have simple openings, it is an illusion and they in fact “conceal certain exclusions.... One believes to have entered and, by the very fact of entering, one is excluded” (Foucault 2008:21). Lastly, Foucault states that heterotopias have a function in relation to the rest of space. These two characteristics exist on extreme ends of the spectrum. The heterotopia of illusion creates a space, which exposes all real space, while the heterotopia of compensation creates a real space, a perfect other to our disorderly world.

Foucault’s overarching idea of heterotopia as duality and contradiction provides a framework for understanding a number of key issues, many of which I explore in my research. These include issues of identity related to cultural, political and economic differences, especially in urban settings, specifically related to ethnicity, gender and class domination. Heterotopias offer a space that can allow for differences, places of transgression, thus providing an alternative to the hegemonic ideal. I will use heterotopia to contest neoliberalism’s dominance, especially in terms of commodification and privatization. Since both market and extra-market forces exist with LECs, they are places that represent, subvert, and contest traditional capitalist norms. LECs, as a collectively owned form of housing and an alternative to commodified housing, problematize our ideas of what it means to be a homeowner. Heterotopia also provides a lens through which to examine the blurring of private and public spaces in the sense that LECs are in some sense both restricted but penetrable. For example, while we think of the home as the ultimate in private space, LECs must give over some of that privacy to the state.

Additionally, I consider LECs as “heterotopias of deviance” given the fact that they exist within the construction of racial segregation. In many ways, LECs as heterotopic entities reveal a multitude of contradictions that exist within a society. By combining heterotopia with a diverse economies perspective, I argue that LECs challenge dominant practices by showing the actuality of an alternative lived experience. Since heterotopias mirror social, political and economic relations within other spaces, they provide a guideline for urban activism.

Chapter Summaries

In Chapter Two, I provide historical context, discussing Harlem’s history as the center of black imagination, as well as how its population is changing because of gentrification and immigration. I discuss how the lack of sufficient affordable housing, segregation and racial discrimination contribute to the rise of urban poverty, especially the feminization of poverty. LECs, which arose out of conditions that grow heterotopias of deviance as well as resistance, offer potential alleviation from this historical pattern.

Chapter Three presents an overview of the study’s research methods. During the two-and-a-half years of fieldwork, I used an immersion-based ethnographic approach that includes participant observation, semi-structured interviews and life histories with various actors in the affordable housing landscape, along with document analysis, as well as content and discourse analysis. I also discuss challenges connected with conducting research “at home” within the United States, as well as the inherent subjective bias of ethnographic research. Given that my research is about home, the research methods were

designed to observe people in that most intimate setting and to evoke their most authentic perspectives.

In the fourth chapter, I analyze ethnic, racial and class factors both within Home Together and the neighborhood. I also look at the history of segregation in housing and gentrification in Harlem, and how these contribute to the perpetuation of African-American poverty in the United States. Social tensions arise in the cooperative over who is considered an insider or outsider, determined in part by race, personality and length of residency in the building. Issues related to habitus contribute to the tension. The blurring of private and public space that takes place within the co-op is a microcosm of that blurring within the city. As neoliberalism has become the dominant framework in the United States, it has led to political-economic restructuring and government changes that disenfranchise urban residents by limiting their voice in shaping the design of cities. The Right to the City Alliance, based on the idea of that name by Lefebvre, seeks to counter this suppression. Heterotopia works as a valuable frame for thinking about linking identity issues and neoliberalism's hegemony to questions of homeownership and its impact on vernacular and bureaucratic notions of space and spatialization.

Chapter Five looks at gender relations and the leadership roles that older black women often take, especially in the creation of LECs. In part, this phenomenon is due to black women's experiences in the domestic sphere and feminine styles of leadership intersecting with the demands of creating and managing collective housing situations. U.S. public policy, racism and poverty have largely excluded black women from the American dream of homeownership, so LECs can provide many black women with the opportunity to have a degree of agency and control over their housing situation.

In Chapter Six, I analyze how LECs challenge binary oppositions, especially related to the idea of renter/owner, capitalist/collective, and public/private space, and naturally lead us to think about non-traditional concepts of value (at least as defined in the American capitalist system). LECs are hybrid forms of urban property, which while not entirely non-capitalist, exist somewhat outside the traditional housing system. Thus, LECs allow us to think about alternative housing forms working under a different set of market processes by emphasizing housing for the community instead of capital. I use heterotopia as part of my overarching theoretical framework. Arguing that LECs are a form of heterotopia, I examine their ability to both subvert and uphold neoliberal ideology, offering a space for transgressive action. I also investigate the links between the value of property and the value of people, and argue that LECs offer a new way of conceptualizing value.

In my concluding chapter, I look at whether the American Dream will continue to feature homeownership as its centerpiece. Despite the sweeping disillusionment of many homeowners after the housing collapse, it remains the symbol of a better life. I examine some problems associated with this paradigm, particularly for low-income people. While LECs can ameliorate some of these problems, I conclude that it is unlikely they will work on a large scale. LECs offer the potential as sites of activism, but in reality there is a disparity between this potential for resistance and whether they actually form the basis for building a movement.

While attempts are underway to curb some of the abuses of the LEC system, enforcement is lax and the political will is weak. Suggestions for further research include the need to study community land trusts (CLTs), which seem more likely to work on a

more extensive level. Since CLTs are not a single entity like a co-op, but encompass a wider community based organization, I believe they offer a more comprehensive solution to urban poverty and housing than limited equity cooperatives and have the potential to be more effective “heterotopias of resistance” (Kohn 2001).

Chapter 2: Historical Overview and Context

Home Together's "Neighborhood"

Neighborhoods are living entities, and Home Together is located on the porous border between Washington Heights and Harlem. While there is a political division at 155th Street (Community Board 9 and Community Board 12), residents and UHAB staffers all have differing ideas of where Harlem begins and ends. One UHAB staffer said that Washington Heights is growing ever more southward. While it used to be up around 170th Street, according to him, it is creeping downwards as more Dominicans move into the neighborhood. For some, what defines Harlem is "where black people live" and Washington Heights is where Dominicans live. Most residents in Home Together ignore the distinction in real life and say it is all part of the same area. Nia, for example, is adamant that she lives in Harlem, despite zoning ordinances, and is proud of the history associated with the area. She said:

I remember when I was growing up this was all considered Sugar Hill.⁷ The last thing that said Sugar Hill on it closed about ten years ago, but before that it was Sugar Hill Candy, Sugar Hill this, Sugar Hill that. It's ironic, the other side of the street is Harlem, but you cross the street, it's like, I don't even regard it as, it's like ok it's Washington Heights, I understand, call it what you like, it's still Harlem. Old school people will say it's all Harlem. I don't remember how old I was when they did rezoning, but I think maybe mid-teens when they did re-zoning up here, and it's all of a sudden, we're Washington Heights, and I'm like, well all right, if you say so...It's crazy how they rename things.

⁷ Sugar Hill is a prominent neighborhood in northern Harlem, with a long history. During the Harlem Renaissance, many wealthier African-Americans lived there in historic buildings, including famous artists and writers (Osofsky 1996).

When pressed to choose, most of the residents agree with Nia and say that they live in Harlem, probably because the building is mostly black. For this reason, I will give only a brief overview of the demographics of Washington Heights and will look more thoroughly at the demographics and history of Harlem.

New York City has a population of about 8.2 million people, with approximately 1.5 million living in the borough of Manhattan (U.S. Census 2006). Community Board 12 is made up of Washington Heights and Inwood and includes 2.8 square miles with a population of about 190,000 people. The northern and southern boundaries for the districts are Harlem River Drive on the East Side and the Hudson River on the West Side. It runs from West 155th Street to West 220th Street. It includes the Columbia University Medical School and Yeshiva University and has several major parks including Highbridge Park, Fort Tryon Park and Inwood Hill Park. About 7 percent of the population is black, 18 percent is non-Latino white, and 71 percent is Latino. Half of the total population is foreign born, with 70 percent of the migrants born in the Dominican Republic. Fifty-four percent of the population is proficient in English. Of those who are not, by far the language most spoken language is Spanish or Spanish Creole at 93 percent (Community District 12 Profile 2008). Almost 51 percent of the population receives some kind of public assistance and almost 91 percent of the population rents their homes. The 2009 median household income is \$37,092, which is 46 percent below all Manhattan residents. With 14 percent unemployment and 31 percent of adults over 21 not finishing high school, it is not surprising that the community has such a high poverty rate, with 23 percent of the population living under the federal poverty line (Community District 12 Profile 2012).

Harlem is in the northernmost area of Manhattan, encompassing three Community Districts: West Harlem's district 9, Central Harlem district 10, and East Harlem district 11. West Harlem covers 1.5 square miles, with a population of around 111,000 people, and is bound by Cathedral Parkway (110th Street) on the south, the Hudson River along the west, extending to an eastern border that includes Morningside, St. Nicholas, Bradhurst, and Edgecombe Avenues. The northern edge is a porous border running along West 155th Street, and neighborhoods include Morningside Heights, Manhattanville, and Hamilton Heights. Several universities lie within the borders, including Columbia University, Bank Street College, the Jewish Theological Seminary and City College of NY (Community District 9 Profile 2008).

Approximately 31 percent of the population of Harlem is African-American, 43 percent is Latino and 18 percent is non-Latino white. Thirty-six percent of the total population is foreign-born, with fully half of the migrants born in the Dominican Republic. Seventy-three percent of the population is proficient in English and of those who are not, by far the language most spoken language at home is Spanish or Spanish Creole at 87 percent. Almost one-third of the population receives some kind of public assistance. Renter occupied housing units account for 90 percent of total housing (Community District 9 Profile 2008).

This snapshot of Harlem's demographics does not fully indicate the diversity of the population or the overlapping categories within it. Neither should "race" be conflated with African-American nor "ethnicity" with Latino. Neither black nor Latino is a unified category nor are they mutually exclusive. There is no such thing as a monolithic blackness, encompassing as it does a variety of ethnic and religious differences, nations

of origin, classes and multi-lingual groups—African-Americans, Afro-Caribbeans and Africans, for example (e.g. Goldschmidt 2006; Gregory 1998; Jackson 2001; Stoller 2002). In a similar manner to which black poor marginality has been flattened out in the past, so too has ethnic differences among Latinos been discounted. Latinos include people from Central and South America, as well as those of Caribbean ancestry. For instance, the obstacles between Mexicans and Puerto Ricans, as a result of the history in relationship to colonialization and therefore to U.S. citizenship, provide a context for the ways the two regard themselves as racially distinct from one another (De Genova and Ramos-Zayas 2003). Furthermore, Latinos are classified by the U.S. Census Bureau into every racial category they offer: white, black, and Asian, for instance (Ennis, Ríos-Vargas and Albert 2010).

Harlem's History

Harlem began in the seventeenth century as a genteel Dutch enclave, away from the industry of the downtown area, and up until the beginning of the twentieth century, Harlem was primarily a white and wealthy neighborhood. New transportation technologies facilitating the commute to downtown Manhattan set off a wave of real estate speculation in the 1870s and early 1900s. The inevitable bust came when too many houses were built, coupled with an economic recession. While realtors had traditionally refused to rent or sell to blacks, they soon realized this was the only way to recoup their losses. Landlords either used the threat of renting to blacks to frighten neighbors into buying property at higher than market values, or rented to blacks at higher rents than

whites paid. Black-owned realty companies were also happy to make a profit from blacks willing to pay to move uptown for decent housing. Black churches (such as St. Philip's Protestant Episcopal Church and the Abyssinian Baptist Church) became the largest property owners in Harlem, and helped transform Harlem into a black community (Freeman 2006; Jackson 2005; Osofsky 1996; Taylor 2002).

The Great Migration brought rural black southerners to urban areas, and the lack of economic and residential mobility forced them into Harlem, leading to overcrowding. West Indians moving into the area brought another dimension of racial tension between the native-born and immigrants (Osofsky 1996). White flight took place as housing restrictions were broken, allowing black residents into once all-white properties. Single-family buildings became multifamily dwellings. Landlords allowed properties to deteriorate, and some buildings were abandoned altogether (Jackson 2001:27). At the same time Harlem was becoming a slum, however, it was the time of the Harlem Renaissance.

This period of Harlem's history is part of what makes it known around the world as the "the black Mecca" (Jackson 2001:19). Black Americans produced some of the most famous political and literary writings, art, and music during this time "when Harlem was in vogue," in Langston Hughes' words (Taylor 2002:7). Alain Locke, considered a midwife of the artistic movement, wrote of the "New Negro" in a manifesto of the Harlem Renaissance. His book aimed to promote social and racial equality through black artistic achievement (Osofsky 1996; Taylor 2002:9-11). These artists, writers and musicians were part of what Du Bois referred to as the "talented tenth," who by representing what blacks were capable of to themselves and to the rest of the world,

would show that blacks were equal to any race, thus deserving of rights and privileges accordingly (Freeman 2006:22). Writers such as Langston Hughes, Zora Neale Hurston, Claude McKay and Rudolph Fisher used Harlem in many of their works as a symbol and a setting, as a way to explore issues of race and representation (Taylor 2002:11-15). A global audience learned of the myth of Harlem in music as well as literature. Duke Ellington, Louis Armstrong, Bessie Smith, Cab Calloway, Count Basie and Ella Fitzgerald are just a few of the musicians who performed at Harlem's most famous nightclubs (Taylor 2002:16). Ironically, some of these clubs, like the Cotton Club and Connie's Inn, catered exclusively to whites (Osofsky 1996).

The African-American middle-class began to leave Harlem due to advances in the civil rights movement in the 1960s, specifically because of the changing culture of the American real estate industry. This progress was the result of battles won against explicit forms of racial discrimination towards African-Americans such as restrictive covenants, redlining of minority neighborhoods to bar mortgage lending within them, and the rejection of minority home loan applications at disproportionately high rates (Massey 2005:149). In the 1960s, federal legislation relating directly to housing discrimination became law in the Civil Rights Act of 1964, the Fair Housing Act of 1968 and the Housing and Urban Development Act of 1968. These laws, along with subsidy programs, accelerated African-American movement to the suburbs (Darden 1995). This middle-class flight, coupled with the fiscal crisis New York City faced in the 1970s, left the urban poor increasingly marginalized (Wilson 1987). Today, however, they face a different threat, from displacement and gentrification, as more affluent families move back into the area.

Jackson argues that much of what makes Harlem famous today is based on what made it famous in the past, an overly imagined place. The Cotton Club, the Lenox Lounge, and the world famous Apollo Theater, for instance, all base their reputation as much on their history as their present-day activities (Jackson 2001:21). Freeman claims that Harlem's role as mecca to the black elite during the 1920s, a fame achieved through the agency of blacks, planted the seeds for the Second Harlem Renaissance of the 1990s (2006:55). Harlem's legacy inspired pride among the black middle-class, luring the black gentry who wished to be part of the history created by "black energy" (Taylor 2002).

Gentrification in Harlem

Harlem has been a historically black neighborhood for almost a hundred years, known as "the capital of black America" (Jackson 2001:19). Currently the population is changing both through rapid gentrification and heavy Latino immigration (e.g. Jackson 2005; Lao-Mantes and Dávila 2001; Taylor 2002). Blacks are no longer the majority of the population, constituting only 40 percent of residents, the lowest percentage since the 1920s (Roberts 2010). The white population has doubled to more than one in ten residents, the highest since the 1940s, and the Latino population is the highest ever at 27 percent (Roberts 2010). Although property owners in general are less likely to be displaced by gentrification than renters, blacks represent only a small fraction of owners (Freeman 2006). Cooperatives provide a form of affordable housing that allows low-income residents of color who could not otherwise buy homes to do so, but whether they are enough to counter the results of gentrification remains to be seen.

Harlem became a target of gentrification because of its proximity to the Upper West and East sides of New York City, both high rent districts, as well as sustained disinvestment throughout most of the twentieth century, leading to low rents and land values. In the late 1970s, Harlem was one of Manhattan's last working-class neighborhoods without gentrification (Smith 1996). While New York City was on the verge on bankruptcy, it foreclosed on thousands of abandoned and delinquent buildings in the neighborhood. Race and ethnicity were linked to talk of urban blight, and the out-migration of middle-class African-Americans was linked to urban decline as areas lost middle-class engagement with professionals who could serve as role models, participate in the local economy and serve in community-based institutions (see Wilson 1980). These arguments, however, ignore the structural inequalities contributing to the decline of inner city areas, and to the African-American professionals who remained (Prince 2005).

In New York City, the fiscal crisis the 1970s had both local and global causes. It was both a response to suburban expansion, due in part to improved highway transportation, and subsequent urban economic disinvestment. After 1975, one-sixth of all municipal employees lost their jobs, an especially important job source in the African-American community (Susser 2002). As New York reinvented itself from a manufacturing center into a global financial, insurance and real estate center (Castells 1991; Sassen 1991), in order to attract global capital and the professional class to live and work in these industries, city officials changed tax laws to make construction and renovation of property more attractive (Smith 1996a, 2006; Susser 2002). While redlining policies were now illegal, because of a housing shortage landlords forced

tenants out by any means possible, including blockbusting, abandonment, allowing housing to deteriorate to unlivable conditions, and even arson. Simultaneously, the federal government cut social services, targeting the city's poor and working-class programs. New public housing projects were cut, and gentrification became the new housing policy (Smith 2006; Susser 2002).

In the 1980s, 65 percent of the residential property in Harlem, including public housing and abandoned buildings, were owned by the city. Cities were said to need more federal and corporate support to lure middle-class families back into urban areas. Local religious institutions, such as the Harlem Congregation for Community Improvement and the Abyssinian Baptist Church, worked with the city government to build thousands of units of affordable housing in Harlem. Instead of low-income housing, these buildings attracted affluent tenants, with the stated eventual goal of building more mixed-income neighborhoods in Harlem. Using their religious connections to justify the discourse of Harlem being “born again,” the church groups said middle-class in-migration would bring capital for local services, including public schools, and a consumer base for corporate reinvestment. Detractors argued that middle-class influx caused low-income resident dislocation and displacement. The establishment in the 1990s of the Upper Manhattan Empowerment Zone (UMEZ) brought \$100 million to each “revitalization project” via subsidies for housing contractors, low-interest bank loans, and tax breaks for area businesses. Megastores like Disney, Pathmark, The Gap, and the Magic Johnson Theater moved into Harlem (Jackson 2005; Prince 2005).

Prince asserts unequivocally “the Harlem of the twenty-first century is gentrified,” citing the property tax payments, the assessment of capital investment and the

influx of African-American professional managerial workers to prove her point. Median household income rose 50 percent between 1990 and 1995 in Central Harlem, as well as a significant increase in the number residents with postsecondary degrees (Prince 2005:389). Her study mapped the intersection of race and class and found that while some residents characterized the socioeconomic diversity as a class-based struggle between professional homeowners and working-class non-propertied African-Americans who have lived in the area for decades, the true picture is far more fragmented. African-American professionals do enjoy a privileged position via working-class Harlemites, but they also contribute to the community. Age and occupation (public versus private sector) are key variables in the differentiation of African-American professionals, including place of origin, and lead to diversity in identity formation and an uneven distribution of power within the professional class (Prince 2005:400).

The replacement of traditional local stores that cater to poorer residents with upscale restaurants and boutiques is one type of highly visible gentrification (Zukin et al. 2009). Commercial gentrification or “boutiquing” is part of postindustrial change that increases class divisions of every ethnic group and institutionalizes consumption for affluent customers in places that formerly served low-income residents. Long-term residents often feel resentful when they are pushed out of their street spaces by newer establishments, social pressure and increased policing. In turn, they may display extreme forms of private behavior in public spaces, leading to the “realization that gentrification is as much about reprivatizing public spaces as about evicting building tenants” (Jackson 2005:55).

Home Together's block is at the very beginning of the gentrification process that is moving upward through Harlem. There is one upscale restaurant and coffee shop in the area, but commercially it has not changed much. While at the beginning of my fieldwork Kevin was the only white resident on the block, by the end, a few more white residents had moved in, mostly students and artists. Space in Manhattan being limited, the gentrification process moves ever north in the city. Residents talk about one day possibly having to move back to the southern United States. Even Miss Ruby, a committed owner, talks about possibly returning to the South due to the economic realities. However, it is a common cultural phenomenon in New York City for residents of all classes to discuss moving away from the city, so it is hard to know how serious the residents of Home Together are about this concept.

Monique Taylor and Mary Patillo have both focused on black gentrification of Harlem, what Taylor calls the "rhetoric of return." Given Harlem's history as the center of black cultural life, many black professionals cite their move to Harlem as a return to that center, as opposed to white gentrifiers who tend to be drawn to Harlem by lower prices. I use Home Together as a lens to examine the specifics of today's historical moment, as they give rise to individual and collective racial identities simultaneously. Home Together is not a story of black gentrification, although one newcomer could fall within the definition of a black gentrifier. Taylor specifically states that homeownership, not race, moralities or values alone shape how Harlemites play different roles in the racial space of a black ghetto. People who are not middle class black professionals own 16 of the 20 units in Home Together, but rather are low-income non-professionals. In Home

Together, the shape of black homeownership falls outside Taylor's conception of the black gentry.

If we follow the argument that homeowners are going to be more invested in their neighborhood and take care of it, then LEC owners, like those in Home Together, can have as much influence as black middle-class professionals. Miss Ruby called out some of the illegal activity in the neighborhood despite the risk to herself and her family. Though Miss Ruby is the opposite of the black middle-class, as someone on disability who receives government benefits, her behavior is consistent with behavior traditionally associated with the black gentry in terms of promoting revitalization of the neighborhood.

Segregation and Discrimination

Racial segregation still exists more than forty years after the 1968 Fair Housing Act passed. Prior to its passage, discriminatory procedures towards African-Americans included the use of restrictive covenants, redlining of minority neighborhoods to bar mortgage lending within them, and the rejection of minority home loan applications at disproportionately high rates (Massey 2005:149). Restrictive covenants were legal until 1948, when the United States Supreme Court ruled that "private agreements to exclude persons of designated race or color from the use or occupancy of real estate for residential purposes" did not violate the Fourteenth Amendment, but for state courts to enforce such agreements did (Shelley v. Kramer 1948:1 in Darden 1995:680). In the 1960s, federal legislation relating directly to housing discrimination became law in the Civil Rights Act of 1964, the Fair Housing Act of 1968 and the Housing and Urban Development Act of 1968. These laws, along with subsidy programs, accelerated

African-American movement to the suburbs in the 1960s, although they remained highly segregated (Darden 1995:682).

For the first two decades after the Fair Housing Act passed, enforcement was negligible and punishment was weak (Massey and Denton 1993; Massey 2005). Prejudice, while still quite prevalent, began to be expressed in less explicit and obvious ways. To combat this insidious racism, in 1988 Congress added an Amendment increasing the odds of conviction and punishment for a guilty verdict. The 2000 Housing Discrimination Study was the first large-scale study to analyze trends in racial discrimination since the amendment. While the results showed movement towards equal treatment, several studies also found new and more subtle forms of discriminatory mechanisms were on the rise. For example, African-Americans were often “steered” towards “appropriate” neighborhoods, i.e. those with higher minority concentrations, poorer families, and substandard housing (Massey 2005:149). Williams et al. (2005) analyzed mortgage lending trends and found that even though racial minorities and low-income groups had an all-time high level of homeownership, subprime loans made up half or more of underserved markets.

