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Unbundling the housing crisis

Jay H. Isenberg



The exhibition was partially funded by Twin Cities LISC and the Family Housing Fund.

Problem statement

An unregulated globalized residential mortgage industry imploded upon itself and transformed traditional neighborhood fabrics and ex-urban development tracts into widespread landscapes of mass foreclosures affecting society and our economy across all social strata to a critical point of near institutional financial collapse. We are calling for designers, artists, writers and thinkers to collaborate and INTERVENE in “unbundling” the housing crisis from its usual interpretations, methodologies and “solutions” presented by institutional policy orthodoxy.

Background

Co-curators and participants Jay H. Isenberg, AIA and Lynda Monick-Isenberg are founding members of Form + Content Gallery (formandcontent.



org), a Minneapolis based collective, and as such have access and control of the 500 sf space for five weeks every 2 years to present their own work or curate a topical exhibition of their choice. The Gallery’s mission is to “nurture diverse artistic practice and thoughtful dialogue....value art as a catalyst for critical thinking....value integrity and the artistic process, and...aspire to link personal expression to broader social contexts.”

Having worked as a consultant on the foreclosure crisis for a local

affordable housing non-profit and the city’s housing and economic development department, Isenberg discovered that not enough outside voices were at the table bringing additional ideas and solutions to this ever increasing problem. Combining the opportunity the Gallery provided and the believe that the creative disciplines have much to offer, Isenberg invited seven other peers to form creative multi-disciplinary teams to investigate the “housing crisis” as they determined. Their charge was to come

to the gallery in three months with a work of any media as long as it was respectful of the other teams’ ability to present their work. The result was an eclectic display of presentations, art, installations, models and inventive constructions, all uniquely thoughtful and valuable in their response.

In the summer of 2009, the exhibition Unbundling the Housing Crisis opened to a crowd of hundreds of interested artists, designers, policy makers and concerned citizens.

The following goals and instructions



*Exhibition goals and objectives -
the meaning of "Unbundling"*

were given to the participants:

1. Engage the creative disciplines in acts of civic engagement by addressing the following destabilizing housing conditions in Twin City neighborhoods: vacant housing and anticipated tear downs as a direct result of foreclosure; scattered sites and adjacent vacant unattended properties; displacement and migration of families; borders, boundaries, cultural and spatial identities and conflict; isolated, under-used or lack of parks and green space; lack of

social services, educational facilities, jobs and training; latent cultural and institutional racism; disinvestment/ reinvestment conditions and opportunities; environmental and ecological degradation/devolution in neighborhoods.