Massey and Denton (1987) found little change in Latino and African-American segregation in metropolitan areas comparing 1970 and 1980 census data, with surprisingly little relation to African-American suburbanization, and no influence by socioeconomic status. Asians had low levels of residential segregation, but black Latinos were highly segregated from other groups, including white Latinos (1987:823). One-third of all African-Americans in the United States living in sixteen metropolitan areas in 1980 were hypersegregated, meaning they lived under intense racial segregation. In other

words, they lived in contiguous areas of densely packed neighborhoods in which they might never see a white face, with little direct experience with the rest of American society (Massey and Denton 1993:77).

Friedman and Squires (2005) investigated the effect of the Community Reinvestment Act in improving minority access to housing, and found that it increased mortgage lending to low-income and minority communities, providing access to traditionally predominately white neighborhoods. Despite this evidence, federal regulatory agencies have scaled back coverage and are considering legislation to weaken the statute. Ross and Turner (2005) compared real estate agents' and rental offices' treatment of African-Americans, Latinos and whites, and found that while discrimination continues, it is declining due to changes in the housing market. Three key areas of continued discrimination involve Latinos in rental housing, steering of African-American homebuyers, and less help assisting Latinos in obtaining a mortgage.

Today a majority of Americans live in the suburbs, which are growing larger and more heterogeneous than some cities (Gans 2009:212). Since the 1950s, in the United States, urban has been shorthand for crowded, dangerous cities, occupied by dark-skinned poor residents, while the suburbs meant wealthy, white bedroom communities (Gans 2009:213). Suburbanization is often considered a move toward assimilation and integration into mainstream society (Alba and Logan 1991:432). Massey and Denton (1988) found an ongoing process of suburbanization among Latinos and Asians in 1980, but persistent barriers to African-American integration remain. While inner-city residents suffered higher levels of segregation, few African-Americans lived in suburbs for reasons unrelated to socioeconomic factors. Alba and Logan (1991) investigated

racial and ethnic diversity in suburbanization. Family status, socioeconomic and assimilation effects, especially English language proficiency, as well as regional variation, were important variables. While they found a growing minority presence in suburbs, they take care to indicate that communities are heterogeneous, and this diversity in terms of crime rates, taxes, and other key factors affects residents' quality of life and life chances.

The history of segregation in housing can be thought of restricting blacks to “heterotopias of deviance.” Through a variety of discriminatory practices, separate neighborhoods were carved out that became the only acceptable spaces for blacks to occupy. Since LECs are low-income housing, they developed in these areas where whites did not want to live. Although some neighborhoods are now gentrified, LECs began in these so-called undesirable areas. I do not intend to extend this argument so far as to say that hypersegregated neighborhoods are a form of heterotopia, but merely that the conditions were formed for LECs as heterotopias in Foucault's definition of spaces for people whose behavior (or appearance in this case) is considered deviant to the norm. In other words, the historical circumstances of Harlem created the conditions for LECs to form in these neighborhoods, and later, when gentrification began, these LECs are “deviant” spaces, retaining the remnants of a prior time and the prior people who lived there. Yet it is important to remember, as Cenzatti points out, that the definition of social norms and thus deviance changes over time. While these deviant spaces were created by top-down power through exclusion of marginalized people, those living there have the ability to counter the suppression. He states “thus, the imposition of deviance (subjugation) with its own rules, spaces and times, is countered by the marking of self-

identity (subjectification) by the ‘deviant’ groups who re-code these other spaces with their own informal and often invisible meanings, rules and times” (Cenzatti 2008:77).

Urban Poverty

Since the 1970s, changes in the capitalist system to a post-Fordist, service-oriented economy, with a spatial division of labor have given rise to global cities in the world economy (Harvey 1990; Marcuse and van Kempen 2000; Sassen 1991). New York, Tokyo, and London are the leading examples, but transformations in cities from Hong Kong to Sao Paolo, Paris to Shanghai also have occurred. The global cities are central hubs for the financial sector. White-collar jobs, however, were not the only ones to grow. Increasingly poorly paid, unskilled, and part-time labor expanded as well. Global cities imply transnational components, since to fill the growing labor demands, increasing numbers of people migrate to urban areas. Global cities attract global migrants who are changing the face of the urban landscape, often with internally segregated enclaves. Urban centers offer compelling visions of ways for individuals to better themselves, their families and their communities. This occupational structure of the growing industries created dual cities, both socially and spatially, often divided along racial and ethnic lines (Fainstein, Gordon and Harloe 1992; Friedman 1986; Friedman and Wolff 1982; Mollenkopf and Castells 1992). The dual city metaphor stands for the growing concentration of extreme wealth and poverty dividing cities, but the fragmentation is more complex. Race, ethnicity, class, gender and national origin hide social divisions, especially within more marginalized populations (Mollenkopf and Castells 1992; Harloe and Fainstein 1992).

In American Apartheid (1993), Massey and Denton argued that residential segregation is the key structural force responsible for the perpetuation of African-American poverty in the United States, and the “missing link” in prevailing theories of the urban underclass is “their systematic failure to consider the important role that segregation has played in mediating, exacerbating, and ultimately amplifying the harmful social and economic processes they treat” (1993:7).

In contrast, Wilson (1980, 1987) claimed that structural transformation of the urban economy is largely responsible for the persistence of urban poverty, as well as the outflow of black middle-class and working-class families from inner city neighborhoods. Arguing that class is more important for African-Americans’ life chances than race, Wilson believed that the black middle-class acted as a “social buffer” that could deflect the full impact of prolonged joblessness, and the problems he associated with it: the rise of black female-headed families, out-of-wedlock births, and welfare dependency (1987:62). Wilson’s arguments are controversial for many reasons. Some argue that he seemed to imply class was relatively unimportant in determining social relations during earlier periods (Gregory 1998), while for Massey and Denton (1993) he misdirects attention away from the real issue, the limitations of black residential choices.

Wilson has focused more on how class, not race is the important defining characteristic of continued poverty. There is a contradictory nature of group boundaries, race mobility and racial integration in the United States today. Taylor and Patillo both focus on how recent class cleavages within the black community makes us question how race functions in shaping identity for individual blacks, as well as their relationship to a wider black community. Race policy, identity and politics split along lines of class,

gender, generational and sexual-racial identities, reflecting conflicting forces in both mainstream and black America.

Homelessness

Gentrification and displacement, along with deindustrialization and low-paid employment, have contributed to the growing problem of poverty and homelessness (Perlo 1988; Susser 1996a, 2001; Wilson 1987). The changing nature of the work force, with non-union jobs, low-paying part-time work, and the entrance of immigrants who are not eligible for public assistance all contribute to the growing problem (Susser 2001). Other factors responsible for the growing rates of homelessness include cuts to government housing assistance and reduced funding to social programs. President Reagan cut funding for public service jobs and job training, and cut funds for public transit, with the exception of federal aid for highways, whose main benefactors were the suburbs, not the cities. Additionally, Reagan halved the budget for public housing and housing subsidies in his first few years in office. By the late 1980s, the number of homeless people grew to 1.2 million per year (Dreier 2004a). In 2004, President Bush proposed major cuts to the Section 8 housing voucher programs, at the same time rents and housing prices increased much faster than incomes. A remark by then HUD secretary, Alphonso Jackson in justifying the cuts, claimed, “being poor is a state of mind, not a condition” (Dreier 2004b), a statement which recalls the old culture of poverty argument.

Susser (1996a) argued that the homeless are significant not for their numbers, but because of their increasing visibility and encroachment into public space. As information

technology becomes an increasing part of the social world, being excluded from cyberspace means being cut off from societal communications.

Poverty and homelessness have a clearly gendered component, which I will discuss more in depth in later chapters (Susser 1993, 1996b). In the mid-1980s, poverty began to be discussed as the “feminization of poverty.” Single-headed households were more common, many men failed to pay child support, and working women earned less than men.

Homelessness is a vast issue, but I only touch upon it here to point out that if LECs did not exist, for many residents living on the street would be their only option.

Affordable Housing

New York has so many co-ops in part due to the work of two men, Abraham E. Kazan, sometimes called the “father of cooperative housing,” and the architect Herman J. Jessor. Kazan grew up seeing the horrible tenement conditions and became president of the Amalgamated Clothing Workers credit union (ACW credit union). Kazan wanted to bring homeownership to the working class and Jessor designed the apartments for that cause. Jessor designed the first LEC, the Bronx Amalgamated Cooperative Houses in 1927, as well as Co-op City, a 15,500 unit in the Bronx, the Penn South Housing complex in Manhattan and Rochdale Village, one of the largest co-ops in Queens. Jessor was also a believer in urban renewal and slum clearance activities, which are extremely controversial (Estock 2008).

One of the most ambitious early attempts at major housing reform was the Dunbar Apartments by John D. Rockefeller, Jr. Apartments were to be rented on a cooperative basis, eventually leading to ownership. While the Great Depression forced abandonment of the project, it was ill-conceived from the start. The Harlem families most in need of housing could not afford the relatively high rent, and even had the complex succeeded, it would only have helped about 500 families out of the 50,000 families in Harlem at the time, at a cost of \$3.3 million. When Rockefeller sold the Dunbar Apartments, the city's Harlem's River Houses, a segregated public housing project, neared completion (Osofsky 1996).

Access to affordable housing, especially by low-income minority households, has been a persistent problem in the United States, but as the global economy entered a serious prolonged period of economic decline in 2008, the outlook became ominous. The number of severely burdened households (paying over half their income for housing) rose to 17.9 million households in 2007. The 51 percent of low-income renters and 43 percent of low-income owners who pay more than half their incomes for housing have only \$485 per month for the rest of their family budget (State of the Nation's Housing 2009).

At least 3.2 million homeowners entered foreclosure in 2007 and 2008, with another 600,000 in the first quarter of 2009 alone. Race and ethnicity are factors in the severity of the recession. Three factors contribute to who is most affected by the economic crisis: higher unemployment rates among minorities, higher concentration of sub-prime loans and foreclosure rates in low-income minority neighborhoods, and a higher poverty rate among minority households (State of the Nation's Housing 2009). Combined with expiring federal housing subsidies, the state of low-cost housing has

reached crisis proportions, where over 92,000 Housing and Urban Development (HUD) subsidized low-income apartments may no longer be available in New York City alone (Carlson 2004; CNHED 2004).

While sufficient affordable housing is a problem throughout the United States and the world, the high cost of real estate makes it an especially challenging issue in New York City. The Furman Center for Real Estate and Urban Policy has since 2001 released an annual report called “State of New York City’s Housing and Neighborhoods.” Their 2012 State of the City (SOC) indicates that while there are some signs of recovery from the recession, New York City’s homeowners continue to struggle, especially in poorer neighborhoods. I concentrate on Manhattan in my dissertation, and it has fared the best among the boroughs in terms of price and sales. Bronx, Queens and Brooklyn have been the hardest hit. New housing construction is beginning to come back following the market crash, but a lot of construction is still stalled. Prices of homes vary greatly across the city, with Manhattan having the highest sales pricing, followed by Brooklyn. The home purchase lending to black and Hispanics has declined more than to whites and Asians, though everyone has been affected. In part, this is because a large number of mortgages to black and Hispanics were subprime loans not backed by the government, and that type of mortgage no longer exists. Foreclosures levels were up in 2012, but still below their highest level. In New York and the rest of the country, the foreclosure crisis has primarily affected homes that accommodate one to four families (SOC 2012).

As I discuss in Chapter 6, alternative housing forms have proven to be more resistant to foreclosure than traditional private homeownership. In this sense, LECs offer a potential solution to the lack of sufficient affordable housing brought about by

historical patterns of racial and economic discrimination, which were exacerbated by the recent housing crisis. In addition, LECs as heterotopias can provide a model of political, economic and social transformation. People experience as well as constitute space, deriving significance from interaction with their built environment and others (see for example Casey 1993; Lawrence 1997; Lefebvre 1991). Space therefore plays a key role in establishing community and its norms, and reproducing social relations. LECs as a spatial form can forge a shared identity “to empower the disenfranchised ... and serve the function of integrating individuals into a shared conception of reality” (Kohn 2001:505). As spaces of alterity, they provide critique to prevailing social structures and the potential for resistance. “Heterotopia is not just a space of otherness, but the basis (or at least the inspiration) for struggle against existing forms of domination... by denaturalizing existing practices, heterotopias contribute to a broader project of social change” (Kohn 2001:508).

Conclusion

In this chapter I have provided an overview of the history of some of the major issues that contribute to the necessity of LECs such as Home Together. I described the changing demographics of Home Together’s neighborhood and provided statistics on the high poverty rate among residents. I then turned to the history of Harlem, describing how it became known as the “Capital of black America.” Gentrification in Harlem is an ongoing issue, although it is only beginning to intrude upon the block that Home Together is located on. Segregation and discrimination are also ongoing issues, which

directly influence urban poverty. I consider LECs as a form of heterotopia of deviance, given the fact that they grew into existence within the construction of racial segregation. LECs as heterotopias also offer space for transformative politics by linking new identities to new conceptions of reality.

The country faces a lack of sufficient affordable housing units, but in New York City, the limited real estate and high cost of living makes this problem especially egregious. In light of these realities, I find it surprising that American ideal of homeownership remains so strongly entrenched in the global collective psyche despite overwhelming proof of its political, economic and social costs. In the current era in which the neoliberal ideology of private ownership prevails, inherent is the idea that owners are more responsible productive members of society than renters (Basolo 2007; Saegert, Fields and Libman 2009). In the United States, the term “homeowner” typically is associated with private homeownership of a single-family dwelling. This renter/owner stereotype is so persuasive that it persists in a place like New York City, where even on the Upper East Side, the country's wealthiest neighborhood, 70 percent of residents are renters (Angotti 2006).⁸ In later chapters I will further explore the issue of the American Dream of homeownership and the stereotypes associated with it.

⁸ Their investments may not be solely in their homes since they are renters, but in diverse portfolios that probably protect them better from market fluctuations.

Chapter 3: Research Design and Methods

Introduction

It was late morning on a warm summer day in June 2010 when I met up with Alison, an Asian-American professional in her early 30s, to conduct a formal interview. Before we got to the interview, I met her outside the building and decided to accompany her on some errands. We went to the dry cleaners, “one of two good ones in the neighborhood” she told me, and to the drug store. We did not focus on a specific topic, but just chatted and laughed and got to know each other better. After about 30 minutes of walking around the neighborhood, we climbed the five stories to her immaculate two-bedroom apartment. Together we made lunch, which was a bit difficult because it was a tight squeeze fitting two people into the kitchen. Hers is one of the apartments that had been made smaller by the renovation, in which the fridge and stove cannot be open at the same time.

After we finished eating, I pulled out my digital recorder and conducted a semi-structured interview. Because it was a semi-structured interview, I had prepared three pages of questions as a jumping off point, but many had already been answered through our informal talk. As was the case with many of the interviews I conducted, after about an hour and a half of recording I had gathered the basic information—the demographics, her renting versus owning experience, her relationship with other residents and UHAB—but we had not gone through all three pages of questions. The conversation then naturally veered into territory that I could not have anticipated.

Though Alison had been there for only about a year, I learned about issues from

Alison that I did not know previously existed as she jumped from one topic to the next. For example, when I asked the standard question if she was a smoker, Alison said she was in the minority being a non-smoker, which led to a 15 minute aside in which she said, “should we just address the smoking issue now?” I was not aware that there was a “smoking issue” until this point. She thought it was interesting that there were no “No Smoking” signs outside the building or in the hallways. She talked about how some people smoked in their doorways and acknowledged that this was “their house,” but she wondered if this was allowed. She also talked about how not everyone used the laundry rooms, implying that a few residents had machines in their apartments, which is a gray area legally. She wished to have a laundry machine in her apartment since she was on the 5th floor and because some “incidents” had happened in the basement. To get to the laundry room, you have to walk downstairs, walk outside and then down a flight of stairs to get to the basement. Only residents have keys to the basement door, but an outsider had gotten in, used the basement bathroom and left it in a bad condition. She also expressed surprise that several people in the building had cats and she had overheard parrots or chirping birds. Based on her understanding of the building’s by-laws, there are no animals allowed in the building.

When she was younger, Alison had spent two years in Japan and her Japanese home stay mother owned an apartment in New York City at Columbus Circle. When Alison moved to New York, she rented the apartment for a period of time. It was a nice building with a doorman and she was paying \$800/month for a studio. At Home Together, by comparison, she was paying \$920/month maintenance for a two bedroom that she owned. The woman who owned the apartment at Columbus Circle used the

space periodically to teach cooking classes and came and went whenever she wanted.

Alison said, “It was living comfortably in a sense, like oh wow I have a doorman to greet me at the door, but it was stressful at the same time. And I didn’t have my freedom.”

When Alison started looking at LECs, she narrowed her choices to three buildings, one in Bushwick where she didn’t feel safe, and one around the corner from Home Together. She chose Home Together because she liked the feel of the building the best. However, she did not visit the neighborhood at night before buying the apartment and was surprised by the amount of drugs on the block once she moved in. She admitted that sometimes it was a little scary, but she just tried to be mindful when she went out and when she got home late, she would take a cab and ask the driver to watch her go into the building.

When we talked about how hard it is for people who have been renting their whole lives to suddenly own something, she was extremely optimistic saying she believed that people should feel empowered that they are owners. Unlike the residents who lived there at the time of conversion, Alison had to fill out a long application in order to qualify for the apartment. She invested a lot of time reading the documents and communicating with UHAB. She attended a homebuyer’s education class and met with UHAB employees. She had to provide a letter indicating her interest and qualifications, two personal references and one from her current employer verifying employment and length of service, a previous housing reference and substantial financial information including two years worth of tax filings and three months of recent bank statements for every bank account. Since at the time UHAB did not know that Home Together would receive the grant that allowed her to only pay \$2500 for her apartment, she also had to go

through the whole process of applying for a mortgage. Her apartment would have cost \$30,000 if the building had not gotten the grant. The process that Alison had to go through was so complicated that she hired a lawyer. She said, “I felt it was important to get an A-team together and hire an attorney because these documents were so dense.” Since she felt so strongly about getting legal guidance, I asked her why she hadn’t used the Legal Aid lawyer who worked closely with the building. She said she did not know the building had a lawyer when she first got there.

One issue that Alison feels strongly about is that the documents should reflect that she pays maintenance, not rent. She said, “I thought psychologically, like when you’re a shareholder and you’re still getting the word ‘rent’ on your... like you want to feel like you’ve invested in something, and this is you are a shareholder and the term should reflect that.” Alison is very excited to be 33-year-old woman owning a home, though it took a lot of work to get there. She said it was, “Like that one in a billion, it’s like winning the lottery, the whole concept of affordable housing.”

She told me that initially there was resistance to her moving into the building because she was only one person moving into a two-bedroom apartment. This made her one of the very few residents who live alone in a two-bedroom. She said, “Eventually I would like to think my family would grow, but right now I’m investing in the health and wealth of the community.” I asked if she felt that she was part of the wave of gentrification in the neighborhood and she expressed ambivalence. She recognized that there was a changing population, but said of herself and the other new people to the building: “Well hopefully we’re outsiders in a good way. And you know, treading that really carefully, obviously wanting to feel part of the community but also realizing that I

didn't grow up here." She joked, "Of course I'm not all of a sudden going to kick the drug dealers off the street myself." But she hoped for changes over time and took a proactive role by being on the financial committee and helping apply for different grants to change the landscaping outside and improve the community room. She recognized that this would be a long process, that she was a newcomer, and she did not want to seem like she was bulldozing over anyone. She said, "This is my home for now and I want to make it more like a home."

When I asked her if she saw Home Together as a stepping-stone or as a long-term commitment, she replied that it was nice to have choices. If she found a partner, two people easily could live in her space, and she stressed the affordability. She said, "You have to understand, it's somewhat of a unique situation. It has a number of opportunities but also different constraints." While at the time she had a good job as a program officer at a prominent business school, her salary was quite low.

While I've been getting paid peanuts, it's given me this opportunity to be a shareholder in what I consider to be one of the best cities in the world... When people become shareholders there is a sense of responsibility, right? You act with a different, you know it's yours now, and you hope that someone who is in this situation, well first of all they keep their place clean... Sometimes I'm a little perplexed, maybe these are all cultural factors too, and I'm trying to suspend judgment, but like the notices about someone's smelly garbage--Where? Who? What?

She then admitted that she had never actually smelled anyone's garbage.

These few hours with Alison reflect the immersion-based ethnographic approach and participant-observation that I used throughout my research. I use the term

‘ethnography’ to mean:

primarily ... a particular method or set of methods. In its most characteristic form it involves the ethnographer participating, overtly or covertly, in people’s daily lives for an extended period of time, watching what happens, listening to what it said, asking questions—in fact, collecting whatever data are available to throw light on the issues that are the focus of the research (Hammersley and Atkinson 2005:1).

Participant observation is a large part of fieldwork. My work involved primarily qualitative methods including taking field notes about what I noticed when talking, watching and interacting with the people. I also took photographs to capture how people behaved in their natural environment and how they made use of their space. As Bernard (2006) describes, participant observation involves “experiencing the lives of the people you’re studying as much as you can... immersing yourself in a culture and learning to remove yourself everyday from that immersion so you can intellectualize what you’ve seen and heard, put it into perspective and write about it convincingly” (344). In the instance of my interaction with Alison, I was clearly a participant observer in that I was an outsider interacting in her daily life (accompanying her on errands, making lunch), but I was there with the purpose of conducting research. Not only did I record our semi-structured interview, but I also took notes on parts of our conversation. While in some ways I consider Alison a friend, it is a strange relationship because she is also my “informant” and subject. One of the biggest challenges of conducting successful fieldwork is negotiating this imbalance. As I discuss later in the chapter, there are both benefits and constraints associated with conducting fieldwork in one’s native culture. But no culture is monolithic. I entered a subculture different from my own. With Alison,

perhaps more so than most other so-called “informants,” I share a similar background in that we both have a middle-class upbringing and participate in higher education. Had I met Alison in another context, we might have become friends given our similar interests (like Japan) and stages of life. This made it easier to establish a rapport with her, but also forced me to be consciously aware of maintaining the boundaries. In fact, maintaining boundaries was a constant challenge in a variety of ways with all of my research subjects given that I was studying their domestic life and intimate space. This story of Alison illustrates just one aspect of the tension between being friendly and approachable so that people want to talk to you, and acknowledging (explicitly to myself, implicitly to others) that my intention is to pry into their private lives. Although all the participants signed a three-page consent form explaining the purpose of the study, what their role would be and any risks and benefits associated with being involved in the research, I do not believe that such a form can really convey the true nature of what this kind of research involves. Sometimes people would ask me specifically not to write about something, and I honored that. But in general, once the consent form was signed, technically anything I observed or heard could be written about, although I used discretion regarding potentially sensitive matters.

Residents were aware of some implications of this fact, but there were misunderstandings about the nature of confidentiality. For example, at one point Antonia told me she had decided to end her relationship with her child’s father. I later found out that she raced to tell Miss Ruby herself, so that “she would not hear it from Jill.” Because of the ethics of research and confidentiality issues, there is nothing in my project that would require me to share personal information with others in the study, so there

would be no reason for me to tell anyone else the private information Antonia had shared with me.

Research Questions

"Home Together" is the story of a once failed co-op turned successful through strong community-based support and proper organization spearheaded by the courageous leadership of one woman identified in this paper as 'Miss Ruby.' The central concern of my research is how new understandings of property value, as examined through affordable housing co-ops removed from the free-market so they maintain a fixed value, can change the ways in which we think about property, ownership, and identity. Specifically, my research seeks to answer the following three questions: 1) How can we understand new ideas of property and ownership through multiple conceptualizations of value? 2) How do new economic and financial practices shape subjectivities and social relationships, including issues of race, ethnicity, gender and class? and 3) How can LECs, a form of heterotopia that exists to an extent outside traditional social norms, provide a space for urban activism?

I attempted to answer these questions through two-and-a-half years of ethnographic research in New York City, using methods including interviews, life histories, and participant observation. I also used document analysis, content and discourse analysis (Bernard 2006; Urban 1991, 2001) to varying degrees among different groups of actors, including Home Together residents, UHAB staff, other LEC residents, housing officials, community organizations' employees, policy experts, professionals in

the field and other academics. In total, I conducted about 80 interviews. I began fieldwork officially in December 2009, but putting a definitive end date is problematic. I would say that the most intense fieldwork, in which I had regular ongoing contact with Home Together residents and UHAB employees, lasted through March 2012. While I am no longer maintaining that level of involvement, even today I am still engaged in activities that could be considered part of my fieldwork. As with many urban ethnographers, especially those that live and work in the same city, I engage in many forms of research and interaction. Although I had not attended Board meetings at Home Together since March 2012, I began going again in February 2014. I still talk to people like Miss Ruby on the phone occasionally, and communicate with others through social media, especially Facebook.

Recruiting Volunteers

I followed a procedure for how I introduced myself to potential participants in my research. UHAB supplied me with names of people and buildings that they thought might be interested in helping me, and would be willing to let me examine their lives and building dynamics. With UHAB's help, I narrowed the potential co-ops to three buildings near Harlem. Because of my language abilities (or lack thereof), many promising candidates were immediately off the list. I speak Japanese and some French, but no Spanish. Since most of the co-ops are populated by black and Latinos, that meant, out of necessity, I would concentrate on a primarily black building. Haitians who speak mostly French Creole primarily populate one co-op in Brooklyn that probably would

have been interested in the project. Although I have a working knowledge of French, Haitian French is quite different than the French you learn in school, and I decided that to conduct the level of research necessary for my dissertation, I would have to find a building of mostly English speaking residents.⁹

After getting names from UHAB, I first made contact with the leaders (Board Presidents), introduced myself with university affiliation, and provided a short explanation of my project. In a happy accident, Home Together was the first of the three buildings I went to, and Miss Ruby was enthusiastic about the project. I attended the next Board meeting and outlined my research, the expectation for residents' participation, as well as asking them what they would like to get out of it. After extended discussion, they unanimously approved my request. Next, I typed a letter presenting the same information to each tenant in the building (at least the ones on UHAB's list), and also, with another resident's help, taped a letter to each apartment door.

At other LECs, sometimes my first introduction was through a co-op member I met in a UHAB University meeting or other interaction, or through a friend's referral. In those cases, I met and interviewed the residents when they were amenable. I always introduced myself with university affiliation and a short outline of my research (and always used consent forms, of course). After those meetings, I would contact the Board President of that building and ask to attend a Board meeting. Although no other co-op allowed me to go to a Board meeting, other leaders gave me interviews, albeit generally

⁹ Interestingly, at Home Together, one resident spoke Japanese, and we did speak some, but our interviews together, and most of our interactions were in English.

informal ones that were not recorded. I interviewed LEC residents from about 30 buildings besides Home Together.

Fieldwork and Methodology

To protect participants' anonymity and privacy, I encoded all names and addresses when writing, and all the information was stored in a password-protected computer. Written materials such as consent forms were stored in a locked file cabinet.

I used documents intended for both external and internal distribution. Some were obtained from UHAB and law firms that work with LECs. I also used promotional material from organizations that promoted programs aimed at specific aspects of LEC life, articles in both popular and trade magazines, academic journals, other people's handwritten notes, memos, flyers, staff reports, training materials for both employees and potential LEC owners, blueprints and photographs. I collected texts including curriculum materials, by-laws, Regulatory Agreements, certificates of incorporation, deeds, UHAB member news, and newspaper articles. Analyzing the documents for multiple conceptualizations of property value and restrictions on LECs contributed to how knowledge of how cooperative property ownership is produced and circulated by focusing on the artifactual quality of the texts and the "entextualization process" (Silverstein and Urban 1996). Following recent work on the ethnography of documentary practice and the production of knowledge (Riles 2001, 2006), I approached documents as both discursive tools and as artifacts of institutional activity. Documents are not neutral or transparent pieces of paper, but embody complicated underlying social, political and cultural practices about how one should understand material reality (Poovey

1998; Riles 2001, 2006).

As part of my participant observation, I attended UHAB University classes that teach co-op members how to manage cooperatives. The differences between what was taught and how residents understood the material aided in my perception of the process of learning to become a homeowner. Beyond the curriculum matter, I observed what values, ideologies and beliefs were transmitted and contributed to the subjectivity formation of prospective homeowners (Hall 2002; see Foucault 1995 on power and socialization in education). The people attending UHAB classes were overwhelmingly minorities with a slight majority of women and were there primarily because they were looking for guidance with a particular issue related to their LEC. A few of these people were new owners, some had been in the pipeline for at least ten years and needed help making the final push into conversion, but most were looking for answers to specific problems like a corrupt Board or people not paying their maintenance.

The classes were taught by a middle-class, white male with a particularly enthusiastic perspective about the value and meaning of LEC ownership. As a representative of UHAB, he was expounding their particular viewpoint. UHAB focuses exclusively on LECs and although they have an ongoing intermittent debate about expanding to community land trusts, they continue to vote to make LECs their sole area of concentration. To varying degrees, people accepted UHAB's viewpoint, but tensions arose from time to time. In one class, a black woman disagreed with the teacher and an uncomfortable verbal confrontation ensued. The perspective that the woman verbalized was essentially, "Who are *you* to tell me this. You are not living my life." This situation was somewhat of an anomaly, and overall there was a camaraderie between the students

and teacher. Our group began a tradition of bringing food and drinks to every class, which I was told was not the usual practice. But this companionship did not mean that people whole-heartedly accepted UHAB's stance. While some people were hopeful that UHAB could help them, others felt that UHAB had hurt their housing situation. One man expressed that he would have preferred to remain a renter. Overall, people felt that while UHAB was not perfect, at least it offered one possible solution. Sometimes people did not know the difference between UHAB requirements and laws as stated in their Regulatory Agreements and by HPD. Granted the bureaucracy is confusing, but people often blamed the organization for things not in UHAB's purview.

Home Together is an example of confusion caused by the bureaucracy. Home Together has two Regulatory Agreements, one with HPD and one with the New York State Affordable Housing Corporation (AHC) because AHC gave them a grant. In addition they have a Monitoring Agreement with UHAB, as required by the Regulatory Agreement with HPD. In my interview with Peter, a UHAB employee, he made the point that there were many different Regulatory Agreements out there. He said that Home Together's Regulatory Agreement specifically stated that "A Board member, at least one Board member, has to attend a couple of UHAB classes every year, no matter what... they have to go to two classes in a year." He interpreted that requirement as HPD's way of saying that people had to be continually educated. When I mentioned this requirement at a Board meeting, everyone told me I was wrong and while they had to go to classes before conversion, there was no such ongoing requirement and they were not attending classes. In fact, both Peter and the Board were wrong. Home Together's Regulatory Agreement with HPD states:

The Board of Directors shall submit to Agent annually no later than December 31, a report detailing training completed in that calendar year as well as a comprehensive training plan for the next calendar year, for the members of the Board of Directors, all Shareholders, and new Shareholders. At a minimum each annual training report and training plan must include a requirement that each member of the Board of Directors take one training course in cooperative management and a requirement that new Shareholders be given an orientation in cooperative ownership.

Although new Shareholders do attend cooperative ownership orientations, no Board member has attended UHAB classes. On occasion, if UHAB ran a workshop that members were particularly interested in, Board members would attend. For example, when there was a vacant apartment for which members wanted to clarify the resale policy, three Board members and I attended a UHAB workshop on resale restrictions. The workshop, however, was very confusing and people left feeling a lack of clarity. Overall, Home Together's experiences with UHAB reflects the fact that UHAB's values, ideologies and beliefs are muddled by the complexities of the housing system and by the varied perspectives of the players involved, including LEC residents, UHAB staff, and city officials, among others.

I also engaged in participant observation with residents; conducted multiple interviews with co-op residents and UHAB staff, as well as members of various key local community organizations, Legal Aid, and city and state officials; and collected texts for analysis. Each month I attended the co-op's Board meetings. I am a member of the HDFC Task Force, a coalition of community-based organizations and legal service groups to promote public policies that will help ensure the success of LECs.¹⁰ I also

¹⁰ While I took a year-long hiatus from the HDFC Task Force for the school year 2012-2013 when I was working in Philadelphia, as of 2013 I am again involved with them. HERG has

worked as a research assistant for Dr. Susan Saegert of the Housing Environment Research Group (HERG) at the Graduate Center at CUNY, investigating the durability and long-term benefits of LECs in New York City.

I conducted semi-structured interviews (Bernard 2006:212-232) with all groups on their views towards UHAB, LECs and gentrification. In order to address the process by which cooperative homeowners learn what it is they own, specific questions included their prior experience as renters or owners, understandings of the organizational principles behind cooperatives, as well as their motivations for ownership. One aspect of the questions to residents investigated how race, ethnicity and nations of origins affect views on homeownership. As mentioned previously, there is no simple equation of race with African-Americans and ethnicity with Latinos; both are diverse groups. Past studies have shown, for example, that Caribbean immigrants value homeownership more strongly than some other groups such as African-Americans (Cross and Waldinger 1992). In my research, however, I did not find a difference in how Afro-Caribbeans and African-Americans value ownership.

I used a digital recorder whenever possible, and/or took notes while gathering data. Throughout my fieldwork, I made fieldnotes, transcribed interviews and wrote analytic memos to develop emergent themes (Emerson, Fretz and Shaw 1995). I analyzed data using an inductive, grounded theory approach (Bernard 2006; Strauss 1987). I used discourse analysis (Urban 1996, 2001) on transcribed interviews to seek themes regarding how tenants understand the structural logic of cooperatives, as well as

switched its focus now to the viability of community land trusts in response to the foreclosure crisis.

how race and ethnicity influence the transition from renting to homeownership.

Additionally, I examined whether tenants' conceptualization and valuation of the place they have been calling home for years changes over time as their property relations transform.

Most people were surprisingly amenable to being recorded. Only a few, primarily professionals, preferred for me not to, or said things like, you can, but I will probably be more candid if this is not recorded. Many people did not even bother to read the consent form carefully and just signed it. The major exception to this cursory examination occurred with an interview with Don, the Legal Aid lawyer. He went through the consent form and made changes to almost every sentence, a standard form from the University of Pennsylvania's Institutional Review Board (IRB) office, modified for my project, and approved by the IRB.

The interviews I recorded and then transcribed. At first, I transcribed them completely, but quickly determined that if I were to make a transcript of every interview, that task alone could take two years. After this realization, I listened to all the interviews, and transcribed key sections, making notes on the content of the rest of the interview. As a result, I listened to most of the interviews multiple times. I analyzed transcripts slowly, looking for key terms and concepts repeated throughout an interview and in multiple interviews.

In-depth interviews were mostly open-ended and semi-structured. Working off a three-page list of questions as a starting point, my interviews, depending on the interviewee, lasted between 45 minutes and three-and-a-half hours. Most were between an hour and an hour-and-a-half. For most participants, this was the only formal

interview. For the people I interacted with on a regular basis, this served as an introduction of sorts. I was able to use the basic demographic information and their abbreviated life histories as a launching point to tailor our later exchanges.

The more formal interviews primarily were conducted in co-op members' apartments or community rooms, although a few were held at diners or coffee shops. (Ambient noise made transcription in these cases particularly difficult.) I preferred meeting in apartments as it gave me a chance to see the physical space and the differences in apartments. How people decorate and use material space is often revealing, no place more so than in the home. There is a great deal of variation between how different apartments are set up and decorated. Daryl's apartment, one of only two one-bedrooms in Home Together, was immaculate and nicely designed. He was a chef on Fire Island and only stayed in the apartment part-time during the summer. This is not to say that other apartments were not well taken care of, but his apartment stood out in this respect.¹¹ Alison's apartment reflects her time in Japan—it is sparsely furnished and Zen-like. We sat on pillows on the floor because she had no chairs. Miss Ruby shares a two-bedroom unit with her mentally ill son, Bob, who is in his 30s.¹² Because of a lack of closet space, she uses her bedroom to hold items, and has to sleep in the living room on the sofa. Her apartment is filled with eclectic items accumulated over her lifetime including vintage African dresses from the 70s, a plate depicting Martin Luther King, Jr., Pilates equipment, a Jewish star, and many boxes of documents related to the business of the building. She is often cooking and always drinking coffee. (She goes through three

¹¹ I use the past tense to refer to Daryl since he died while I was conducting fieldwork.

¹² Since I completed my fieldwork, Bob has moved out and has his own apartment in a supported-living building.

pots on an average day, although since many people visit her, she is not drinking it all herself). She also has an enormous flat screen TV, which is always on. (In fact, many people leave their televisions on all day, even when I interviewed them, which seemed a little unusual to me since they knew I was recording our discussions). Each item in Miss Ruby's home reflected an element of her personality, interests and pursuits. Housing has a demonstrated link between physical structure and worldview (Bourdieu 1977; Conquergood 1992). Home "inhabits discursive space...a site of cultural production and political struggle" (Conquergood 1992:97). The house is a prolific area of study in domestic space, although most anthropological research has been into non-Western or exotic domestic space (Cieraad 1999). Bourdieu's famous study of the Kabyle house takes a structuralist approach to cosmology and gender relations in the metaphor of the house (2003). He divides the internal structure of the house into two symbolic oppositions, and analyzes the ways Berber social and spatial organization derives from these concepts. For Bourdieu, "inhabited space—above all the house—is the principal locus for the objectification of the generative schemes; and through the intermediary of the divisions and hierarchies it sets up...continually inculcates and reinforces...all the arbitrary provisions of this culture" (1977:89).

In addition to interviews, I attended monthly Board meetings at Home Together, as well as tenant meetings, none of which I recorded. I also went to various parties and events, like the first anniversary meeting and a birthday party. These occasions gave me the opportunity to see how residents interacted in both formal and informal settings, and how they talked to the group about co-op matters and personal experiences. A few months after the first anniversary party, at which I had taken many pictures (and had my

camera passed around so others had taken photos as well), I held a slideshow in an empty apartment, which became an informal women's party. We all brought food and ended up socializing for several hours. The photos, mostly of people dancing or talking in groups, and memories of the celebration of their first year after an eight-year struggle to become owners, served as a starting point for conversations about life experiences before and after becoming owners. The women expressed pride for owning property and appreciated having more stability in their lives.

Other participant observation included accompanying informants during daily life tasks like preparing meals, laundry, grocery shopping, and other errands. Much of the time consisted of informal hanging out as a guest for coffee, snacks or meals—occasions to which I always brought food. With a few of the younger informants, social activities like seeing plays, eating meals at restaurants, or going out for drinks became fun events as well as useful sources of information.

Phone calls and social media proved to be surprising sources of information. I talked to Miss Ruby in particular on the phone quite frequently, always taking copious notes during our conversations. These phone calls rarely lasted less than 20 minutes; one even lasted six hours. Social media, which I had not planned on using with participants at all, turned out to be a revealing source of information. I was able to keep on top of several residents' health issues and major life events by following their status updates on Facebook, as well as play games together. I even learned that Darryl had died through Facebook. Because I discovered this information before many other residents in the building, several people learned about his death through me.

Based on these experiences, during fieldwork and analysis, I used the framework

of grounded theory (Glaser and Strauss 1999). My original research questions acted as a rough guide, but my actual research agenda departed radically based on the data I gathered. Themes emerged as I gathered, coded and analyzed data using an open-ended system (Emerson, Fretz, and Shaw 1995).

When using grounded theory, the researcher starts with the data and sees how the theory emerges from it, instead of starting with a hypothesis and testing whether the data fits based on theory. Grounded theory was first developed in the 1960s by Glaser and Strauss and has been subject to modifications since then. Although I did not use every element of grounded theory, I followed the general process of shifting between analyzing data and developing theory. In other words, while collecting data, I also began analysis, developing categories from the data, not from initial hypothesis, as well as doing theoretical work throughout this whole process.

Since when I began my research, I was not sure of my overall theoretical approach, as well as having evolving research questions, the grounded theory approach was appropriate. Although other disciplines have been critical of the case study methodology, anthropology relies heavily on it. For my research, I used Home Together, UHAB and New York City as a lens for examining larger, more complex processes that a purely quantitative study might have missed. One of the most common critiques of the case study method is the difficulty in replicating the research as well as the difficulty in reaching general conclusions from a small sample. However, it is my contention that a nuanced case study can illuminate macro-processes, and in this case, those processes include issues of race, ethnicity, gender and class, property and value.

Conducting Research “At Home”

Sociology and urban anthropology historically have been interconnected. Sociology, however, assumed much of the ethnographically oriented research of urban life in the United States, and until recently, there has been tension between urban anthropology and sociology over its hegemony of United States urban studies.

Addressing the long-held misconception that anthropological scholarship in the United States is a relatively new phenomenon, di Leonardo stated that there “is, then, no such thing as American anthropology’s ‘turn’ to work in the United States. Quite simply, anthropology has always been at home in America” (1998:28).

Domestic research has continued to have a disciplinary bias towards it in anthropology, although it has become more accepted. As long ago as 1955, Kimball wrote of the stigma that used to be associated with studying the United States, but no longer existed. Messerschmidt insisted in 1981 that Americanist anthropology “is not just a fad.” Gupta and James decentered the notion that the “appropriate” fieldsite has to be “distant, exotic and strange” (1997:14-15) to be anthropologically valid. Yet in 2006, the same year that Judith Goode wrote that U.S. based fieldwork had become more accepted, the Anthropology News’ editor asked scholars to discuss why they chose to study the U.S. and the problems they encountered, but found it “exceptionally difficult to find scholars willing to publicly comment” (Lathrop 2006:16).

I mention these debates regarding insider research or “native” anthropology, because they raise methodological as well as theoretical issues. As a white, middle-class woman conducting research primarily among low-income blacks and Latinos, I am not an

ethnic insider by any means, but we do share a common society, city and language. In fact, the first time I met Miss Ruby, she immediately connected to me through Judaism, which is how she perceived my ethnicity. She showed me a picture of her grandmother, a white woman. Since the photo looked much like the pictures of my ancestors, I guessed Russian. She looked at me incredulously, and said, “No, Jewish. See, we’re both Jewish in a way.”

Because I lived in New York City during the time of my research, there was no traditional departure and return from an “exotic” fieldsite. Like Passaro, I took the subway to my fieldsites (Passaro 1997). My participant-observation with co-op residents all took place in their co-ops, UHAB or neutral spaces like conferences or restaurants. I never felt comfortable inviting them into my (rented) home because of the socioeconomic difference and size and location of apartments.

One thing to consider when doing ethnographic research is the multiple ways in which you, the researcher, are represented. There is your self-presentation as well as the ways that participants see you. As a participant observer, I found myself performing roles I would never have anticipated. I acted as friend, therapist, social worker, tutor and other roles I do not even know how to name. There is always an imbalance in the relationship between the researcher and the participants. The residents divulged confidential information such as income, health problems, sex lives, illegal activities, sexual orientation and addictions. I, on the other hand, did not share such details of my personal life. While the participants got to know me to a point, I was very selective about what I told them. For example, although I am “out” in daily life, I hid the fact that I am a lesbian from the people in the study. Before I got to know them, I did not want residents

to judge me based on preconceived notions and since I can “pass,” the information did not seem relevant. There were two single gay men in the building, and most people did not seem to have an issue with homosexuality, but I still did not want to “come out” because of how it could potentially influence our interactions. Some residents would joke about finding me a rich husband who would “sweep me off to the Hamptons.” It would have felt awkward to correct their assumptions, especially after they had known me for a while. When they asked me why I was a single, I would say that I had not found the right guy. While this was not an outright lie, because I have dated men in my life, it was a way of circumventing the issue. It also seemed to me that talking about men and relationships was an important part of the female camaraderie in the building and an avenue by which the women felt comfortable with me. My fear was that if they had known that I was a lesbian, then they would not have been as open with me. This dynamic made me feel a bit uncomfortable, but such inequalities often occur in the research process.

Inherent in ethnographic research is a subjective bias. Who you are, how you present yourself, how others see you, and your beliefs and values are going to impact how you filter the data you gather. The important thing is to keep constantly aware of this filtration process. The methodology that I employed and the theory that I used as a guide in my research was designed to help me navigate and reflect on the subjective reality of the research process.

Chapter 4: How Ethnic, Racial and Class Factors within the Building and the Neighborhood Compound Social Tensions

Introduction

In this chapter, I analyze how ethnic, racial and class factors both within Home Together and the neighborhood strain social relationships. Part of this tension is a result of a larger context derived from the history of segregation in housing as well as gentrification in Harlem. These issues contribute to the perpetuation of African-American poverty in the United States. The blurring of private and public space that takes place within the co-op is a microcosm of that blurring within the city. As neoliberalism has become the dominant framework in the United States, it has led to political-economic restructuring and government changes that disenfranchise urban residents by limiting their voice in shaping the design of cities. The right to the city seeks to counter the suppression. Heterotopia works as a valuable frame for thinking about linking identity issues and neoliberalism's hegemony to questions of homeownership and its impact on vernacular and bureaucratic notions of space and spatialization.

Insider/Outsider Tensions Within the Building

Most of the residents of Home Together identify as living in Harlem. Home Together is almost entirely black: Afro-Caribbean, African-American and African. There is one Latina resident, one white, and several Asians. There are tensions within and between all the racial groups in the building.

Within the building there are a variety of levels of insider and outsider tensions. Who is considered an insider varies depending on length of residence, ethnicity and race. As mentioned in the introduction, Antonia, the sole Latina in the building who became the second President of the co-op Board, is treated quite differently from Miss Ruby, the first Board President. Personality, race and length of residency are all factors in Antonia's marginalization. The primary reason she was elected President is that Miss Ruby endorsed her for the position, and most residents are happy to follow Miss Ruby's recommendations for who should be elected to the Board. Antonia herself identifies race as the primary reason for her lack of status and for why people do not like or trust her. Another example of racial conflict occurred when the building needed to hire a handyman. After interviewing multiple candidates, Miss Ruby wanted to hire a Puerto Rican man. Many residents were upset with this decision, saying that a Puerto Rican would be lazy, would steal, and would be ineffective in his work. He was hired anyway and has proven to be diligent and trustworthy.

Miss Ruby herself experienced feelings of outsidership when several more educated newcomers moved into the building. Miss Ruby felt they looked down on her at first for the way she talked and dressed, although now that they know each other, it is no longer an issue. Her language frequently includes "ain't" and curse words, and she uses the "n" word liberally. And, although she has a Bachelor's degree, it is from a culinary institute, which does not have the cultural cachet of the Ivy League or graduate educations of these newcomers.