2. Promote cross disciplinary dialogue, expression and collaborative problem solving.

3. Focus "civic engagement" of the arts and design disciplines in social issues.

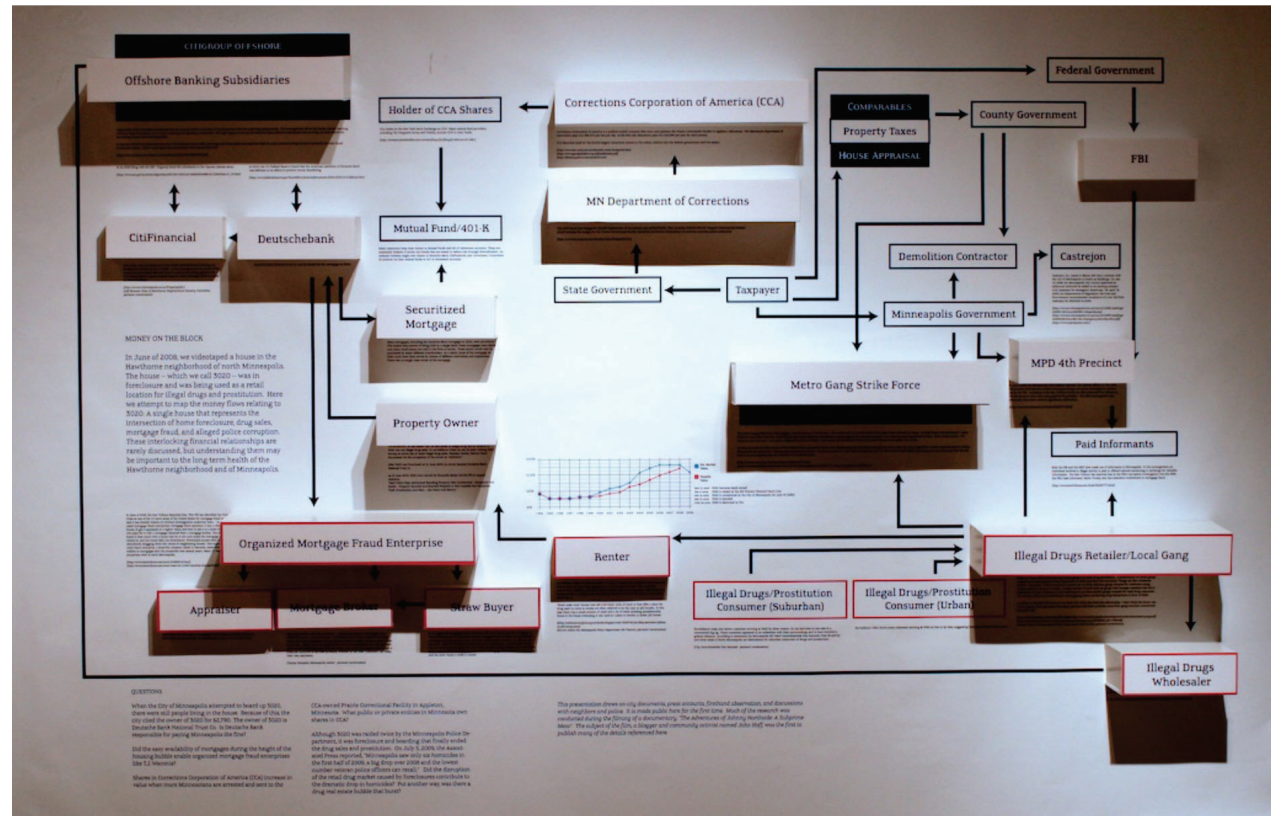
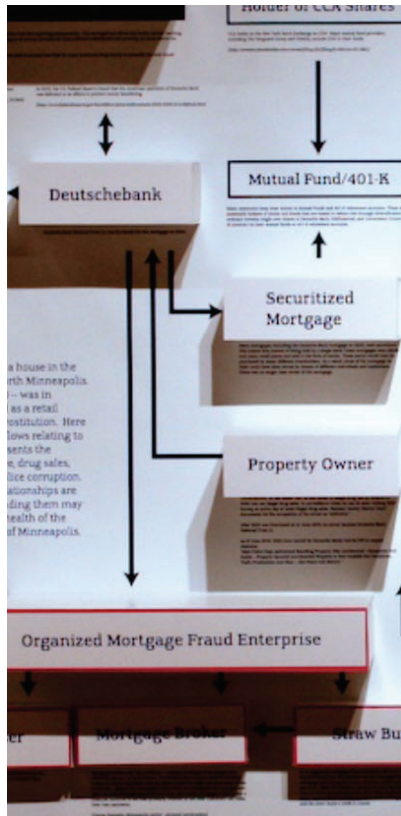
4. Expressing the human story

through both narrative and artistic/ architectural works.

5. Provide and promote idea generation from new directions and sources through unorthodox collaborations.

6. Engage and partner with the affected neighborhoods in this process.

7. Exhibit work that ranges from the practical to the poetic, from the focused to the visionary.



*Money on the Block:
Mapping Neighborhood
Financial Flows in Hawthorne (a
Minneapolis neighborhood)*

*Gabriel Cheifetz, Film/Video
Aleksandra Stancevic, Graphic Design*

In June of 2008, we videotaped a house in the Hawthorne neighborhood of North Minneapolis. The house - which we call 3020 - was in foreclosure and was being used as a retail location for illegal drugs and prostitution. Here we attempt to map the money flows relating to 3020: A single house that represents the intersection of home foreclosure, drug sales, mortgage fraud, and alleged police corruption. These interlocking financial relationships are rarely discussed, but understanding

them may be important to the long-term health of the Hawthorne neighborhood and of Minneapolis.

This presentation draws on city documents, press accounts, firsthand observation, and discussions with neighbors and police. It is made public here for the first time. Much of the research was conducted during the filming of a documentary, "The Adventures of Johnny Northside: A Subprime Mess". The subject of the

film, a blogger and community activist named John Hoff, was the first to publish many of the details referenced here.