In some cases, racial differences intertwine with class differences to create an outsider status. Kevin, for example, the sole white resident, went to an Ivy League

college. He is an artist and is in the military, so therefore he fits the income limits of the building. However, he grew up in a different class environment, which is evident in his dialogue and in his tastes. At the first anniversary party of the conversion of Home Together, Kevin, Alison, Nia and I were sitting around talking and drinking, and Kevin started discussing a piece of designer furniture he had found. He mentioned that he thought it was a steal at several thousand dollars. Alison, who is Asian and attended a four-year university away from home and I, a white doctoral student, both knew the designer. We all come from middle/upper middle-class homes and therefore had a common cultural language. Nia, who identifies as black, but is technically multi-racial and grew up in the building, simply smiled and nodded at the conversation, indicating that the designer's name was unfamiliar to her. Kevin then launched into an enthusiastic discussion of his plans to cook a duck cassoulet, which requires intricate preparation, further highlighting the divide between his cultural background and Nia's. Though residents of the building were generally at least superficially friendly to Kevin and Alison, their cultural and economic backgrounds clearly made them outsiders and created moments of cultural disconnect. For example, in the first Board election, Alison ran for a position on the Board, but lost. She said, "even though I was an outsider, I was encouraged to get involved [by UHAB], to help, to contribute in some way...but it's no fun to lose." She believes that she didn't win because other residents didn't know her, "and there was no platform to introduce yourself." Despite this experience, she continues to be actively involved in the building's affairs.

This cultural disconnect even extends to the aesthetics of the building's hallways. Building notices are held up with green duct tape, which stands out on the wall. There is

a bulletin board, but notices are not always posted there and are often posted throughout the hallways. Most of the residents never mentioned this, but Alison commented to me that she found the taped notices “tacky.” Alison also mentioned the annual Christmas decorations. The decorations consist of tinsel, a small plastic tree and a cardboard banner saying “Merry Christmas.” There are no decorations acknowledging other religions, though a few residents are non-Christians. Alison found the Christmas decorations “cheap looking.”

Alison also said that she was “taken aback” that residents smoked in the hallways. As the halls are public space, no smoking is allowed in them, but Alison believed it to “common sense” that people would be considerate of others and smoke only in their apartments. Only after this issue was explicitly discussed did the smokers stop using the common areas, a cultural norm that clearly was different for Alison than some of the other residents.

Alison and Kevin’s outsidersness is related to Bourdieu’s concept of habitus. In Bourdieu’s classic text Distinction (1984), he describes how the “social order is progressively inscribed in people’s minds through ‘cultural products’ including systems of education, language, judgments, values, methods of classification and activities of everyday life” (471). This creates an unconscious affinity for certain social hierarchies and helps explain some of the tensions that Alison and Kevin felt by living in a different cultural context. Bourdieu (1977, 1984) used the term habitus to refer to a system of dispositions, that as “a result of an ongoing action...also designates a way of being, a habitual state (especially that of the body)” (1977:214). Habitus is both a generative and structuring principle in reproducing lifestyles, bodily habits and tastes within existing

socioeconomic structures. de Certeau (1984) examined how people's actions in everyday life, "ways of operating," re-appropriate space organized by techniques of sociocultural production. The building's postings and Christmas decorations are examples of these techniques of sociocultural production. People make sense of the world by writing their presence in an enduring and meaningful way on their locales, in this case, this building. The home is one of the most intimate spaces in people's lives and so should be an important area of research. For Bourdieu, "inhabited space—above all the house—is the principle locus for the objectification of the generative schemes; and, through the intermediary of the divisions and hierarchies it sets up... continually inculcates and reinforces... all the arbitrary provisions of this culture" (1977:89). Hence, the tension between Kevin and Alison's cultural expectations and the rest of the resident's cultural norms.

Fragmentation Within the Black Community

Another prominent social dynamic within the building is fragmentation within the black community. Many ethnographies of African-American culture difference have become coded to mean urban poverty, based on class differences. Several recent works break up this idea of a monolithic blackness and class. Steven Gregory (1998) showed class fissures in the African-American community, a reminder that black solidarity cannot be presupposed. John Jackson, Jr. (2001) examined African-Americans in Harlem who have daily interactions and maintain social networks with those of different classes. His performative ideas of race create an opportunity for people to challenge "arguments

about what particular behaviors connect to which discrete races, potentially challenging all forms of ‘racial realism’” (Jackson 2001:31).

Following along these lines, my study aims to use Home Together as a lens to examine the diversity of the black racial experience. An outsider might describe the building as predominantly “black;” however, a closer examination reveals that the definition of blackness is complicated. Within the heading of “black” in this building there are Afro-Caribbeans, Africans, multi-racial people and African-Americans. African-Americans are further divided into native New Yorkers and Southerners. Even these divisions do not capture the fine details. Miss Ruby, for example, was born on an Indian reservation in North Dakota, but considers herself a Southerner because she spent her formative years in North Carolina. Multiracial is also a problematic qualifier because several people who are actually multiracial identify as African-American. There is slippage between multiracial and African-American identity. Miss Ruby’s heritage includes black, white and Jewish ancestry, but she identifies as African-American. Nia, on the other hand, calls herself multiracial, saying, “I am a mix of so many.” When I asked her family background, she said “pick one, pick a couple, and those may be the ones not in the family. That’s about all I can say.” She further said, “I really don’t identify with one race, but they forced me on the census form--it’s Cuban-American, Indian, African-American.”

Stereotypes exist among residents about these different groups. Afro-Caribbeans, for example, often view African-Americans as lazy, not motivated and into instant gratification. African-Americans think that Afro-Caribbeans believe they are better and look down upon African-Americans. Obviously, this leads to tension. This did not come

out via a specific incident, but rather was evident in the generalized discourse. Stereotypes also applied to geographic origin. Miss Ruby commented that the black women specifically from New York had babies out of wedlock and would accept being one of many girlfriends to the their children's fathers. She believed that they had children in part to get on welfare and mentioned that she had heard some girls saying that it would be "ok" if they had HIV because then they would get more money from the state. Conversely, she perceived black people from the South as being more hard working. There is only one African resident, Diallo, in the building, who Miss Ruby calls "Africa." Miss Ruby's nickname indicates a dismissal of Diallo's individual experience.

There are some interesting contradictions in the discourse by African-Americans about other African-Americans, regardless of geographic origin or ancestry. David, an African-American man born in the Bronx, made derogatory comments about some minority people at the same time he praised others.

Now I want to open up my mind, to where, not just want to be trusted by our people, the blacks, the Puerto Ricans the Spanish, but white people also because we have a lot moving into Manhattan, but seems like we're separated... they give us opportunity, us as the minority, what do we do, we destroy it. You don't want to put flowers on the front stoop because someone will kick it down, knock it. But it doesn't happen here because it's a private building.

In these comments he seems to separate those minority people who live in public housing (where he grew up), from minorities in Home Together. He puts a premium on ownership as the difference between the two groups.

Interestingly, Miss Ruby's and other residents' discourse about blacks in many ways mirrors much of the culture of poverty theory. The culture of poverty concept was developed by Oscar Lewis throughout the 1960s in a series of ethnographies of the urban poor (Bourgois 2001). Lewis believed there were global similarities among the poor, including family disorganization, poor spending patterns and little ability to delay gratification or plan for the future (Lewis 1959). By explaining the persistence of poverty through families' repeating cycles of negative qualities and behaviors, the culture of poverty discourse echoed the blame-the-victim mentality already popular in America (Bourgois 2001). One of the many problems with this theory is the way in which it overlooks the economic and political factors which influence cultural patterns, social identity and life chances (Stack 1974). The culture of poverty concept was used by racist theorists to explain the difference between mainstream Americans and poor African-Americans, and excuse racial and economic marginalization. In fact, the case was extended to all ethnicities except for those "model minorities."

A couple of years ago at the American Anthropological Association annual meeting, a session sponsored by the American Black Anthropologists addressed the culture of poverty argument. Several of the predominantly black attendees talked about how some their own friends, family and community members bought into similar discourse and how that was interesting given that the culture of poverty is widely considered a racist perspective. I could not help but think about the dynamics in Home Together. I wondered if it was fair to classify Miss Ruby's perspective as prejudiced? Did the fact that she was a member of the "black community" give her license to use

seemingly “blame the victim arguments?” Furthermore, who was I, as a white, middle class outsider to question her lived experience and perceptions?

Cultural Dynamics on the Block

Home Together is located on the dividing line between Washington Heights and Harlem. Harlem is traditionally associated with blacks, though the demographics are changing rapidly. Harlem goes beyond the physical space into a far-flung African diaspora. Some of the most famous black institutions in the world are located there, including the Apollo Theater, the Abyssinian Baptist Church, and the New York Public Library’s Schomburg Center for Research and Black Culture, all spaces that celebrate black culture and heritage. One cannot understate the historical and symbolic importance of Harlem. Why so much symbolic meaning? Hope, home, pride and community exist within it. Part arises from Harlem as the site of black America’s cultural past, representing history and tradition in the African-American community. There are powerful cultural symbols with complex racial meaning, oppositional and marginal characteristics that stand out in a racially charged struggle. Today we supposedly are in a new era of United States race relations, post-civil rights, raising questions over the way race functions as part of the transition in Harlem. In other words, Harlem is a symbolic space in transition, an established source of community meaning, complexity and contradictions. Before it was black versus white and now there is multivocality (Taylor 2002).

Home Together's block experiences frequent gang activity, primarily drug-dealing. At all times of day, groups of young males hang out on the street. A few of these young men live in the neighborhood and residents tell me that many of the young men come down from the Bronx to hang out and/or sell drugs. There is even a red truck that is a fixture in the neighborhood from which drug deals are made. The truck is so well established that Chinese food is regularly delivered to it.

Not only is there drug dealing in the neighborhood, there is also vandalism. Neighborhood children sometimes run across the roofs at night and spray paint graffiti. Two examples of graffiti on Home Together's roof were "Fuck NYPD," which is pretty self-explanatory, and "Pussy David," which residents tell me was directed at Miss Ruby and was a comment on her being a black Jew. This occurred the day after she had a confrontation with another resident of the block.

Community policing is a surveillance technique used to counter the illegal activities in the neighborhood. This takes several forms. What in the past has been known as "Operation Clean Streets" and now no longer has a name, involved the police cordoning off the streets so that people could not enter without showing proof of residency. One day I arrived for a Board meeting several hours early and learned about this practice because the police blocked the accountant whom the Board had hired from coming in. The residents told me that this practice had occurred three days in a row at random times of the day. When I left the building, I talked to one of the policemen at the blockade and asked him why they were blocking this street. His answer was simply that this is the best way to try to halt the drug activity. I further asked him whether the drug dealers then simply went to another block and he said "yes." Another example of

community policing is “Operation Clean Halls,” which is a controversial practice of police coming into private buildings and executing “vertical patrols,” which are basically stop-and-frisk searches within the hallways. Because these are private buildings, the police go in with the landlord’s permission. This did not happen at Home Together while I was conducting my fieldwork, but prior to conversion, this happened frequently. A Federal lawsuit was recently brought by the New York Civil Liberties Union (NYCLU) accusing the New York Police Department (NYPD) of carrying out unjustified searches in privately owned buildings. The court ruled that these searches were unconstitutional and the practice has been halted.

David described to me in a casual manner the frequency with which he has been subjected to “stop and frisk.”

People stereotype because I dress in an urban way, pants down, doo-rag. Lots of them [who dress like this] are probably gang members and you will never be separated. Because I’m an individual, but they stop me too just because I look like them. I have to go through credentials and they see I work, I’m a college graduate. Being black down here, you get used to it. Ok, you can stop me, run my credentials, do what you have to do, I have nothing to hide.

When I asked him if he got angry about these encounters, he said no, “I’m not angry about that now, but was when I was young. I’m angry about not having had parents to show me what to do.” He emphasized he has much more to be angry about, in particular having his parents die when he was only 17 and being placed in foster care.

Surveillance also takes the form of self-surveillance by the building in response to the neighborhood activity, the graffiti on the roof as well as some graffiti in the building. Security cameras were first mounted outside the building. One night, there was an

incident of graffiti in the building that particularly upset the Board. In response, they posted a sign that read:

Last night the building was vandalized. Someone wrote on the hallways walls. We have taken pictures and they are posted on the wall. Anyone that has company or if your children have company they are responsible for that company according to house rule number #13. If this happens again cameras will be put in place and now your privacy will be invaded. This type of behavior is not acceptable and when we discover who is responsible we will not fine you; we will begin court proceedings to remove you.

--The Board

Blurring of Public and Private Space

The phrasing of the Board's sign is fascinating, with cameras presented as invading privacy. Under the rubric hegemony of the building there is the conflict of individual freedom versus movement toward surveillance, as there is in the city. Though it is legal to observe any public spaces, it is illegal to surveill private space. So the question arises, is the hallway of a residential building public or private space? The Board is clearly presenting it as private space, but as a common area it is technically public. This confusion over what is private and public space is a microcosm for the slippage of public/private that occurs in the city, as well as for the rules governing where and when surveillance is legal, which leads to issues regarding coercion and community policing (e.g. Chesluk 2004; Ruben and Maskovsky 2008).

For Lefebvre (1991), space is both a product and producer of social relations manifesting in the trichotomy of perceived, conceived and lived space, or in spatial terms, spatial practice, representation of space and representational space (1991:33-39). In other

words, space is a physical, material environment; a conceptual model used to direct practice and the lived experience of users to the environment (Gottdiener 1993:131). Lefebvre elaborated on his perceived-conceived-lived triad model of space by saying that these concepts lose all concreteness if not united in the lived experience of a subject in relationship to their own bodies (1991:40). People experience as well as constitute space, according to Lefebvre.

Most cultural geographers and anthropologists agree that place is how individuals and groups create social relationships with the world around them (e.g. Auge 1995; Low 1996, 2000, 2009; Low and Lawrence-Zuñiga 2003; Massey 1994; Watts 1992). Place is space made meaningful, deriving significance from human interaction with their environment (Lawrence 1997). Place establishes our concrete situatedness in the world, for to exist at all means that we are implaced, however temporarily (Casey 1993). Perception of place is constituted by cultural practices and social structures, but “there is no knowing or sensing a place except by being in that place, and to be in a place is to be in a position to perceive it” (Casey 1996). Space becomes place when filled with values, but the two obtain meaning and definition from one another (Dirlik 2001; Tuan 2005). A sense of place derives from the identification with our settings for everyday life and social interactions (Agnew and Duncan 1989).

There is an interesting slippage in the Board’s conception of private and public spaces. The Board constitutes the building’s hallways, technically public space, as private, indicating that there are levels of privacy that sometimes get lost in the debate over private and public space. A hallway may not be as private as an apartment, but a resident may still feel a sense of private belonging there. Therefore, we must rely on the

perceptions of the inhabitants. These judgments by the residents may be part of a larger redefinition of home as a collective partnership rather than an individual project. Here we have a microcosm of the blurring of private and public space that takes place within the city.

Neoliberalism and Right to the City

Neoliberalism, based on free-market economic theory, has become a dominant framework or “ideological software” (Peck and Tickell 2002:380) for globalization and government restructuring. It extols the merits of free trade, individualism, flexible labor and privatization. By favoring so heavily the expansion of the free market and competition, neoliberal ideology leads to state downsizing and cuts to public services, in other words, a minimalist state. This emphasis on the free market has been linked with rising social and economic inequality.

The aspect of neoliberalism I am most interested in here applies to political-economic restructuring and urban governance (Purcell 2002). Purcell describes how recent political-economic restructuring has led to governance changes that disenfranchise urban residents by limiting their voice in the right to shape the design of cities. Although the neoliberal hegemony continues, it is no longer seen as the monolithic and inevitable construct it was taken to be in the 1990s. Numerous scholars have disentangled its contradictions and instabilities and limitations (e.g. Brash 2011; Kingfisher and Maskovsky 2008; Peck and Tickell 2002). As with many of these academics, I emphasize the idea of neoliberalization, focusing on its process unfolding over time in a

dynamic constantly changing fashion that needs to be situated within a specific cultural, political and historical context. In my ethnographic fieldwork I place neoliberalism within American urban space, with particular attention to the intersection of race, ethnicity, class and gender as well as the process of gentrification and the changing demographics of Harlem.

The Right to the City (RTTC) alliance based in New York City is dedicated to combating some of the more oppressive consequences of neoliberalism. It takes its name from Lefebvre's idea that residents have a right to shape their city. In his 1968 book Le Droit à la Ville, Lefebvre outlined a philosophy of urban life, which he later expanded upon in his 1974 classic The Production of Space (Mitchell 2003). Founded in 2007, the RTTC's platform focuses on a number of issues. The most relevant here are those focusing on land for people versus land for speculation and land ownership. In other words, land "that serves the interests of community building, sustainable economies and cultural and political space" (www.righttothecity.org). They also advocate for the right to permanent ownership of land for public use. Purcell (2002) further argues that the "right to the city" itself has become a catch phrase. He disentangles just what Lefebvre meant by right to the city and consequences for urban democracy in an age of neoliberalism.

As Mitchell states, Lefebvre's most important argument is that "the city is an *oeuvre*-- a work in which all its citizens participate" (2003:17). Mitchell's main argument concerns public space and social justice. Cities by their very nature necessarily contain public places of social interaction with a heterogeneous population. These differences lead to struggles for the right to shape the city and who has access to the

public realm. These conflicts guide a view of the city as a work with new ways of living arising. Over time, however, city spaces are produced for us rather than by us. Lefebvre says, “The right to the city manifests itself as a superior form of rights: right to freedom, to individualization in socialization, to habitat and to inhabit. The right to *oeuvre*, to participation in *appropriation* (clearly distinct from the right to property), are implied in the right to the city” (1996:174). For Lefebvre, the right to the city separates the use value from its subordination to exchange value. The right to inhabit implies a right to housing. Lefebvre tries to separate the right to housing from a right to property. Since property rights are by their nature exclusive, possessing a property right allows the owner to exclude others from access. This particular right of property means involving the state such as in the form of police (Mitchell 2003:19-20). As we saw in the example of Home Together, self-policing and policing by the authorities became an integral part of life.

The issues of quality of life and the struggle over public space can be both intertwined and oppositional. In an attempt to secure safety in the city, whose interest is being sacrificed? In Operation Clean Streets, in which police restrict access to the block to only those who live there, the right to free movement and the right to congregate is limited. In the name of limiting criminal activity, police control movement, which also discriminates against the homeless population. Although this is a temporary measure lasting only a few hours at a time, the cordoning of the streets is a precursor to the privatization of public space. Streets and sidewalks are by definition public space and when the state limits movement, it moves toward private rather than public property rights. It denies the right of some people to inhabit the city. This is part of the slippage between private and public space. The now illegal practice of Operation Clean Halls, in

which private property owners invite the state in to police private property, again blurs the private/public space distinction. While understandably residents want to feel safe in their buildings, this practice raises implications over who has control over private space. If a landlord gives permission for police to stop-and-frisk within a building, they are giving up their residents' rights to privacy in the name of security. In the post-9/11 era, this type of sacrifice and intrusion has become the norm in our culture. As noted above, however, this particular incarnation of the security state has been outlawed. In essence, this freedom from police and state harassment is part of the RTTC platform.

Heterotopia as an analytical tool can help with the RTTC agenda by deconstructing neoliberalism dominance and the ordering of space. As I will elaborate upon in Chapter 6, by incorporating ideas of spatialization with economic diversity, heterotopia illuminates new ideas of identity and social relationships. It offers a critique of neoliberalism's basic tenets, such as those of commodification and privatization, while offering an alternative point of view. By having to work together, LEC residents form a community, a space of collective of action. Since LECs are a curious mix of public and private, residents are forced to think about what is acceptable behavior in public space in terms of surveillance as well as state control. Beyond the examples already given of Home Together's cameras and community policing, there is the issue of what constitutes private space. Another distinguishing feature of heterotopia is the "system of opening and closing that both isolates them and makes them penetrable" (Foucault 2008:21). The state controls space through laws about who is eligible to become a resident (in the form of income restrictions). In addition, as I will illustrate later on about painting the apartments at Home Together, those residents who receive public assistance in the form

of Section 8 do not have complete autonomy over what is supposedly the most intimate of domains, the home. These examples demonstrate that residents, whether consciously or not, have to at some level address what it means for their identities as homeowners in this particular form of housing tenure. However, since there are different conditions placed on different residents, multiple identities result.

Conclusion

In this chapter, I have discussed how ethnicity, race and class intersect to create and compound social tensions. These occur both within the building and in the neighborhood. There are insider and outsider tensions based on a hierarchy of length of residence, race and class among residents. Although the building is primarily black, fragmentation within the black community exists as a result of place of origin as well as class. In the neighborhood, there is tension between the people engaged in illegal activities and the law-abiding citizens. Many of these citizens have grown up together and are friends, but the conflict does exist among certain residents. The lack of stability and safety in the neighborhood affects building dynamics and policy/procedure. This leads to issues of surveillance, which is further complicated by the blurring of public and private space. Heterotopia complicates traditional ideas of spatialization, private and public, and what it means to be a homeowner. Race can become oversaturated; it is not just “black and white,” so-to-speak. Class positions, ethnic identities, educational advantages and other privileges intersect.

Chapter 5: Co-op Leadership as a Feminine Enterprise

“We are a building of women, children, and old men.”

This statement is how Miss Ruby describes Home Together. Although not strictly true in terms of numbers, there is something to this in terms of leadership roles. It is difficult to ascertain the exact population of the building given that friends and family sometimes spend extended periods of time living with the residents. The names of the shareholders are a matter of record, but are not necessarily reflective of who makes up each household. At the time of conversion (not counting children), there were approximately 19 men and 18 women living in the building. There were three married couples, five divorced people, three widowed people, two unmarried couples living together, an unmarried couple who each had their own apartment, eight single men and seven single women. In the creation phase, it was mostly the elderly women working and as the Board grew, more men have joined.

As I will discuss below, scholarly research has focused on the role of black, often older women as activists in housing rights. This is also anecdotal and exists in the public discourse. If we divide the work of the LEC into two phases, creation and maintenance, in my research I did find that the creation part was generally carried out by older black women. This was true at Home Together and at many of the other LECs I explored. In terms of the maintenance phase, however, it is not as clear that this female dominance is always there. When I attended UHAB University, most of the classes were evenly split along gender lines. Other LECs I visited often had men on the Board, and men often

were the majority of the Board. At Home Together, Miss Ruby was the driving force, primarily helped by other older female tenants. Although the first two Boards had older men on them, two were asked to leave—one for drunkenness and one for inconsistent attendance. Kevin, a young white man in his 30s, was the third Board president, representing a shift on several levels. Miss Ruby’s statement does not entirely reflect the building’s population and this may be in part due to the fact that, with the exception of Kevin, most of the younger men are not involved in the building governance. But those men do exist in the building. Kevin became Treasurer after his term as President, but since he is in the military, he is often away for extended periods of time. David acts as his alternate when Kevin is deployed, doing a lot of the financial work. He told me, “I show up for almost every meeting, because I was given an opportunity. I don’t have time to run for the Board, too much right now going on. When I do, I don’t want to just be told information, want to do my own research, but I just don’t have time with work and school.” In her statement, Miss Ruby may also in part have been reflecting the cultural discourse about women in poor minority communities assuming the leadership role.

The Connection Between Domestic Work and Managing a Co-op

Saegert (1989) examined LECs in Harlem and found that older black women were most likely to be leaders. She observed that there is a relationship between women doing domestic work and acting as caretakers, which is not recognized as having economic value. Most at-risk for poverty are low-income minority women, especially those in female-headed households. In general, these women have less education, lower income

and fewer opportunities for job advancement. If they do work outside the home, they are more likely to have low-paid, low-prestige jobs with no benefits such as doing child-care and housework for women with higher paying jobs. They depend on the domestic economy, meaning their own domestic work and non-monetary exchanges like taking care other people's children and sharing food to keep their households running successfully with limited resources. Saegert found that these women's domestic skills carried over to the work of building and maintaining a co-op. Trying to improve their lives and those of their household, women became very involved in co-op organizations generally at the small scale, that of the individual building. She also found that women are less interested in equity accumulations as the main purpose of housing than men are, and also highly value socializing with other building residents.

Studies of poor and working-class households show a repeated pattern of women intertwining their household activities with the community, especially in black communities. One explicit link of women's work is "the work of kinship" (Stack 1974). Stack challenges the view of black family life as matriarchal, even while saying that women perform a lot of the necessary work to maintain the family. Low-income black men face poor employment prospects, which makes traditional marriage not as attractive, so there are alternate domestic networks. The challenge to the black matriarchy is that even though men are not traditional breadwinners, they do give money when they can, and they care for the women and children as relationships permit. If a man does have a job, he will become the traditional head of house, but otherwise women head the home, even if the man is living there. Women's responsibility for domestic life becomes a situation where the older female kin are typically more stable occupants of the home, so

they end up taking care of the extended family and friends. Because of women's roles as mothers and keepers of the home, they have a claim on housing that men get only through economic contribution (Laslett and Brenner 1989).

Leavitt and Saegert (1990) developed the Community-Household model. They posit that the skills and values you need to manage a household translate to the ones you need to manage a co-op. The struggle involved in the years leading to co-op formation can lead to a sense of achievement and group bonding which provides empowerment and social support. The fate of individuals is intertwined with the groups to which they belong—the household, building, block, community, city and so on. Leavitt and Saegert, in describing their characteristics of community households, establish seven levels through which to view the building as an extended household in which women bring their ability to manage domestic life to remake a community. At the household level, tasks include resolving conflicts, budgeting and housework. The second level is the building/block level. This is all about the prior social relations among friends and neighbors and involves the non-monetary exchange of goods and services, which can act as the first line of defense in a housing crisis. During a crisis, leaders emerge and they influence the organizational structure, identify priorities, allocate resources, resolve conflicts and plan for the future. Leavitt and Saegert see this a positive model that can be built upon to branch out and create links to the outside environment—the neighborhood, community resources like churches and community organizations, and upwards to the city level of public resources and laws.

According to this theory, there is a link between problems of schools and crime and paying utilities. Family is critical but needs to be anchored in a broader world. The

best way to help people is for organizations to start with small social units and relate them to the entire community. People cannot work with large communities dominated by market forces, so locally developed solutions are more empowering than those from outside. People need settings small enough that individuals can play a significant role, but large enough that there are resources.

This theory applies to the co-op model, which is a mix of collectivism and privacy. There is a need to manage one's own household and the collective property by maintaining sense of shared identity among residents (Worts 2003). Researchers describe that what are traditionally seen as feminine qualities (commitment, volunteering, caring, neighborliness and pride in home) are also those that make good co-op members (e.g. Cooper and Rodman 1992; Leavitt and Saegert 1990; Saegert 1989; Worts 2003). Co-op management and household management are unpaid, caring work that require a great deal of commitment; it is invisible, but necessary work (Cooper and Rodman 1992). Warren, Thompson and Saegert (2001) found that women play the key role in building and maintaining social capital, but their leadership often lacks visibility and legitimacy.

Much of the research on inner-city low-income housing has focused on social capital, civic participation, and community related research (e.g. DeFilippis 2004; Saegert 2006; Saegert and Winkel 2004; Saegert and Winkel 1998). Social capital is the network of social connections among people as well as shared values and behavioral norms, which allow for social cooperation and leads to community building. While most researchers, including the ones cited above, view social capital as primarily positive, Bourdieu tends to view social capital as a way to produce or reproduce inequality. Many studies have discussed that LECs can create a springboard for increased civic engagement and

community participation (e.g. Leavitt and Saegert 1990; Saegert and Benítez 2003; Saegert and Winkel 1996). One of the challenges is whether this expansion is possible. In my fieldwork, I did not find this expansion to occur. Most co-ops seem focused internally on the maintenance and upkeep of their own building. While you would expect this at a place like Home Together that just formed at the end of 2009, I found it even at co-op buildings that have been around for decades. All the time-consuming work that goes into maintaining a co-op (resolving personal conflicts, keeping the physical building maintained and dealing with financial matters) really uses up the members' time and energy. The only exception I found was in one co-op that had been around for about 30 years. One woman, a long-time resident, organized the neighborhood to plant flowerbeds along the block year-round. We can hope that the theory of expansion to civic engagement outside the LEC will work, but I did not find much concrete evidence of it.

As long as you are living in a co-op, there has to be tenant participation, though some get involved only when disagreements arise. Decisions about maintenance, capital investments, selling apartments, and so on belong to the Board, but the tenants vote for the leadership and can choose to participate in committees or informally. Cooper and Rodman (1992) also found that women were initially involved in the co-op management, but that men's involvement increased over time and women's decreased. Women were less likely over time to feel that they had power and influence in the housing community. Although my fieldwork encompassed only the first couple of years after conversion, at Home Together men's involvement increased and by the third Board the gender divide was about fifty/fifty. However, it seems to me that women are still doing a disproportionate amount of the work.

Women's Leadership Style

Saegert (1989) found that women solve problems cooperatively while men have a more individualistic bent. Women's problem-solving style works well in a co-op situation of collective management. Not only were the leaders primarily female, but Saegert also found that the majority were older black women. She attributes this in part to these women not having high-status jobs and spotty job histories (due to illness or recession). In my research, I also found that the women studied did not have high-status jobs and many were retired and/or had a disability. However, all had a work history and many had been actively involved in the social movements of the 1960s and 70s. Miss Ruby's history of activism clearly prepared her for the work of creating a co-op.

Women became leaders not just because of their individual characteristics, but also because they are part of social networks and rely on these networks for survival. Studies have found that women deal with hardships by intertwining activities of the household and the community, especially in the black community (e.g. Stack 1974). While men contribute when they can, older women especially become responsible for the home (and by extension the co-op). This extended kin network acts as social glue. Women organize birthday and holiday parties and help deal with sick neighbors. Since retired women have more time to deal with other tenants, contractors, take phone calls and so on, they are more likely to become focal points in the building. Although Saegert found male leaders, they too were usually elderly and retired. Younger men are often more involved with paid jobs, and see themselves as too busy with more important things

to do than the “trivial, repetitive and highly interactive demands of co-op work” (Saegert 1989:304).

Women leaders like Miss Ruby become involved in many aspects of residents’ lives. Not only does she try to get others involved by delineating tasks, she knows everyone in the building, helps residents when they are sick, helps with their children and lends them money, a role she describes as an extension of her job taking care of the co-op. Every time I met with Miss Ruby we were interrupted multiple times and she usually had about 40 messages on her answering machine. Saegert found that the older female leaders often had an apartment on the first floor and so watched who came and went, both residents and visitors, sometimes chasing drug dealers from the stoop. Miss Ruby also has an apartment on the first floor and performs these tasks as well as receiving packages for the entire building.

As I have been discussing, women are not only responsible for individual households but also for the sense of community. Home Together is a matriarchy in this sense. Miss Ruby’s style of leadership is successful and culturally effective with the co-op’s residents. However, it does raise the question about whether this style relates to some of the residents’ difficulty to comprehend the responsibilities of collective ownership. Perhaps Miss Ruby’s dominant and maternalistic presence is a factor. She is the self-appointed ‘internal monitor’ of the co-op, and makes sure that Board members do their job. She notices (and announces) who misses meetings or deadlines. The work of the co-op involves two main phases: its creation and its maintenance. Miss Ruby has been instrumental in both. In the creation phase, she is the one who found UHAB, petitioned for the building to become an LEC and got in touch with the local councilman

to write a letter on the building's behalf when their first bid was rejected. She jokes that she spent so much time at the Department of Housing Preservations and Development (HPD) at 100 Gold Street that all the people who work there know her by name. The bureaucracy involved in forming an LEC is horrific. Miss Ruby and Antonia told me that they had to send in one set of documents at least three to four times. Miss Ruby said, "After the first time, we learned the importance of photocopying!" She also recruited other female residents to sometimes accompany her to meetings and pressured them into taking classes on learning how to manage a co-op. Hannah, a black woman in her late 50s, and Antonia most often accompanied her. Most residents assume that the work of the co-op will get done and are more than happy to let Miss Ruby be the one to bear the brunt of the responsibility since she has been, and continues to be, so proactive.

David portrays Miss Ruby's passion and commitment in contrast to some of the other residents' selfishness. Not only is she willing to run around to get things done for the building, but she also is:

not selfish the way she says I'm not going to worry just about my unit. She goes for everybody, and she makes sure that everybody is informed about what's going on, whether they're at the meeting or not. She walks up and down the stairs; she puts messages on the board. So you have to the same ambition that she does.

Miss Ruby is the person that residents go to when they have issues and complaints, even after she was no longer the Board President. For example, while I was doing my fieldwork, Hannah, a native of Trinidad, lost her job of many years and needed government assistance to continue paying her maintenance. Unfortunately, she was not a

legal citizen, despite having lived in the country for over 20 years. She naturally went to Miss Ruby to fix the problem. Miss Ruby at this time was undergoing oral chemotherapy and was quite ill, so I agreed to help Hannah. Even though neither of us speaks Spanish, we found that most organizations that deal with illegal immigrants cater mainly to Latinos. Because of a lack of communication, we made several trips to a church-sponsored illegal immigrants' advocacy program, where the woman who worked there told us that Hannah needed to be a citizen to get benefits. No other organizations could provide any more concrete advice. Eventually Miss Ruby used her connections with the local councilman, and was able to help Hannah start the citizenship process through her American-born daughter. During this process, Hannah took off a few days to go to Atlantic City with her cousin, where she broke her leg. Miss Ruby confronted her about this trip and Hannah replied, "I was so stressed out, I needed a break." Because of this incident, Miss Ruby felt taken advantage of and decided not to help Hannah with her problem anymore. This is one example of a common theme of the role that Miss Ruby plays in the building.

Miss Ruby has always recognized that her leadership position is temporary and perhaps too all encompassing. Miss Ruby knows she is older and not in the best of health, so she is consciously grooming a new generation of leaders, teaching them the skills of managing a co-op and getting them to take seriously the idea of keeping it as affordable housing. While there is no doubt that the co-op could not have been created without her, she has learned how to step back a bit from the leadership role to help the co-op grow successfully. Besides working closely with Antonia, she got Tamiqua on the Board, who eventually became President.

It might be easy to see Miss Ruby as a stereotype, but it is important to realize that while she may display elements of a stereotype, she is a complex and living person with many strengths and a few faults. In Sister Citizen (2011), Melissa V. Harris-Perry identifies persistent stereotypes that have plagued black women and negatively affected both how they see themselves and how others react to them. She identifies three main stereotypes: Jezebel, the hypersexual promiscuous woman; Mammy, with her overly doting devotion to whites and their domestic concerns; and Sapphire, an angry black woman who emasculates with her forcefulness. The “strong black woman” is a social and political construct in which the black woman triumphs over adversity through self-sacrifice, takes care of others by suppressing her own emotional needs, and remains unwaveringly positive in the face of hardship.

I want to take pains to ensure that my analysis of Miss Ruby does not reduce her to either the “Angry Black Woman” or the “Big Mama” who takes care of her community. While she has had a difficult life, dealt with poverty, unbelievable racism, divorce and widowhood, raised five children (only one of whom is biologically her own and he suffers from mental illness), crime, illness, and a litany of other struggles, she has never neglected her own needs. She takes care of others, including her extended family, but not at the expense of her own desires. She has an active social life, including a boyfriend, and many friends. She takes time to exercise, doing Pilates in her apartment, and eats healthily. While she has many reasons to be angry, Miss Ruby is not crazy, irrationally angry or shrill, or argumentative for the sake of being belligerent. While white women who are assertive and independent also face being labeled hostile, controlling or a “bitch,” they do not have to confront the history of racism that are

implied within dismissive labels. The characterizations of black women who complain about everything, are pushy, loud and controlling, and cannot empathize with others have a political and racial element that is missing in myths about aggressive white women (Harris-Perry 2011).

Miss Ruby, with her history of political activism, knows that to get results you have to speak up and make others aware of the problems. As David put it, “you have to be able to have a sharp tongue, to be able to go around and talk to the right people. It’s not the way you talk, it’s how you talk to people, so you can be able to talk to the people, ask the right questions and get the right answers.” But there is a difference between being angry about injustice, racism and violence, and being an out-of-control loudmouth. If Miss Ruby were simply a crazy, menacing figure, she would not have the political savvy to navigate the bureaucratic system and achieve the remarkable results she has. While she can be loud and intimidating, it is usually in the service of some task. For instance, she knowingly engages and plays with the stereotype when confronting drug dealers on the block. One time, when dealers were hanging out on in front of Home Together, she threatened them with what appeared to be a sharp knife. However, the knife was a blunt one that could never hurt anyone—she was using it to chip away snow and ice that had formed on the stairs. She played the role of a crazy, angry woman who would go to any lengths to protect her turf, and it worked, but it was a bluff.

The Sojourner Syndrome

Leith Mullings has written extensively about the ways in which race, class and gender intersect, in particular, with regard to health disparities between African-Americans and whites. Compared to whites, both African-American women and men die younger and have higher rates of death from disease. She invokes the story of Sojourner Truth, a woman born into slavery who became an active abolitionist in the early 1800s and has become a symbol of black women's oppression and resistance. Women of color are so disproportionately responsible for both taking care of their homes and the community that they tend to be a greater risk for health problems. Through Mullings' studies of African-American women in Central Harlem, she uses the Sojourner Syndrome to describe both the risks associated with this greater responsibility and how the multiple frames of oppression produce a multiplicative affect contributing to this greater risk. Mullings says that this framework has a positive side as well that "recognizes the many forms of resistance... or 'transformative work' " (Mullings 1995) which are generated by black women's location at the intersection of class, race and gender (2005:81). Mullings account of Sojourner Truth summarizes her research findings that women's poor health is a result of having to take on economic, household and community responsibilities, in addition to working outside the home, and is exacerbated by discrimination and a scarcity of resources (2005).

This concept of stress and resilience fits with what I found in the lives of the women of Home Together. Most suffer a great number of health problems ranging from diabetes and high blood pressure to cancer. While Miss Ruby does Pilates and Antonia

eventually joined a gym, had gastric by-pass surgery and lost a great deal of weight, most of the women do not exercise. Most smoked and did not adhere to a healthy diet. These individual risk factors combined with the chronic stress related to finances, in addition to their domestic and community responsibilities, all put their general health and well being at risk. Despite this, they found the energy to put into maintaining and creating Home Together. Home Together represents the ways that Mullings describes Sojourner Syndrome as, “a survival strategy for fostering the reproduction and continuity of the black community... but it has many costs and among them are health consequences” (2002:35).

Public Policy and the Feminization of Poverty

Saegert and Clark (2006) examine ways in which women’s access to housing is complicated by economic and cultural structures. Women are traditionally responsible for maintaining homes and are economically more marginalized than men. Domestic roles include childcare, housework and often taking care of elderly parents. Economic marginality includes lower pay and can make some women dependent on men or the state for housing. Dependency is a risky position, leading to an unstable and often unsafe or inadequate housing situation. U.S. public policy had played a role in maintaining these disadvantages. Home has been associated with haven and has been seen as a place away from commodification that deals with child-rearing and family relationships. There exists the concept of the “moral” mother as opposed to the masculine and competitive male. There is a tendency to see the home as a female realm outside of economy and

labor (di Leonardo 2006). Cohen (2003) argues that one of the main effects of changes in the Internal Revenue Code after World War II was that the G.I Bill reinforced the image of the male breadwinner. The federal joint tax return favored traditional married couples in which the wife did not work. In addition, mortgage lenders and the FHA were reluctant to lend to single women or to account for married women's earnings in issuing mortgages. Along with increasing suburbanization in which the single-family dwelling became the American dream, we are left with a white, middle class, heteronormative, and Eurocentric view of home.

U.S. public policy has been based on the assumption that women will stay home and care for children, while men go outside the house to work. While this was never true for poor and working-class women and minorities who tend to be lower income than whites, it is increasingly not true along class and ethnic divides (Cohen 2003; Saegert and Clark 2006). More women have entered the workforce, the number of married coupled households has declined, while households of women with children have increased dramatically, and more single men and women are living alone. A number of studies have shown that female-headed households both with and without children have grown rapidly in number and are more likely to be poor (e.g. Morgen and Gonzales 2008).

Saegert and Clark (2006) argue that policy should be changed to provide different opportunities for women to fit changing lifestyles. These changes include more multi-person households headed by single women and lower marriage rates. They found these problems were exacerbated when combined with racial disadvantage. Generally, being married improves a woman's economic status, but that leaves women dependent on male's racial, social and economic status. Gender is institutionalized and policies

regarding work, income, housing, childcare and other so-called “private” issues, are actually public issues. In general, men are seen as having their main responsibility working outside the home, while in all but elite households, women must balance housework and jobs.

Poverty has a direct link to a poor housing situation. In the past forty years, the increasing number of children living in single-mother families has caused concern for its connection to poverty. Today, 24 percent of the 75 million children under age 18 live in a single-mother family. Seventy percent of these children are considered poor or low-income. There is an ethnic and racial component to the likelihood of having a single mother. About 16 percent of white children live in this kind of arrangement compared to 20 percent of Latino children and 52 percent of African-American children (U.S. Census Bureau Population Survey 2009). Two-thirds of the low-income children in single-mother families are African-American. Male unemployment among African-Americans has been cited as a cause for the increasing number of female-headed households (Wilson 1987). Beyond the increase in unemployment and underemployment of black men, other reasons that African-American women are less likely to marry or re-marry are also high participation in the informal economy of which crime is a factor and the subsequent high levels of incarceration and young death for black men (Mullings 2001:39).

One of the structural elements that influences cultural patterns and life-chances of poor families and individuals is the dearth of decent paying jobs. Bourgois (1995) explored the effects of deindustrialization on a Puerto Rican community in East Harlem and how many young males develop a counter-culture value system. They turn to the underground drug economy instead of the poorly paying jobs available in the mainstream

economy in a search for dignity and respect. From a psychological point of view, it's not difficult to understand why these men eschew minimum wage, low-prestige jobs flipping burgers and strive for economic advancement and peer respect, even though they must engage in illegal behavior. Joining a gang can provide a sense of camaraderie and dignity that these men may be seeking, and the risk of prison or death is seen as part of the job. Minorities are far more likely than whites to face prison time. The overall lifetime risk for imprisonment is 28.5 percent for black men versus 4.4 percent for white men (Pettit and Western 2004), which leads to an imbalance in the male/female population. The result is that because there are fewer men, the men often have multiple girlfriends, and there are not many men available for marriage. This leads to single-mothers raising their children. Men may contribute to child support, but if they are involved in illegal activities or have children from multiple partners, their support may be inconsistent.

Institutional structures perpetuate racial and economic inequality. Past policies restricting blacks mean a lower economic value of homes they own, as well as segregation. In 2013, the overall homeownership rate in the United States was 65.3 percent. This breaks down along racial/ethnic lines. Homeownership rates for non-Hispanic whites were 73.3 percent (the highest rate), black homeownership 43.1 percent (the lowest rate) and Hispanic homeownership 47.6 percent (U.S. Census Bureau 2013). Several researchers have found that homeownership plays a significant role in the transmission of intergenerational wealth (Di 2005; Saegert, Fields and Libman 2009). Di's study proves that for African-Americans and other low-income people, homeownership is key to the accumulation of wealth.

As I discussed in the last chapter, the culture of poverty concept has been used to justify blacks as the “undeserving poor” since the Moynihan report in the 1960s and to ignore the structural causes of racial and economic marginalization. In the 1980s and 90s, the culture of poverty idea was recycled into the underclass issue. While still centered on black inner city residents’ “problematic behaviors,” the debate now focused on social isolation. The right blamed welfare programs and other social services for poor people’s so-called dependency. The left focused on the structural roots of poverty.

As previously discussed, many scholars argue that market forces as well as state policies had created a kind of apartheid for the inner city poor. While both Wilson (1987) and Massey and Denton (1993) demonstrated that structural forces such as affirmative action and market forces produced isolation and segregation harmful to the inner-city poor, they focused on different structural issues and their impact. For Wilson, the loss of middle-class role models resulted in more individual pathological behavior of those who stayed in the inner-city, while Massey and Denton (1993) believed the spatial segregation increased unemployment, crime, drug use and other problematic social behaviors. Wilson in particular has focused more on inner-city men, and his focus on the male experience has led to his being labeled “anti-feminist.” Some critics argue that he assumes women are dependent on men and that their agency, education, employment and child-care responsibilities are ignored (di Leonardo 1998).

A Changing Dynamic

When looking at LECs, Saegert and Clark found that the majority of households are female-headed when they apply to the co-op. I found this to be true at Home Together, although it is changing over time. Some residents started out as single women, but became part of a couple. Other studies have shown that elderly minority women play leadership roles, especially in the development of LECs, but over time, more male-headed households dominate.

The view in the public discourse is that older black and Latino women are the leaders of co-ops. In my research I found that historically, these older women created many of the co-ops, but this is not necessarily still true today. For example, when I attended UHAB University, the gender divide was fairly even, with only slightly more women than men. While a few of the students were in their 30s, the majority were in their 50s and 60s. The people who were coming to the UHAB University most often came because they were having trouble with their co-ops and needed help solving the problem. These troubles ranged from an uncooperative Board who would not let residents see minutes of the meeting, to corrupt Boards where embezzlement was taking place. I met residents who had been in the TIL program for 10 years and could not muster resources to convert to an LEC. Popular explanations given for why older black women are leaders include their being retired and so having the time to invest as well as being part of the social movements of the 1960s and 70s, but these women are aging and do not have the health and vitality to do this work anymore. In co-ops that are starting to opt out of the affordability requirements, I found that more whites are moving in, more

men are becoming involved, and these newer residents are better educated and generally have more money, and come from a different social class than the original residents. In one co-op, a woman named Dolores, who had bought her three-bedroom apartment for \$250 in the 1980s, is sharing a building with someone who paid \$600,000 for his apartment and has far more financial resources. While newer buildings like Home Together require that maintenance be raised by two to four percent each year, these older buildings do not have a percentage increase dictated. Dolores, who lives with her elderly mother, cannot afford the maintenance the Board wants to set. Part of the maintenance is for capital improvements like putting marble in the lobby and a state of the art security camera system, things that are not important to her.