Excerpts from a Field Guide to the Flora of 3001 James Avenue North, Minneapolis, MN

*Adam Regan Arvidson, ASLA, Landscape Architect
Doug Mensing, Restoration Ecologist
Brice Wilson, Wildlife / Botanical Illustrator*

In the very early days of the foreclosure crisis, the home on the corner of James Avenue North and 30th Avenue North was re-possessed by American Bank and condemned by the City of Minneapolis. Urban Homeworks, a non-profit redevelopment organization, demolished the home and was given possession of the land in return.



The foreclosure crisis deepened and redevelopment plans were put on hold. The home came down in the fall of 2007 and the lot was seeded with turf grass, but the seed did not germinate until the following spring.

Within this improbable, fleeting, and prescient window between foreclosure / demolition / seeding and redevelopment / rebirth, natural systems are reclaiming the land. Some of the current inhabitants are presented here.

Field guides are about nature, but they are also about human perceptions of nature. Perhaps there is some small beauty in this crisis. Perhaps the current inhabitants are symbols of the previous and next.



Table Of Contents

*Ralph Nelson, Don Vu, Jessica Fritz, Federico Garcia Lammers; LOOMstudio
Jeanine Kindlien, Chris Pennington, Chris Malec; Artists
Julia Klatt Singer, Writer, Mike Hord; Designers*

Table of Contents is a machine designed to decipher the housing crisis. It is a hybrid of game board, dining table, and scale model. It records evocative and uncanny housing "values" within a neighborhood in North Minneapolis through interactive discovery and play.

On opening night visitors to the gallery were able to purchase one of 44 properties through the bank on the table. For one dollar they receive title,

make their own house out of bread in the organic park, and place it within a glass bubble. Monetary payment (in the form of green marbles) is deposited through openings that lead to a network of copper pipes, directing payments either to the bank (which rings a bell) or to a pair of hands under the table. Eleven unlucky homeowners triggered a video of a house explosion projected on the bank, as they make their marble payment. As they use up

all their marbles, a story is revealed about their property, narrating the homeowner's good fortune or bad luck. During the run of the show attendees had the opportunity to visit their house and track its progress and transformation. The bread they made their house out of is one of two batters; that which grew mold or that which did not.



PPoD

Paul Neseth, Wynne Yelland; LOCUS Architecture
Paul Guthrie, Lighting & Video Design
Robert Meier, Photographer
Adam Jonas, Designer, Artist, Community Activist

PPoD (“peapod”) offers a common sense alternative to current housing and lending gluttony, a flexible housing system that modulates dwelling size according to available financial resources and changing needs.

Pay as you build. Build as you grow. Grow – or shrink – as you need.

In America, we’ve come to accept the risk of leveraged debt without a second thought. Since we often get today what we intend to pay for tomorrow, our decisions are not constrained in real time.

Meet Jan, Jan, and their family’s PPoD. Follow them through 70 years of ups and downs to see how the PPoD concept responds to change. Starting with a compact core, the Dock, designed for a single person or couple, the Jans plug and unplug pods, responding to changing income, family size, and age. PPoD can grow – as most homes can – but more importantly it can shrink quickly and easily (“I’m selling Jenny’s bedroom on eBay!”) as family members move or income shrinks. The typical U.S. home does not downsize well. Even as the American family size dwindles, homes continue to swell to meet the perceived peak-space-need of the generation. This model cannot be sustained indefinitely. PPoD is tailored to fit dwelling needs over time, expanding and contracting in harmony with the dynamics of life.



Green Transformer Zones

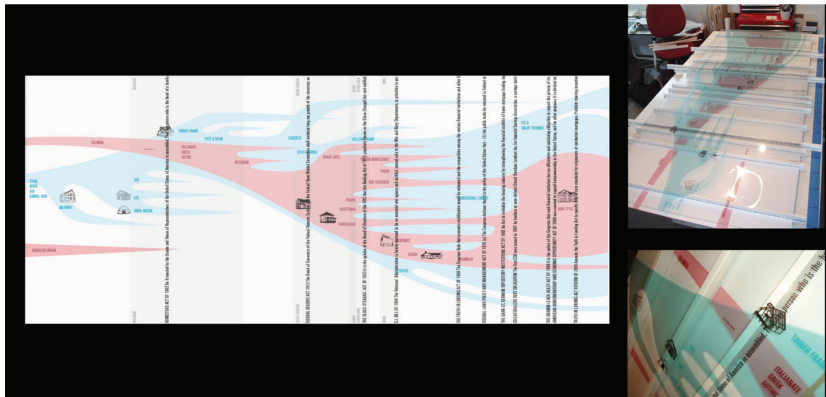
Jerry Allan, Architect & Educator
Dan Buttner, Author of “Blue Zone Living”
Ben Reed, Artist

This gallery piece starts with human motivation as its first premise. Weighing the biosphere [air – water – soil- food] against the human need for work, and contrasting this struggle with the global consequences of unemployment compounds the challenge. The five ideas presented here are a response to these themes.