Conclusion

In this chapter I have reviewed the leadership role that older black women have traditionally played in LECs, particularly during the creation phase. There are multiple reasons for this phenomenon, including black women's experiences in the domestic sphere and feminine styles of leadership intersecting with the demands of creating and managing collective housing situations. U.S. public policy, racism and poverty have largely excluded black women from the American Dream of homeownership, so LECs have provided many black women with a unique opportunity to have a degree of agency and control over their housing situation. As demographics shift, the opportunities for older black women to assume leadership positions in LECs seems to be diminishing, leaving us to wonder how this will impact the culture of LECs in the future.

Chapter 6: Challenging Static Definitions of Homeownership and Value in America's Capitalist Society

The Mindset of Going from Renter to Owner

One important element of my research is talking to residents about what it means to them to be an owner rather than a renter, and one of the more difficult aspects for many is learning to bridge the renter to owner chasm. Given the deep individualism of the American ideal of homeownership, can this factor be overcome in the collective nature that an LEC requires? How can residents be persuaded to take personal responsibility within the framework of interdependence that a cooperative needs to survive and flourish?

One UHAB employee named Joe who worked closely with Home Together told me, "There's such a huge gap of moving from a renter to an owner ... that chasm can be really large and almost, for some people, [they] will never bridge it."

Some people do not get the idea entirely, as co-ops can be a difficult concept to understand. Some residents treat the Board of Directors as a de facto landlord, not realizing that they are their elected (and unpaid) representatives. One example is with Ming Li Chan, who wanted to move apartments. The front apartments are bigger and so he wanted to move into one of these or into another building. In this case there is also a language barrier, as he is a Chinese immigrant who does not speak English well. Joe also said, "Some people who rent in them, they think that they can just move to another [co-op]. I think some people think of it as public housing project where if you're on a housing list you can move amongst public housing buildings."

Another good example of the difficulty bridging the renter/owner mentality is the painting of apartments. Section 8, a housing assistance program for low-income people, requires an annual Housing Quality Survey to make sure that apartments are in livable condition. One of the things the city agency looks for is freshly painted light-colored walls (dark paint can hide mold). Especially in Home Together where so many of the residents rely on Section 8, to fail inspection means to risk losing the subsidy. With the state looking for any excuse to drop people, it is an especially dangerous time. If people lost Section 8, they would not be able to pay rent or maintenance, and the co-op would be at risk of going into arrears. The building is responsible for painting the four renters' apartments, but the sixteen shareholders must paint their own or hire someone to do so. With some money in reserve, the Board decided to give each owner \$600, \$300 for paint and \$300 towards help with the painting. Many residents who were unable or unwilling to do it themselves became upset when \$300 proved too little to hire someone to paint a two-bedroom apartment. After months of arguing and cajoling, at a very heated Resident Meeting, Miss Ruby explained why it was so important that each apartment be painted, to maintain the fiscal stability of the building, and finally convinced the last holdout owner to paint.

Another difficulty in the renter to owner transition is the use of management companies. UHAB requires all new buildings undergoing conversion to use a management company for at least the first year. As Joe explained,

You know, they have to have an outside manager for the first year. Outside management can be destructive in some cases. Because one, if you constantly have someone on the outside telling you, it doesn't help in any way to break down the renter mentality. And if the Board, the co-op, wants to do something their way while management companies are used to

doing things their way, so it can cause major communication issues and money being spent that shouldn't have been spent.

Joe voiced the essential problem with looking to an outside force to oversee problems, as well as the conflict that can arise between the Board and the management companies.

This tension arose when the co-op Board wanted to fire the super, James. James lived and worked in the building prior to conversion and during the first few months after conversion. He also bought one of the apartments. Before conversion, when the building was infested with rats, James was diligent and effective. James then had to go on disability for two years. When he returned to work at Home Together after conversion, he also took jobs as a part-time super at three other buildings. James struggled to manage this extra work and began shirking his duties. For example, he let the garbage pile up and did not hose down the sidewalks, causing an extreme fly problem. When sewage backed up, he did not mop it up, leaving it for Miss Ruby to do so. While painting the basement, he left a chaotic mess which he did not clean up for months. A conflict resulted when the Board wanted to fire him because he had a contract with the management company. The Board had to provide sufficient legal documentation to the management company in order for them to approve the firing. This delayed the process of his firing and made it more difficult for the Board.

A problem with management companies and co-op Boards in general is that one or both can be corrupt. The corruption of the Board was, according to many residents,

the cause of the failure of the first incarnation of Home Together.¹³ On the other hand, if the management company is corrupt, then the legal fees involved in taking them to court are often not economically feasible. As Joe said, “If you suspect that they [the Management Company] were really embezzling money from you, say \$5000, the amount of money it would cost you [the co-op] to take them to court, to get that \$5000 would be \$10,000.”

Another problem in the transition from renter to owner is that there is slippage between the terms “rent” and “maintenance” by almost everyone, including residents, some UHAB employees and even in official documents from the management company. At one of the early Board meetings after conversion, Alison brought up this very issue. She explicitly asked to alter the documents and the Board minutes to change the term rent to maintenance, saying that she is an owner and proud not to be paying rent.

Anthropology of Property Background

Anthropological research on the study of property has a long history, dating back to the nineteenth century, including researchers such as Maine, Morgan, Engels, Marx and Mauss (see Hann 1998, 2007 for detailed discussion). Henry Maine’s description of property as a “bundle of rights” (1861), as well as social relations between people continues to influence scholars (e.g. Hann 1998; Strathern 1999; von Benda-Beckmann 2006). Nineteenth century evolutionists, like Lewis Henry Morgan and Fredrich Engels, used the individual private ownership of modern capitalism as evidence of the superiority

¹³ While the records are not clear, it seems that the first time the building was a co-op lasted from about 1998-2001.

of Western societies (Hann 2007; Hann 1998), although Engels later emphasized the negative effect of domination of private property on women (Hann 1998:24). For Karl Marx, property relations were interchangeable with social relations of production (1963:67-8 in Hann 1998:24). Marcel Mauss' The Gift (1922) also relied on an evolutionary model, in which he showed people base forms of exchange through things, like property (Hann 2007:291). Other influential anthropologists' work on property include Bronislaw Malinowski's, who emphasized the need to move beyond the dichotomy of individual versus communal property as well the 'legal façade' (Hann 1998:25; Hann 2007:292), and Raymond Firth's 1939 work proving the coexistence of individual and joint ownership (Hann 2007:292). Max Gluckmann provided the concepts of "estates of administration" and "estates of production," proving land could be farmed in both individual and several nested levels of control and ownership (Hann 1998:26; Hann 2007:292, MPI 2002). Fredrik Barth, best known for his work on ethnicity, also analyzed the interrelatedness of property relations to other sets of social relations, and how expectations of types of social identities overlapped in his study of Norwegian entrepreneurs (1963 in Schlee 2003:3). In Barth's edited volume, Ethnic Groups and Boundaries, Haaland found that what type of property investment people make could even effect a change in ethnicity among the Fur and Baggara of Western Sudan (1969).

As the colonial era came to an end, anthropological interest in property declined, with a few exceptions, including Jack Goody's analysis of inheritance mechanisms for different property types as they reflect groups' social structure in Africa and Eurasian societies (Goody 1962; 1976), and the von-Benda Beckmann's ongoing work with the

Minangkabau in Indonesia (von Benda-Beckmann 2000; von Benda-Beckmann 1994; von Benda-Beckmann 2006).

In the post-Soviet era, a revival in issues of ownership and property occurred, and investigations into topics such as emotional attachment to land, morality, privatization and the decollectivization processes flourished (Hann 1998; Hann 2007; Verdery and Humphrey 2004; Verdery 1998; von-Benda Beckmann *et al.* 2006). Anthropological research has examined how property rights entail duties and liabilities as well as privileges (Singer 2000; Sneath 2004; Verdery 2004). Property is not merely a legal category; it has complex spiritual and social linkages (Povinelli 2004), and includes the social and power relations within which people act (Verdery 1998; von Benda-Beckmann 1995). A public/private property dichotomy is not useful, since hybrid forms exist in both Western and non-Western societies (Geisler and Daneker 2000; Geisler 2000; Hunt and Gillman 1998; von Benda-Beckmann 2000).

Currently intellectual property rights (e.g. Strathern 1996; 1999), bioproperty (e.g. Parry 2004; Pottage 2004; Strathern 2001) and cultural property (e.g. Murphy 2004; Seeger 2004; Wiber 2006) are among the foremost issues, and tend to obscure the linguistically unmarked category of property (land). Other issues in the anthropology of property outside the former socialist world concern environmental and sustainability issues (Schlager 2006), maritime anthropology (van Meijl 2006; Wiber 2000), the multi-layered meanings of communal property constructions (von Benda-Beckmann 2006a), and gated communities and public space (e.g. Caldeira 1996; Low and Smith 2006; Webster 2002).

Given anthropologists' recognition of the limitations of the dichotomy of private individual and public ownership, and the complexity and variety of communal property systems, there is surprisingly little anthropological research into hybrid forms of property in urban settings within modern Western societies. Geisler and Daneker's edited volume on alternatives to public/private ownership has the most relevance for my research, especially the blend of public/private ownership known as third sector or "democratic property" (see especially Abromowitz 2000; Davis 2000). Additionally, one of the most thorough reviews of alternative housing is called Shared Equity Home Ownership (Davis 2006). He discusses three models of alternative ownership—LECs, community land trusts (CLTs), and deed-restricted housing (DRH)—which make for a good comparison to traditional homeownership. I have already described how LECs work. In CLTs, a sponsor organization owns the land and the homeowner owns the housing. In DRH, government or non-profits impose use and resale limits. In all shared-equity housing (SEH), the purchase price is subsidized to make it affordable for lower-income buyers.

Alternatives to Capitalist Practices and Heterotopia

Counterhegemonic ideas and identities come neither from outside the system nor from some free-floating oppositional consciousness, but from long-standing community institutions (Polletta 1999:3).

Since LECs in New York City have existed for about 40 years, they have been part of the landscape long enough to qualify as established institutions. Heterotopias are those "sites, that have the curious property of being in relation with all the other sites, but in such a way as to suspend, neutralize or invert the set of relations, designated, mirrored,

or reflected by them” (Foucault 2008:17). In other words, heterotopias are spaces that reveal the contradictions that exist within a society but are unable to be resolved. While heterotopias show the potential for action, they do not necessarily incorporate this capacity into their being, even though they are places that reflect, subvert, and contest dominant culture. By drawing upon Gibson-Graham’s idea of diverse economies and Foucault’s concept of heterotopia, I argue that LECs provide a space to challenge dominant practices by showing the actuality of an alternative lived experience.

Gibson-Graham argue that capitalism is not a monolithic entity, but includes alternative economic practices such as cooperative enterprises that should be expanded to help lead to a more equal society. The idea of diverse economy allows for a heterogeneous space in which both capitalist and noncapitalist activities play an important role. Through what they call “a politics of collective action,” they imagine “spaces of collective endeavor and subjectivity, linking them to the project of constructing new economies” (2006:xxxvii). One way of enacting this kind of political project is through alternatives to capitalist practices in housing forms. LECs, as one of these alternatives to commodified housing, are a form of heterotopia that exists to an extent outside traditional social norms and therefore can provide a space of urban activism. While not entirely non-capitalist, they are somewhat outside the traditional housing commodity system. LECs are purchased and developed collectively, yet still exist within the framework of capitalist housing.

A form of “intentional economy” involves reimagining the economy to include “a political and ethical space of decision” (Gibson-Graham 2006:101). The economy for them, just as for anthropologists who have considered property, is a field to shape social

relationships in which people constantly make joint decisions. LECs are a form of alternative housing operating under a different set of market processes by emphasizing housing for the community instead of capital. Resocializing the economy means taking into account the interdependence of residents, which includes all market and nonmarket activities. In Chapter 5, I described many of the activities women especially undertake with each other that do not have a recognized monetary value, but are nonetheless integral to maintaining a household and a community, including cooking for one another, babysitting or helping a sick neighbor get medicine. The work of the Board too is a type of transaction that, while necessary for the co-op to function, does not involve a paid component. Board members volunteer their time and services. All these activities call into question capitalism's hegemonic dynamics and introduce a "heterotopia of resistance" (Kohn 2001).

LECs are spaces in which political praxis and everyday life are performed simultaneously. Decisions have to be made collectively, yet the mundane chores of daily life must also be carried out. This mix of market and nonmarket forces occurs not just in the ways described above, but in the form of homeownership. Home Together, like many LECs, rents out a space in the building to an organization. Since they rent to a non-profit, they charge a low fee, but they are collecting revenue in a market transaction. Heterotopic space acts as a potential space of transformation, small-scale though it may be in this case. It offers a glimpse of new spatial organizations of social and economic life. Awareness of alternative forms of urban life organized along realms of collective action can give rise to new forms of subjectivity, as individuals realize they need a form of interdependence in order to survive.

Caffentzis (2010) examines how anti-capitalists use the idea of the commons to demonstrate that collective non-capitalist forms of social life exist and can be used to counter the hegemony of neoliberalism while also examining how pro-capitalists use the commons to promote capital accumulation. For the purposes of my work, what primarily interests me about his argument is how this can be applied to heterotopias as spaces of contradictions.

Like Gibson-Graham, Graeber sees the danger of traditional economic discourse, saying, “economics assumes a division between different spheres of human behavior that among [many peoples] simply does not exist” (2011:33). Graeber believes that separating the economic from moral and political life causes severe injuries (Huron 2012:15). Both Gibson-Graham and Graeber look for new ways of theorizing collective existence. Alternative housing structures such as LECs may be one of these new ways of collective living. In her dissertation, Amanda Huron (2012) frames LECs as a form of urban commons that can exist both outside and within a capitalist framework. The commons, broadly stated, is a resource managed by a collective. It is not meant to be treated as a commodity, but as a resource both used and managed for the greater good of the whole. Many scholars have researched the commons, and tend to agree that it is a political space in which members make collective decisions about resources (e.g. Gibson-Graham, 2006; Harvey 2011).

The commons is owned and run together by its members for daily use rather than as a commodity. As Huron points out, in an urban commons, members do not necessarily share a common culture, but still have a mutual interest in the long-term success of the commons. LECs function exactly in this manner. As I discussed in Chapter 4, at Home

Together, while many of the residents have overlapping cultural norms, others, especially the newcomers, do not. Yet they must all work together if the co-op is to be successful.

In the case of LECs, while the affordability is the key benefit for residents, other important elements include stability of housing, as well as encouraging involvement in self-governance. Previous research into LECs has shown that the ability to gain control over their housing is one of the main reasons members became interested in co-op ownership (Rohe and Stegman 1995). In my research I found affordability was the primary motivator of LEC owners. Like Huron, I found that members also appreciated their newfound sense of control. Since the majority of Home Together members are first-time owners who come from rentals or public housing, they really welcome this sense of control. Huron defines control in three different arenas: control over the physical space of the building, control over decision-making and social control over other people in the building (2012:85). Katz and Mayer (1985) found that self-help housing puts the responsibility of social policing in the hands of the members rather than the state (in Huron 2012:36). Their findings correspond with Merry's 1993 study of the differences between how residents of middle-class and poor neighborhoods manage their communities. She found that residents in affluent neighborhoods rely heavily on the law to maintain the privacy and separation they value, instead of collective and informal social controls such as gossip, scandal, and fear of a failure of reciprocity. While these private neighborhoods are created by choice for peace and quiet, they are also a product of the government expanding its regulatory functions. Residents rely on the government to deal with annoying neighbors through petitions, zoning laws, local police departments and leash laws, among other forms of regulations. Merry also points out that zoning laws

were created in New York City in 1916, and became popular as a way to maintain income segregation patterns, neighborhood border problems, and during black migration to Northern cities, a way for frightened whites to exclude blacks (1993:87). As described in Chapter 4, at Home Together, this social control or self-surveillance includes monitoring by cameras and enforcing house rules about noise and visitors.

With the spread of neoliberalism, as the state increasingly merges with private capitalist economics, there is a heightened policing of public space on all spatial scales. Neoliberal regimes hold political and cultural power around much of the world, sharpening class-based divisions as well as racial, ethnic, gender and nation of origin differences. Control of public space is a key strategy of neoliberalism, in part, as it plays off fears and insecurities of the middle-class (Smith and Low 2006:15). Privatization of public spaces, gated communities, and segregation are all examples of these tactics. In cities, neoliberalism has “reinforced urban self-segregation through the dissolution of the ‘political,’ via the fragmentation of the ‘urban.’ Radicalizing identity politics, neoliberal regimes propel the atomization of modernist spatiality and communal identity” (Monterescu 2009:408). By taking on the discourse of democratic rights, neoliberalism hides its true interests of the transnational capital class.

In his history of Los Angeles, Davis describes the fortress city, “brutally divided between ‘fortified cells’ of affluent society’ and ‘places of terror’ where the police battle the criminalized poor” (1992:224). He argues that the militarization of city life, with its enclaves, private police, and middle-class demand for increased spatial and social isolation is a result more of a status symbol and perceived threat of insecurity rather than an issue of personal safety. It is also a strategy for controlling the urban poor, who are

predominantly African-Americans and Latinos. Gated communities are contested because they carve up and redefine the use of public space. Housing developers and housing associations become powerful agents in defining the value and use of public space.

Low (2001) explores the discourse of urban fear and violence that legitimizes residents' reasons for moving to the increasing number of gated communities across the United States. The walls, gates and guards produce segregated enclaves, encoding race, class, ethnic and gender relations into the landscape. In New York City, the residents flee deteriorating urban neighborhoods with increasing ethnic diversity, while in San Antonio, Texas, residents worry about the "Mexicans" who might kidnap their children. Yet, these are the workers and guards of the community. Residents of the gated communities still feel vulnerable to crime.

Caldeira (2000) describes the fortified enclaves of the upper and middle-classes as the dominant housing form in Sao Paulo, as a result of street crime and violence. High walls and security systems reinforce the pattern of segregation between wealthy and poor. As private property marked for collective use by socially homogeneous groups, the fortified enclaves "emphasize the value of what is private and restricted at the same time they devalue what is public and open in the city" (2000:258). They contain their own hospitals, schools, and entertainment centers. Public space is no longer open and egalitarian, but emphasizes boundaries and differences.

Dehaene and De Cauter explore the privatization of public space, one of the main tenets of neoliberalism, and ask whether, "heterotopia resurfaces as a strategy to reclaim places of otherness on the inside of an economized 'public' life" (2008:4). LECs are, at

heart, homes and sites of everyday life, but as a home, which should be the ultimate private space, they are changing as public space continues to encroach. Low (2008) examines the gated community as heterotopia, “one that does not embrace urban space, but reduces and subverts it” (153). Foucault discussed heterotopias as places of restricted access. Low describes how gated communities limit entrance to members, creating an insider/outsider delineation. While community exists within the gates, a homeowner’s association controls it. In exchange for the perceived safety within the gates, residents agree to private governance. Gated communities as well as LECs are what Low refers to as “a ‘third space’ ... an intermingling of private and public law” (2008:160). Both have a collective ownership structure, and have common public space, but the main difference between the two is money. The gated community as heterotopia acts as a heterotopia only for residents who can afford the purchase price and excludes everyone else. Thus, “it provides a vision of heterotopia as a safe haven and sanctuary for the few, rather than the urban solution for the many” (2008:163).

LECs, in contrast, given enough funding, could provide the urban solution for the many. They do not have the same social discrimination built into the system. While by their very nature of being housing for low-income people, they exclude wealthier individuals from joining, the wealthy are in the minority and do not have the same problems finding adequate housing.

Other researchers have also explored dwellings as heterotopias, but many studies seem to be about wealthier spaces of exclusion. Bartling (2008) examines a master planned community called “The Villages” in Florida. It is a decidedly capitalist endeavor, however, offering a supposedly authentic American hometown experience, but

is more like a gated community without the external walls. Guillot (2008) looks at condominiums in Singapore as “institutionalization” of heterotopias, but again these are luxury dwellings that are based on exclusion of the lower classes. Soja (1996) believes that most who examine heterotopian enclaves view them as exclusionary spaces without the subversive element, and so maintain the hegemonic social order through segregation. Some exceptions do exist to this generalization, however. For example, Burnett, through the study of an eco-village in Canada, posits that spaces on the peri-urban fringe can act as sites of experimentation that permit the exploration of alternative political structures. Stavrides (2007) uses a social housing complex in Greece as a case study to explore heterotopia in terms of articulating new urban practices among those of different cultural backgrounds, including those who could be considered “deviant” since they are refugees from Asia Minor.

For the purposes of my research, the main use of LECs in conjunction with heterotopias is to explore how they can serve as an alternative to traditional capitalist housing. Here, I refer back to what I wrote earlier in this chapter, about Gibson-Graham and Graeber searching for alternative ways of collective existence. Harvey discusses heterotopias as a way of examining transgressive actions and politics in urban space, and resources that reshape parts of the city differently. They are “space in which ‘otherness,’ alterity, and hence, alternatives might be explored not as mere figments of the imagination, but through contact with social processes that already exist” (2000:184). Part of Harvey’s critique of Foucault’s discussion of heterotopia is that he does not provide guidelines for how alternatives can be made. Soja too finds Foucault’s description incomplete and inconsistent, but argues that perhaps the importance of this

analytic concept lies in the “assertion of alternative envisioning of spatiality...[that] directly (and is intended to challengingly deconstruct) all conventional modes of spatial thinking” (1996:163).

LECs can offer a potential roadmap. Since social processes and structures become more fixed over time, they are difficult, but not impossible to change (Harvey 2000:186). The politics of collectives, while in some ways mirroring the existing system, offer a potential for change. As I have mentioned, LECs both subvert and uphold neoliberalism, but it is in the ways that they contradict traditional notions of private property that they hold out hope for the possibility of an alternative to the American ideal of rugged individualism. LECs offer a space in which individuals must act together as a community, which necessarily influences people’s political views. LECs offer a space for social struggle and potential liberation, since people are forced to think about the implications of public policy on their daily lives. Most importantly, as noncommodified housing with a fixed value, LECs offer an alternative to private ownership and a new way to think about property.

LECs as Alternative Community Structures

Beyond affordability, I found that stability of housing and community was also important to LEC residents. Past research on LECs has shown how important community is within these co-ops. Leavitt and Saegert (1990), in their study of LECs in Harlem, constructed a theory they call “community-households.” They found that households extended beyond individual apartments to the building, the neighborhood and so on. In

chapter 5, I elaborated on the gendered implications of that theory. Leavitt and Saegert describe how co-op residents help each other financially, provide emotional support, as well as socialize together. At Home Together, I found that there was limited outside social interaction, although some people did go to church together, play bingo, and go out for drinks occasionally. Within the building itself, residents did things like cook meals for those who were sick, lend each other money, visit people in the hospital, babysit for each others children, and help the elderly learn to use technology. Holidays such as Christmas, July 4th and Mother's Day are celebrated with building-wide parties (including the renters). Barbeques are held out back, with Miss Ruby and others cooking a great deal of food, and the Chan's donating Chinese food from their restaurant. Every Mother's Day, Miss Ruby receives flowers and gift baskets from the neighbors. There are several extended family members living within the building who own and live in separate apartments, which serves to strengthen the community within the building. For example, Ming Li Chan's sister bought an apartment to live in with her family. Nia and her father, Michael, both own separate apartments, and, as noted earlier, one unmarried couple lives separately and both own apartments. Even among the renters, familial ties exist. An aunt and a niece both rent within the building.

One of the main problems with LECs is that they require a great deal of work to maintain. Since the affordable living attracts most people, not necessarily the collective responsibility of maintenance, a small core of people can end up shouldering the burden. The work of maintaining a co-op is multi-faceted. There is the ongoing physical maintenance of the building, and financial matters including ensuring that taxes, utility and loan payments are made on time, as well as making sure that members pay their

maintenance or rent each month. In addition, there is the challenge that will inevitably arise in collective living, such as arguments between neighbors and unforeseen interpersonal issues. It can be uncomfortable for Board members to make sure residents make payments if they know that they do not have the means to do so. At Home Together, a few of the residents, primarily renters, did not pay for months on time, with one man running up a \$10,000 deficit. When things get this far out of control, the Board has no choice but to turn to legal measures. Having to run into each other each day in a small building while involved in a lawsuit makes for an uncomfortable living situation. Another difficulty in maintenance is ensuring participations among all members. Even among the Board, where people volunteer and are elected for time-consuming positions, several members at Home Together had to be removed for lack of sufficient participation. House rules state that a Board member cannot miss three meetings in a year without presenting a valid excuse to the Board before monthly meetings. In the first two years of Home Together, two Board members were dismissed for failure to attend. Since there is finite population of those eligible to be on the Board (for example, a resident must be a shareholder and no more than two months behind in maintenance), the pool of effective Board members can quickly be exhausted, putting further pressure on those few who are willing to serve.

More difficult than Board participation is dealing with the rest of the tenants. Getting residents to show up at the annual all-tenant meeting is a frustrating process. Miss Ruby goes door-to-door cajoling people to come. Those who do show up, outside of the core group, come primarily for the elaborate spread of food. Even then, many people make trays of food, take them back to their apartments, and do not participate in

the meeting. Miss Ruby recognizes the high potential for burnout and keeps encouraging owners outside this core group to get involved in the Board.

At other LEC buildings I examined, Board members essentially became tenured for life either because nobody else wanted the positions or because the Board never included the rest of the residents in their activities. All residents should have access to the minutes of the monthly meetings and annual elections should be held. An owner at another building a few blocks away from Home Together complained that when she asked for minutes she was told that she did not have the right to see them. She suspected that minutes were never actually taken.

I have been discussing a way to think about LECs as presenting an alternative to capitalism, in that they represent a technique to use resources based more on use than exchange (e.g. Gibson-Graham 2006; Blomley 2008). As DeFilippis (2004) argues however, the problem with LECs is that they still exist within a capitalist framework. They have to re-pay their debts like their mortgage, which have generally been issued by for-profit lenders as well as low-interest loans from the city (Huron 2012:145). There is a historical link between housing and capitalism, and alternative housing structures such as LECs may offer a way out of the problems that were highlighted by the fiscal crisis and recession, which were in part brought about by the subprime mortgage crisis. In traditional housing structures, both renters' and owners' relationship to housing is mediated by the market, which only increased with neoliberalism and the move to free-market dominance. Traditional housing is thus increasingly linked to the financialization of housing and its commodification. One way this occurs is the through securitization. Securitization is the practice of pooling types of debt including both residential and

commercial mortgages and selling this consolidated debt as securities. The value of the properties is spread among investors around the world transforming housing into even more of a commodity. The use of mortgages as raw material or “widgets” (Newman 2009) for these complicated financial products had a significant effect on how mortgages were produced. Demand for mortgages for securitization was increased, so the market increased for subprime mortgages. People in low-income minority neighborhoods especially did not have access to the mainstream mortgage market, so specialists in lucrative, risky subprime mortgages flourished there (Apgar and Caldar 2005). These particular lenders were not subject to certain lending regulations, so many of the mortgages were created without any oversight.

One of the biggest benefits of alternative housing is integrating housing from a global to a local scale. Local control should allow decisions made for the community’s benefit as opposed to an investor far removed from the actual property. Rather than using private capital, LECs are generally financed through a combination of private, government and non-profit capital. Some problems that may result from LECs is that the initial investment as well as community organization required is high and demanding. Also, there may be considerable resistance from those interests that object to limitations on the market’s access to housing. Another criticism is that not enough equity is created through this form of ownership. While it is true that limited equity co-ops by their very design do not have the potential for creating as much wealth as traditional ownership, they also limit the risk that owners are subject to in a volatile housing market. LECs are geared toward those people who cannot participate in the general housing market. Wealth is still generated. While it is true that local communities’ autonomy is limited by

global capitalism, it is also true that, as Gibson-Graham argue, the diversity of capitalism is real, and it is this diversity that allows people to resist a totalizing capitalism in particular spaces and actions. LECs can contribute to the landscape of diversity within capitalism that Gibson-Graham propose. The hope is that the LECs can become a foundation for a more complete transformation.

Changing Understandings of Value

In my dissertation, I argue for a new way of conceptualizing value, examining the links between the valuations of property and the valuations of people. How can new understandings of “value” change ways of thinking about ownership itself, about the states of possessive individualism/collectivism?

Graeber (2001) outlines investments into the multiple conceptualizations of value, linking values to action. He believes the objects people consider most important are those that represent social relations and processes of the material world, so value is a social construct. Economics can only be understood within its specific cultural context. Going beyond Marx’s definitions of consumption and production, Graeber states that most of human life involves actions that are not strictly limited to a consumption-production binary. Humans are mutual processes of creation. We do not create ourselves alone, but most experiences in people’s lives are a process of mutual creation. Our roles as a family member or worker, and our education and socialization all involve an element of public recognition that defines our identities. He further argues that the creation and maintenance of people and social relations is naturalized, or in other words, is made to

seem like a force of nature rather than a social construct. Graeber identifies the Industrial Revolution as the time when it became possible to talk about the economy because a distinction was drawn between the home and the workplace, separating the domestic and economic spheres (2006:78). Furthermore, the development of the corporation as a separate economic sphere erased this mutual process of creation of humans, making it seem an eternal, mystical principle separate from everyday human life.

No doubt the home is central to both social relations and processes of creation. It also is usually the largest financial investment people make. The fiscal crisis eviscerated the ideal of the American Dream—buying your own home—introducing a disconnect between the ideal value of property and the reality of what it is worth. The idea of homeownership as the American Dream entailed a definition of self that included a rising social status, becoming a better citizen and ensuring a better life for one’s children. Therefore, the foreclosure crisis “represents not only a threat to personal identity and social status constructed through homeownership... but also a crisis for the broader social and economic objectives of expansion of homeownership” (Saegert, Fields and Libman 2009:298).

The U.S. government, through its public policy, for decades has actively promoted the cultural significance of homeownership. Although federal housing policy, along with private industry, has focused on the ideology of better citizenship through homeownership for generations, in the 1920s zoning requirements advanced the ideal of single-family homes (Vale 2007:16). During the Great Depression, many people lost their jobs and defaulted on their mortgages, leading Congress to develop several institutions devoted to making and refinancing mortgage loans, as well as guaranteeing

deposits (Rohe and Watson 2007:6). In 1934, Congress passed the National Housing Act, which led, among other things, to the creation of the Federal Housing Administration (FHA). The FHA stimulated the construction industry by guaranteeing the repayment of loans in case of default, lowering down payment requirements, and setting standards for home construction (Rohe and Watson 2007; Collins 2007). After World War II, the GI Bill and the Veterans Administration (VA) loan program, provided veterans with low-interest loans to purchase property. Between the end of WWII and 1966, twenty percent of all single-family houses, primarily located in the suburbs, were financed by the GI Bill (Cohen 2003:141). Postwar suburbanization became linked with mass consumption as a means to rebuild the American economy after WWII, offering huge numbers of (mostly white male) Americans the first opportunity to own their own property (Cohen 2003:196). At the same time, Rohe and Watson (2007) note that the biases of these programs towards the suburbs played a role in the decline of American cities. As I discussed in Chapter 2, white flight in the 1970s also contributed greatly to the decline of central cities. I also examined the role of black flight.

Under President Clinton there was a push to bring more low and middle-income people into homeownership, which especially impacted minorities. This came from certain assumptions about homeownership creating a better environment for children, better schools, lower crime rates and promoting more active citizenship (Rohe, McCarthy and Van Zandt 2001). The ideology of homeownership crosses party lines: both the Clinton administration's 1994 National Homeownership Strategy and the George W. Bush administration's 2002 Blueprint for the American Dream shared the goal of combining private sector partners with existing federal programs (Collins 2007:78). It is

important to note, however, that the main federal support for homeownership comes via tax policies, which favor homeowners, as well as reducing subsidies for renters.¹⁴

Yet even before the foreclosure crisis many critics questioned the relentless promotion as homeownership as the best solution for all households (Herbert and Belsky 2006). These researchers commonly believed that the social and financial benefits of homeownership do not accrue in the same way for low-income and minority homeowners.

Saegert, Fields and Libman (2009) conducted a study examining how the threat of foreclosure changed the subjectivity of these homeowners. These homeowners neither entirely accepted nor rejected neoliberal ideology regarding homeownership, but tried to reconcile the discourse about the value of ownership and subsequently how this played out in their lives. Researchers found that many homeowners believed that since “the discourses and policies of private and public sector institutions that promoted homeownership as a national goal and basis for community well-being are modes of imagining social entities with common interests bound by mutual rights and responsibilities” (Stenson and Watt 1999 in Saegert, Fields and Libman 2009:306), that lenders should be regulated and help them when they could not meet their mortgage payments because of sickness, losing a job, or other reasons. Prior to the threat of the loss of their home, these owners wanted all the benefits of ownership espoused by government financial institutions and realtors, among other actors, or believed they could make a profit, and believed this was their main avenue to make a better life for

¹⁴ Obviously, this is a very short introduction to public housing policy, abbreviated for reasons of space. For more complete references, see especially Cohen 2003; Rohe and Watson 2007.

themselves and their family. The foreclosure threats and mortgage delinquency led them to start critiquing the U.S. political economy, some for the first time, for its lack of accountability, subtle and overt racism, and support of greedy corporations. The authors conclude that the low-income homeowners did not entirely lose faith in the American Dream, but they realized that the system inherently put them at a disadvantage and some became disillusioned, while others became more politically active. In March 2011, two million homeowners were seriously delinquent on their mortgage payments and 2.2 million were on their way to foreclosure (Joint Center for Housing Research 2011). At the same time, a June 2011 New York Times/CBS News poll found that 90 percent of those polled still believed that owning a home was a key element of the American Dream, although 49 percent saw it as a risky investment versus 43 percent who believed it was safe (Saegert *et al.* 2012:2).

In this environment, shared equity homeownership (SEH) offers an attractive alternative. Thaden (2011) found that shared equity housing is more resistant to foreclosure than traditional forms. Jacobus and Abromowitz (2010) also found that shared equity residents fared better than private market owners throughout the housing bubble burst. They also found that SEH stabilizes both neighborhoods and homeowners and limits the volatility of the housing market. In addition, they disproved the criticism that SEH programs trap people in subsidized homes. Saegert *et al.* (2012) conducted a study that examined how urban residents understood and evaluated shared equity housing. They found that homeowners still valued homeownership over renting, even in the face of negative equity and foreclosure. However, they preferred shared equity housing to renting. A common phrase used to describe why shared equity

homeownership was ownership was, “It’s still mine” (2012:24). Another respondent said, “To me there is not pride in being a renter” (2012:19). The main attraction was the lower cost of shared equity ownership as well as the sharing of risk. Many believed SEH exists in a realm between renting and owning. Some worried about excessive intrusiveness and whether collective governance would truly be democratic. Other participants pointed to restrictions that already exist on private home ownership. When one participant refinanced his mortgage, the bank required that he keep up the quality of his home. He pointed out that the bank owns the home, although they do not interfere as much as a landlord does. Others believed not having full equity meant that SEH could not fulfill their ideal of the American Dream; it would not be full ownership. Both government and non-profit involvement was off-putting for some people. Despite some reservations, most participants viewed SEH favorably.

A surprising result from a few studies is that a fairly high share of all first time owners returned to renting or living with others after buying their first house. Over 40 percent of first-time homebuyers leave homeownership (Davis 2006; Herbert and Belsky 2008). Low-income owners had a higher risk of being unable to sustain homeownership over time, and minorities were more likely to return to renting than whites. The problem with these studies is that they examine single-family ownership. SEH units can cut the risk of unsustainable ownership (Herbert and Belsky 2008).

Pre-recession value was predominantly measured by monetary worth. This is not to say that other views of human worth did not exist, but this was the dominant viewpoint. The recession ushered in an opportunity to re-evaluate how we define ourselves. Since so many people lost their jobs, their investments and even their homes,

to maintain any sense of worth they had to accept other perspectives on value. It was not just the upper and middle class that suffered, but low income people, even those without investments, felt the financial crisis primarily via losing their jobs. LECs represent alternative value conceptions through the stability of price and a different form of sociality, community and equality. LECs can act as a potential buffer against the effects of a housing crisis and recession since, as commoditized housing removed from the cycle of private ownership and profit (Achtenberg and Marcuse 1986; DeFilippis 2004), they have a fixed value. They offer an alternative way to think about property and ownership, at the same time preserving the American ideal of your home as your castle.

Challenging the Renter/Owner Binary and New Conceptions of Homeownership

LECs can offer a challenge to the normative capitalist private ownership regime, while simultaneously (and somewhat ironically) preserving the hegemony of homeownership. Our ideas about ourselves are grounded in part by our social identities constituted by property regimes, such as renter or homeowner (e.g. Blomley 1997; Pottage and Mundy 2004). While LEC residents are homeowners, they are subject to restrictions free-market owners are not, such as limits on resale value and income, restrictions on transfer of property, subsidy and regulatory requirements, and principal and primary residence requirements. Do these restrictions lead to self-perceptions beyond the renter/owner opposition, a third or hybrid category?

One way of starting to answer this question is complicating the idea of ownership. LEC homeowners are different in general than what we typically think of in America as

homeowners. As mentioned above, limits are set on the resale value of shares, based on number of years since conversion and other factors. Homeowners still earn equity, just not as much as they would under a private ownership model, but are also exposed to less risk, as we see with the many underwater mortgages and foreclosures. This wealth creation will be true at Home Together, but only over a long-term period. Each share initially cost \$2500, and due to the co-op's AHC grant, the shares for three apartments that have been sold between 2012 and 2014 cost a little over \$3100. (If the grant had not been in place, however, I was told that the units would probably have cost about \$45,000 each.) The majority of LECs, however, do not have such extremely restricted resale prices since these types of grants are rare. Of course, for people who buy into already existing co-ops, there is not such a large profit margin. But for each year the co-op is past conversion, the legal resale price goes up by a few thousand dollars. These properties are not intended for short-term flipping and financial gain, but are instead meant to provide affordable housing to those who could not buy otherwise and to give owners the chance to enjoy a profit after they have lived there for many years. Most LECs have a comparatively low purchase price and low maintenance payments, thus allowing residents to build their savings.

The resale restrictions are usually laid out in the co-ops' by-laws and government regulatory documents. One restriction has to do with leaving apartments in your estate. If an owner dies, shares can pass to his relatives and, as in any co-op, the relative must pass Board approval. In LECs, however, these potential new residents must also meet the income restrictions of the building and make the apartment their primary residence in order to live in the apartment. In 2011, an elderly resident who lived alone, Mr. Ryan,

died and left his shares to his son and his son's wife who lived in the southern United States. They had no intention of moving to New York, but were not happy with the limits on the resale value. Furthermore, any profit they made would be split between the co-op and themselves. As a result, the apartment sat empty for several years. This put Home Together in a bind because the relatives were reluctant to pay the maintenance fee on an empty apartment and did not understand why they could not just sell it for whatever they wanted. It was a prime apartment on the first floor, slightly larger than the others. For a while it became a de facto community room. After a protracted and costly legal battle, a compromise was negotiated, but Home Together lost a great deal of money over that apartment. Eventually, Ming Li Chan's sister gained Board approval and bought the apartment for \$3,100.

Restrictions also exist on the transfer of LEC apartments. If an owner wants to sell, he must first offer his shares back to the co-op, and the shareholder can seek an outside buyer only if the co-op declines the offer. There are many different factors that go into the resale value which differ from co-op to co-op. Resale is such a complicated issue that at a UHAB workshop on resale prices held for co-op residents, even I, who study this topic, had a hard time understanding it, and other attendees expressed bewilderment.

So I ask whether LEC residents offer an alternative conception of ownership. Can these economic and financial practices lead to new subjectivities and socialities, a way to move beyond the renter/owner opposition? In a recent article on property and persons under neoliberalism, Hirsch claims that "contests about new and old property forms are

simultaneously generative of new forms of persons...whose outlook and conduct potentially undermine the conventional property claims” (2010:347).

One framework through which to approach this question about alternative concepts of ownership is use value and exchange value. In simple terms, use value is the value associated with the use of a property and exchange value is the monetary value of a property. While the financialization of housing extracts assets from communities, LECs theoretically build wealth within them. The deregulation of the housing industry has sacrificed the exchange value of local communities in favor of globalized finance, while LECs refocus on the exchange value within the local community while maintaining the use value. It is important not to overstate to oppositional positions of use and exchange value since they overlap in reality. A house is a commodity, and a home is a place that you live in with the emphasis on the use value. There is sentimentality associated with the home; however, a home always has an exchange value as well. Even in the case of LECs where the resale value is limited, you still can make a profit as well as enjoying the use value. Also in case of LECs, the use value, in some sense, makes up for the lowered exchange value.

I have been approaching the conceptions of LEC ownership question theoretically rather than empirically because when talking to owners, I found that they do not differentiate between different types of ownership. They focus more on the security, stability and pride of being owners rather than seeing LEC ownership as something different from free market ownership. Despite the fact that they did not acknowledge these differences, they do exist, and the fact that no owner I talked to mentioned them is telling. While shared equity home ownership models have been called a “third way” (e.g.

Davis 2006), it is not part of the consciousness of many of the LEC owners across the city. I have interviewed people in approximately 30 buildings, and no one discussed the distinct type of ownership involved in LECs. It is hard to know if this perception is cultural or class related, or is indicative of a psychologically protective mechanism. In addition, the relation between actions of daily life and greater symbolic patterns as Graeber states is, “always something that tends somewhat to escape the actors. Insofar as these... fetishized objects really do embody total systems of meaning, they represent ones that are in fact produced largely offstage” (Graeber 2001:82). In other words, the way in which these new “forms of persons” are created is an unconscious process.

LECs stand in contrast to intentional housing movements such as cohousing, which is a type of collaborative housing in which residents “are consciously committed to living as a community” (www.cohousing.org). Although they have private space, communities are designed with communal spaces where residents share meals, children play together and residents participate in the design and development of the community. In LECs, people do not choose with whom they want to live. People buy in because it is the only form of ownership available to them. Residents are not building a community; they are just looking for an affordable place to live. Whereas people in intentional communities actively discuss their distinct type of living situation, people in LECs do not conceptualize their ownership as distinct, perhaps because it is based on practicality rather than on a philosophy.

Conclusion

In this chapter I have problematized static definitions and binary oppositions. LECs provide a challenge to the binaries of renter/owner and capitalist/collective and they naturally lead us to think about non-traditional concepts of value (at least as defined in the American capitalist system). They are hybrid forms of urban property, which while not entirely non-capitalist, exist somewhat outside the traditional housing system. By thinking of LECs as heterotopias, they open up the possibility for new forms of identity and economic relations. Just as some homeowners facing foreclosure neither accepted nor rejected neoliberal ideology, but tried to reconcile discourse about ownership and the reality of it in their daily lives, LECs force us to think about alternative housing forms working under a different set of market processes by emphasizing housing for the community instead of capital. We must acknowledge, however, that LECs exist within the traditional framework of renter/owner, capitalist/collective and conceptions of value. Therefore, LECs essentially exist within a space that lacks sufficient language to describe it. The anthropology of property has begun to address this very problem only recently. There has been an explosion of studies on alternative housing forms including community land trusts and limited equity cooperatives, especially in the wake of the destruction wrought by the financial crisis.

Chapter 7: Conclusion

My research examines whether affordable housing for low-income people eases the issues of urban poverty, gentrification and displacement. Limited equity cooperatives highlight the contradiction that a safer and more effective way to help people achieve the American Dream of homeownership is through a collective entity that conflicts with the American ideal of the rugged individual. Along the way, I address questions about how new economic practices shape subjectivities and socialities including issues of race, ethnicity, gender and class, as well as issues of value. LECs represent an alternative value conception, since they are a noncommodified resource existing within a capitalist framework. In this sense, they both maintain and subvert neoliberal ideology. I use heterotopia as a conceptual framework because it guides a number of issues that this type of housing tenure evokes. Heterotopia links questions of identity for LEC residents to entities like UHAB that help them transition to homeownership. LECs as heterotopias also challenge neoliberalism's hegemony by questioning traditional capitalist dynamics, and provide space for the possibility of urban activism. I think that applying heterotopia as a framework is an appropriate one for LECs, but I am surprised by the relative dearth of evidence I found to support this concept. I still believe that LECs can act as spaces for alternative conceptions of value and identity that will form a basis for urban activism, but more empirical research is needed to explore the gap between the promise and the reality. Had I applied this theory earlier in my work, perhaps I would have more evidence supporting it, but more observations are needed. The residents of Home Together, for example, were not necessarily intentional in creating a heterotopia, and therefore are not

deliberate activists, but in a sense more accidental ones. They are certainly activists of a certain type, but whether it comes from the drive to create the LEC or as a result of the conditions that arise once it exists, or some combination of the two, needs further exploration.

My fine-grained analysis of Home Together, other LECs of varying success, and UHAB has led me to believe that while LECs are a good first step toward fulfilling the housing needs of low-income, urban people of color, a different model of shared equity housing, namely community land trusts, may be more effective at combatting urban poverty and lack of sufficient affordable housing on a larger scale. While there is burgeoning scholarly interest in CLTs, I suggest that this is an area that needs further study.

Problems With LECs

In January 2014 the Housing Development Fund Corporation (HDFC) Task Force¹⁵ met to discuss continuing their work on increasing regulation of resale of LEC units. The need for regulation is a reaction to common abuses of the laws that occur. For example, in a co-op around the corner from Home Together, residents told me of a unit that sold for \$600,000 in a supposedly low-income building. Other rules that are often ignored in LECs include the need for apartments to be primary residences, and no resident can own more than one unit. Even though maintenance costs are set relatively

¹⁵ In New York LECs are known as HDFCs because of the way they are incorporated under Article XI under New York State housing finance law. I use HDFC only when specifically referring to the Task Force.

low, they can be burdensome to some low-income members, so often people divide up their units and rent out rooms, which is not allowed. When you buy a unit you have to meet an income threshold, but there are loopholes. Theoretically someone making \$30,000/year but with a million dollar trust fund could buy into an LEC, which goes against the whole principle of low-income housing. Every year, efforts are made to tighten up these loopholes. Each LEC is set up differently in terms of rules about how it can price apartments and income limits, but in order to remain an LEC, it is supposed to follow its original by-laws.

The HDFC Task Force has identified several major problems confronting existing LECs. Maintaining affordability and avoiding foreclosures are two of the major struggles. Since the Department of Housing and Preservation (HPD) never established resale price guidelines, setting an affordable price can be left up to individual shareholders. The Board of Directors has to approve all sales, but often has no authority to control the price. Additionally, the increasing cost of insurance, water, real estate taxes and fuel makes it difficult for many LECs to keep up with their bills. In January 2012, the Task Force estimated that about 15 percent of LECs have serious debt because of real estate tax and water arrears and half of these now face foreclosure. This means that up to 3000 LEC units may be lost. Another major struggle in some buildings involves conflicts between shareholders and the Board of Directors. Because HPD does not have a system of enforcement for LECs, many co-ops have an ongoing pattern of Board and shareholder abuse. These problems are as serious as selling buildings to private speculators, failure to enforce resale restrictions, financial mismanagement and

illegal subletting. Some Boards do not hold the annual elections required by law and do not distribute financial information to shareholders.

Affordable housing is defined by the government as costing no more than 30 percent of a family's income. One of the weaknesses of affordable housing is that it is based on the Area Median Income (AMI) of a region. The U.S. Department of Housing and Development (HUD) determines median income. A major problem with how the AMI is defined for New York City is that it includes all five boroughs as well as Putnam county, which skews the figures. Even among the boroughs, differences in the AMI range from as low as \$38,000 in the Bronx to \$83,000 in Staten Island for a family of four (Center for Urban Pedagogy 2009). Regardless of these vast differences, everything is lumped together as the New York City metropolitan area. In 2013, the median income for the New York metropolitan area for a family of four was \$63,000, yet since the cost of housing is so high, the AMI used to establish income limits for LECs is adjusted upwards to \$85,875 (HUD Income Limits 2013). While all LECs are required by law to provide housing for low-income people, different LECs use different eligibility requirements. Most buildings use the income guidelines, commonly defining low-income as earning 80 percent or less of the median income. In some co-ops, however, the limit is set at 120 percent of the median income, which is actually considered "moderate income." Home Together's Regulatory Agreement allows up to 120 percent of the AMI. This includes people who sublet the apartments. There are narrow parameters for who qualifies for an LEC. The co-op needs new residents to be able to afford the total housing cost, which includes maintenance and any financing, and this can exclude people who are very low-income unless they receive a Section 8

housing subsidy. Because of the recession and budget cuts, if a resident is not already in the Section 8 program, it is almost impossible to receive it, and the government is always looking for ways to throw people out of the program. UHAB aims to have the LECs it helps establish a guideline of 60-80 percent of the AMI (or perhaps 80-100 percent, an issue under debate now), but the Bloomberg administration's pledge to build affordable housing aimed at 165 percent, which is considered middle-income. Focusing more on the middle-class rather than the truly disadvantaged has been a problem with housing policy in a neoliberal world (not that they don't need help too in such an expensive city as New York).

The mechanism for the preservation of homeownership is another matter. A major policy issue arises from the tension between the two values of wealth creation for homeowners and balancing long-term affordability of housing stock. LECs offer the potential for both. Government assistance takes many forms, but with LECs, subsidy retention is the main mechanism. Subsidy retention means limiting the owner's resale price so it will be affordable to future buyers. This financial assistance does not subsidize the buyer but rather the place, in order to ensure long-term, even permanent affordability (Davis 2006). There is a need, however, for long-term monitoring and agreements to ensure that affordable requirements are being maintained, as, for example, with regards to resale price restrictions. I have heard of apartments that are being illegally sublet for \$5,000/month, or selling for as high as \$1.2 million, while still receiving tax subsidies. Even in the out-of-control New York City real estate market, this can by no stretch of the imagination be considered low, or even moderate-income housing. Homeowners still earn equity, just not as much as they would under a private ownership

model, but are also exposed to less risk, as we see with the many underwater mortgages and foreclosures. One advantage of subsidy retention is that this one-time subsidy is not just for a few “lottery winners” but it stays in the community, so new funding is not necessary for each subsequent owner. In this manner, LECs can preserve low-income and mixed-income housing in gentrifying neighborhoods (Jacobus and Lubell 2007), especially by minimizing displacement in gentrifying communities (see for example Lewis and Higgins 2004).

While LECs protect the building’s shareholders, research is mixed on whether the benefits spill over to the rest of the neighborhood and protect the block and community from gentrification or crime. As I mentioned in Chapter 1, studies show multiple social, economic and political benefits in LECs than in comparable forms of low-income housing like public housing or rentals. These benefits include lower rates of crime, better building conditions, and more civic participation (e.g. Dietz 2003; Lewis and Higgins 2004; Saegert 2006; Saegert and Benítez 2003; Saegert and Winkel 1998), as well as providing resistance to the fluctuations of the housing market (CNHED 2004; Lewis and Higgins 2004; Saegert and Benítez 2005). Lewis and Higgins (2004) claim that LECs make stable economic and ethnically diverse neighborhoods. But the problem is that the majority of these studies focus on individual buildings and have not demonstrated proof of spillover effect into the neighborhood.

Transforming into a co-op allowed Home Together residents to get rid of the criminals living and working out of their building, thus changing the dynamic of the entire building, but their particular block is still full of gang members and drug dealers. At this point, it is the only co-op on the block, although the building next door is under

the process of co-op conversion under UHAB's guidance. The hope is that perhaps neighbors will see how LECs work and want to emulate them. But it is too soon to tell whether Home Together's transformation will help motivate others on the block.

Community Land Trusts: A more viable option?

I believe that LECs can ameliorate some of the problems associated with gentrification and provide many social, economic and political benefits, but I am somewhat skeptical that they will be able to combat the larger issues facing people of low-income. There has been a resurgence of interest in shared equity housing and it seems to me that community land trusts (CLTs) may offer a more effective solution. A CLT is a non-profit corporation that owns multiple plots of land within a geographic area. The buildings are used for multiple purposes and can be sold to individual homeowners, rented, turned into co-ops, or be used by a business, for example. The CLT may let the buildings lease the land, but CLTs have an interest in maintaining the affordability of the buildings. Like LECs, they generally limit the resale value to maintain perpetual affordability. The big difference between LECs and CLTs is that CLTs are not a single entity, but are a community of different entities. CLTs are traditionally rural enterprises, but they can also be used in cities (Angotti 2007; Davis 2006, 2010; Miller 2013). Many CLTs were formed in the 1990s and 2000s because of the rapid rise in housing prices. Estimates of the exact number differ, but Davis (2006) says that as of 2005 there were over 200 CLTs in the United States and approximately a dozen are being added every year. In the past, CLTs have contained primarily single-family homes in rural areas, but

increasingly they are engaged in multi-family rentals, especially in urban areas. CLTs function as heterotopias in much the same way that LECs do. In fact, it is possible they may have even greater potential as heterotopias of resistance than LECs because they are not single isolated buildings.

The historical roots of CLTs reach back to late nineteenth century utopian intellectuals such as Henry George and Ebenezer Howard. They believed that land was both the root and solution to the problems of tenement housing and urban poverty. George published a book called Progress and Property in 1879, which went on to sell over 3 million copies, a huge number for that time. He believed that instead of having individual landlords gain profit from land value appreciation, the government should apply a “single tax” on land and use the income to reinvest in social services (Davis 2006; Miller 2013). Howard built upon these ideas and proposed building planned communities, which he called “Garden Cities.” Instead of a single tax, he proposed municipal ownership (Davis 2010).

CLTs began in the United States in the late 1960s, in part due to the civil rights movement (Davis 2010). The first CLT in the United States, called New Communities Inc., began in 1968 to help African-Americans in rural Georgia. Unfortunately, the CLT was chronically in debt and failed in the 1980s. However, New Communities was important because it demonstrated the possibilities and pitfalls of CLTs. Two influential books came out of this project: the 1972 book called The Community Land Trust and the 1982 Community Land Trust Handbook, which were the initial manuals on how to build and run a successful CLT (Davis 2010; Miller 2013).

While individual CLTs vary, an important aspect of this form of homeownership is a dual ownership model. While the CLT, a non-profit community based corporation, is the owner of the land, the homeowner or lease owner owns the building deed. If the building is a multi-family dwelling or a mixed-use structure of both residential and commercial space, the owner can be a cooperative housing corporation, a non-profit corporation or even a for-profit business (Davis 2006). While the CLT will not resell the land, it does provide a ground lease to owners of the buildings permitting exclusive use of the land for 99 years. The CLT maintains its mission of perpetual affordability and responsibility by maintaining certain controls contained in the ground lease. These include regulations on maintenance and mortgaging of CLT homes, requiring the homeowner to use it as their primary residence, and only allowing subletting with prior permission of the CLT. One of the most important provisions is the formula for determining the resale price, often allowing the CLT the first right of re-purchase (Miller 2013).

The governing structure of the CLT is an integral part of this type of shared equity homeownership. The CLT is a community-based organization with membership open to anyone who lives in the geographic area it defines as community. All CLT homeowners and leasers are also members. The tripartite structure is unique to CLTs. One-third of the Board of Directors represents the leaseholders, one-third is elected by members who are not leaseholders, while the final third is appointed by the two-thirds who have been elected. This structure is to balance the short-term interests of those who occupy the housing with the long-term interests of the larger community (Davis 2006). The residents

would have the most incentive to remove the restrictions on use and resale while the other people are more likely to take a longer-term view.

One of the most successful and longest running CLTs is the Burlington Community Land Trust, located in Burlington, Vermont, a relatively rural area. It has set the national standard for CLTs because of its thriving nature and its large number of multifamily housing. The Northern California Land Trust in Berkeley, California has also been successful. It is smaller than the Burlington CLT but exists in a larger metropolitan area. Both CLTs benefit from supportive political environments (Angotti 2007).

As cities have begun to explore alternative affordable housing models, there has been a new wave of urban CLTs. Two of the most successful were started in Chicago, Illinois and Irvine, California in 2005 and 2006 (Miller 2013). New York City has not typically used the CLT model, but two have existed. One was called Banana Kelley, located in the Bronx, an older CLT that failed in the mid-2000s in part due to corruption.¹⁶ Not only did this give a bad name to CLTs, but it also alienated community support. The Cooper Square Community Land Trust is located on the Lower East Side of Manhattan and continues to offer some of the lowest cost housing in a gentrifying neighborhood. Two bedroom apartments rent for \$431 per month, considered affordable to households earning less than 25 percent of the Area Median Income (Angotti 2007).

One clear benefit of CLTs is a much lower rate of delinquency and foreclosure than market rate ownership. The number of CLT homeowners in foreclosure proceedings

¹⁶ While no longer a CLT, Banana Kelley still exists as a community development corporation, part of whose mission is to provide affordable housing (Banana Kelley website).

in 2010 was 0.46 percent, while the rate for market-rate owners was 4.63 percent. Furthermore, only 1.30 percent of mortgage loans of CLT homeowners were seriously delinquent (meaning at least 90 days delinquent or in foreclosure proceedings), while the delinquency rate for conventional mortgages was 8.57 percent (Thaden 2011). Reasons given for the better performance of CLTs have to do with their stewardship policies. These include the approval of home financing, pre and post-purchase education of potential homebuyers, and interaction with mortgage lenders, as well as intervention in delinquencies and foreclosures.

This stewardship is one advantage of CLT homeownership over other shared equity models (Thaden 2010). One limitation of the LEC model is the lack of on-going outside oversight. While newer versions of limited equity cooperatives that UHAB helps establish, such as Home Together, require a new co-op to use a management company for the first year, this is a recent development and overall affects a very small number of the existing LEC stock. Furthermore, the requirement for using the management company is for a relatively short period of one year. While UHAB does provide on-going support to LECs, their resources are limited and they are not involved in the daily activities that are required to maintain a successful co-op. In addition, the members of an LEC need to take the initiative to take advantage of UHAB's resources. For instance, UHAB member services helps over 600 LECs through a variety of services, but that is less than half the number of existing LECs. UHAB membership fees are relatively low, costing the LEC only \$5 per apartment per year. Member resources include a fire and liability insurance program, special fuel pricing, a free online bookkeeping program, as well as on-going seminars on a variety of topics relevant to the LEC community. There are also free on-

going classes open to anyone on managing a building. UHAB also offers other services such as assistance for distressed co-ops, meaning those buildings facing foreclosure, falling behind on tax and water bills or needing help refinancing a mortgage. However, they charge a consulting fee for these services, although they will sometimes waive or reduce the charge (www.uhab.org).

While there is not yet a definitive data set, LECs do perform better than market rate housing in terms of delinquencies and foreclosures. However, it is a serious problem for some buildings. Estimates vary, but in a December 2011 meeting with several UHAB representatives, they estimated that while 85 percent of New York City LECs are sustaining themselves financially, about 15 percent (a little over 200 buildings) are in financial trouble. Collectively, these LECs maintain a significant amount of debt, but the UHAB employees estimate that about 100 buildings account for 80 percent of the tax debt. Furthermore, far more than half of their tax debt is interest. Mary, one of the UHAB employees, said, “And the thing is those buildings that were in arrears in 1990 may still be out there and may not be foreclosed on, so the amount of debt is something like 4 million dollars; it’s just bizarre.” UHAB has been trying to tell the city for years that many buildings have been showing signs of trouble and have asked what can be done about it. The option that Home Together took, to dissolve as a co-op and reform as an LEC, is no longer available. Between 2009-2011 a law was passed that once a co-op fails, it can no longer reform as a new co-op but will be made into a rental. Even before this relatively new law went into effect, some buildings could not afford to be re-made into co-ops because of the high cost of re-forming. Mary estimated that the cost was \$200,000 per unit just on the development side. Essentially, while LECs perform better

than comparable market rate buildings, CLTs have even lower rates of foreclosure and delinquency.

Another benefit that CLTs have over LECs has to do with the resale price. Theoretically both LECs and CLTs are committed to maintaining perpetual affordable housing. In practice, however, because of better oversight, CLTs are better at restricting the resale price to fit their affordability requirement. In New York City LECs are bound by an agreement to restrict the resale price for 30-40 years depending on the specific program under which they were formed. After that period of time, it is up to the individual building's Board of Directors to continue with that policy or not. This is a serious problem because since many LECs were first formed in the 70s and early 80s, they have aged out of this agreement. In addition, as mentioned previously, there is rampant abuse in part due to lack of clear regulations and inadequate enforcement. On the Lower East Side, it is common to see units advertised for over a million dollars, even though the ads say that these are income-limited units.

The most important advantage of CLTs over LECs, as I see it, is that they are community-based. LECs are limited to single buildings scattered throughout the city. Therefore, the benefits that may accrue to an individual LEC do not necessarily spill over into the rest of the neighborhood. Because of the very nature of CLTs, whose membership includes people who live on the CLT *and* within a certain geographic area, they benefit a wider community. For these reasons, "The CLT model and its resale restrictions, if broadly applied, can limit increases in land and housing values over the long term and help stabilize neighborhoods facing the traumas of speculative land development" (Angotti 2007:2). In addition, the CLT model contains multiple strategies

to maintain low-income housing. These can include rentals, condominium ownership and limited equity cooperatives. The diversity of housing tenure provides protection against collective failure and fulfills a variety of needs. Some LECs have non-residential space that they can rent out to a non-profit organization or a store, if allowed under law. Home Together, for example, rents out a small space to a non-profit for a nominal fee (\$150 per month). CLTs, on the other hand, provide not just housing, but also a variety of community services and spaces, such as non-profit and for-profit organizations and community gardens.

The Future of Homeownership and the American Dream

As I discussed in Chapter 6, LECs straddle the boundaries between renter/owner, socially controlled/market driven and public/private ownership. These heterotopias challenge us to re-think these strict dichotomies. We can see how difficult this redefinition is in the debate over what alternatives types of housing should be called. People I have talked to at UHAB, as well as the HERG Group at the Graduate Center at CUNY, and a few people who work in the affordable housing industry, have all struggled to come up with a way to make the concept of alternative housing structures more palatable to the American public. Davis (2006) asks, “Shared equity homeownership: what’s in a name?” (6). He points out that it has been referred to, among other terms, as “limited equity housing,” “non-speculative homeownership,” and “third sector housing.” He prefers the term “shared equity homeownership” for three reasons: owners use their spaces as their primary, if not sole residence; the perpetual affordability aspect; and the

sharing of responsibilities and benefits between the homeowner and a larger entity, like a Board of Directors. The problem with all of these terms is that they have socialist overtones, which can cause many people to outright reject the whole concept. For example, the phrase “limited equity cooperatives” directly implies a ceiling on profit. “Shared equity” goes against the individualism that Americans as a whole profess to value. “Third sector housing” is simply a confusing and nebulous term. Perhaps the least controversial language is simply “alternative housing models.” But, of course, the term “alternative” may be off-putting to some people. The fact that there is a debate in something as basic as to what to call this type of housing indicates the image problem of LECs. While they exist in a capitalist system and retain features of capitalism, they may be too much like socialist enterprises for many Americans.

The fact that the very name of alternative housing is up for debate is also indicative of larger problems. While LECs are a less risky and speculative form of homeownership, the government is not rushing to support it. Despite all the risks of homeownership that the recession and the bursting of the housing bubble highlighted, Americans seem to still aspire to be homeowners. Reversing this cultural belief in the American ideal of upward mobility that includes owning ones’ own home is not going to be easy to reverse, given the history and centrality of this notion to American identity. If the rampant speculation and complicated financial instruments that led to so many foreclosures and high rates of unemployment has not really dented this aspect of the American dream, then it is unclear what exactly it would take. As I mentioned in the last chapter, a June 2011 New York Times/CBS News poll found that 90 percent of those

polled still believed that owning a home is a key element of the American Dream, although almost half recognize that it is a risky investment (Saegert et al. 2012:2).

The U.S. government's policies still favor homeowners over renters, as can be seen in the tax deduction provided for mortgage payments. Given this on-going perspective, a better strategy would be for the government to invest in safer alternatives, which shared equity ownership can provide. SEH makes up a relatively small proportion of U.S. housing and the government ought to promote and expand these programs. As I have discussed, numerous studies have found that shared equity housing is more resistant to foreclosure and serious delinquency than market rate housing (e.g. Thaden 2010, 2011). Other researchers also found that some forms of SEH stabilize neighborhoods and limit the volatility of the housing market (e.g. Jacobus and Abramowitz 2010). Most importantly, research has found that people prefer shared equity housing to renting. While some respondents believe SEH exists in a nebulous realm between renting and owning, the most common reaction by SEH homeowners is that they are *still owners*. They are drawn by the lower costs of this form of housing as well as the sharing of the risk associated with owning (Saegert et al. 2012). Given these results and my findings regarding LEC owners, it is clear that there is a critical mass of people who would be interested in learning more and perhaps investing in this type of housing. However, given the gridlock in government over the debate between free market ideology and government regulation, it seems unlikely that more affordable and safer homeownership will be promoted or encouraged.

President Lyndon B. Johnson declared a "War on Poverty" fifty years ago. He believed that the government could reduce poverty by increasing its role in education,

health care and other social services. Yet today, we live in an environment where income inequality had reached levels not seen since the 1920s. As the country has become increasingly partisan, the division between how liberals and conservatives view poverty has become stark. In general, liberals see poverty as resulting from structural inequalities that both shape and limit individual choices. Individuals are still responsible for their behaviors, but their position in society plays a large role in determining their life choices. Conservatives, on the other hand, are more likely to focus on individual choice and are less concerned with the role the environment plays. In a January 2014 speech on the War on Poverty, Marco Rubio, Republican Senator from Florida, said:

But instead of fostering a vibrant job-inducing economy, our federal government is a major impediment to the enterprise and ingenuity of our people. An expensive tax code, burdensome regulations, and an unsustainable national debt are suffocating our economy's ability to create enough steady and good paying jobs. That is why poverty and inequality have only gotten worse under the current administration (www.hotair.com).

Rubio's quote highlights the Republican mindset that government is a problem more than a solution. This is in line with several recent developments including Republican opposition to extending unemployment insurance and blocking Democratic goals to raise the minimum wage. Rubio's statement that poverty and inequality has increased during Obama's administration ignores the impact of previous administrations' work. President Clinton's 1996 Welfare Reform bill added work requirements to those receiving federal assistance and President Bush supported time limits on welfare, as well as work and education requirements in order to receive aid. Through his "1000 Points of Light" initiative, Bush also promoted transferring social services traditionally met by the

government to private religious and community organizations. Once you add in the devastation caused by the 2008 recession, the poverty and inequality increase is evidently an accumulative effect.

In order for alternative forms of housing, limited equity coops and other shared equity housing to be successful, they require government support and oversight to address the multiple problems that currently exist. The governmental squabbling and finger pointing that Rubio's statement represents suggests that this type of support is not in our near future.

Taking Stock

I end this chapter with a vignette of a gathering of seven female residents of Home Together ranging in ages from 30s to 70s in order to illustrate the successes that LECs can create. One afternoon, in the spring of 2010, I met with this group of women to share the photos I had taken during the first anniversary of the conversion party that I described in the Introduction to this dissertation. Since the elderly man whom everyone called Mr. Ryan who lived in the apartment next to Miss Ruby's on the first floor had died, we met in his empty apartment. What was supposed to be a simple photo show turned into an afternoon long tea party. People brought food and beverages and we had lunch before the slideshow began. Everyone enjoyed the fifty pictures I showed which documented the event from before we cleaned up, to the decorating and through the dancing late into the night. The photos sparked a spontaneous conversation about the state of the building, how it had improved and whether people were happy with the

changes. People reminisced about the culmination of the eight-year project of conversion. They recalled how dismal the condition of the building had been and commented on how much safer they felt in the building now. They laughed about how emotional some of the conflicts among residents had been and were able to place those emotions in the past. While they still had complaints about the rehabilitation, primarily the lack of insulation in the walls and the reduction in size of the apartments, overall they expressed satisfaction and pride in their accomplishment. Since all the women who attended were owners, they expressed the value of the security and stability that had previously been lacking in their lives.

I asked the residents where they thought they would be if the building had not become a co-op. Hannah expressed relief that she could now stay in the United States instead of being forced to go back to the Caribbean where housing is cheaper but very few jobs are available. Several people felt they would no longer be able to afford the neighborhood if they were still renting. At that time, a two-bedroom apartment in the neighborhood rented for about \$1,900 per month compared to the \$2,500 they spent to buy their apartments. Of course, they did have a monthly maintenance to pay, but since most receive public assistance in the form of housing subsidies, food stamps, disability and veterans benefits, the maintenance burden was greatly reduced. Nia, for example, paid only \$150 per month. I asked where they would go if they had to leave the neighborhood and the two main answers were the Bronx or the southern United States. The stability that the LEC provided allowed Tamiqua and her partner David to go back to school while working. Among all the residents, they were the most optimistic about the track of upward mobility and saw the apartment as a stepping-stone towards eventually

buying a larger place for themselves and their two children. Both of them had grown up in public housing and felt that they had already come far. Allison had lost her full-time job and was working freelance. Since she was an owner, she was able to work out a payment arrangement with the Board. By comparison, the residents told me about a woman who lived in public housing on the block and had been evicted for a violation. Her only option was homelessness for herself and her children. This was something the residents of Home Together did not have to worry about.

The collective endeavor of Home Together has clearly led to many individual success stories. From being able to stay in the neighborhood where you grew up, to having the opportunity to pursue a higher education, to being freed of the anxiety of becoming homeless, LECs offer individuals a level of control, freedom and safety necessary to pursue certain dreams. And if enough low-income individuals can be relieved of suffocating housing costs, perhaps we can begin to glimpse some relief from the constraints of urban poverty and the reverberations it has on society.

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