This is a preliminary illustration for a species with stone age motivations and space age technology, living on a bio-economic planet.

Green Transformer Zones create a

modern, transportable & sustainable infrastructure where we can explore peace with each other by making peace with the planet. These observations are translated into remodeling options that create houses that “work” within the context of a Green Transformer [watershed] Zone.



gen(h)ome
(from a pool of slime to a
McMansion in only 3,700,000,000
years!)

John Dwyer, Jackie Millea, Kurt Gough;
Shelter Architecture
Mark Borrello Ph.D, Assistant Professor,
History of Science, U of MN

Over the last 3.7 billion years or so, living organisms on the Earth have diversified and adapted to almost every environment imaginable. Some of them even built houses.

Cultural forces have always effected the way we express/create our homes. As prosperity and wealth grew the American home evolved from simply fulfilling the basic needs of shelter to fulfilling other roles in the cultural environment (demonstration of success, power, influence, etc.).

Homes, viewed as a replicating and

evolving entity, respond to cultural and economic forces in much the same way biological entities respond to environmental forces. By analyzing how homes responded to past pressures we hope to uncover a new way of seeing the current housing crisis as cultural evolution. Presenting the American home as a biological entity will give us an understanding of how the home may respond to these new events.



*Eutectic autarkies and urbano-
tectonic transformations of the
derivative(s) landscape*

*Antonio Rosell, Urban Planner and Civil
Engineer*

*Isaac Bros, Urban Designer, Visual
Artist*

Matthew Lang, Videographer

Eutectic: relating to or denoting a mixture of substances (in fixed proportions) that melts and solidifies at a single temperature that is lower than the melting points of the separate constituents or of any other mixture of them.

Autarky: a state of economic independence or self-sufficiency.

Manifold causes, varied results, lasting impacts, unsustainable systems, lingering questions:

Who will reshape, reshuffle, redo, reconfigure? HOW?

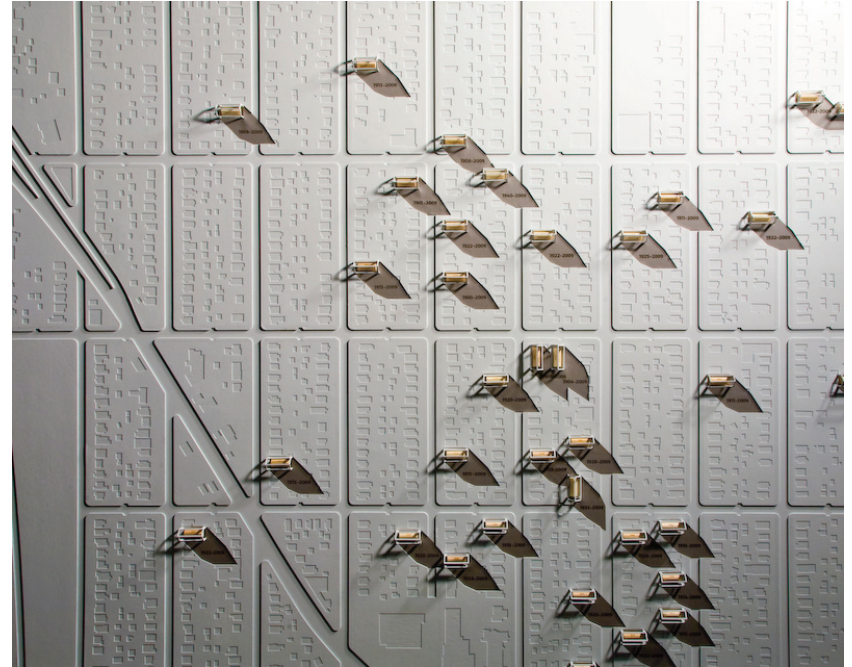
What is the new paradigm (that word!)?

How does our local respond to the global? How does it shape it?

How do we respond through our landscapes?

How do the people strengthen and sustain?

How do we avoid the hole again?



Ghosts and Shadows

*Jay H Isenberg, Co-Curator, Architect,
Lynda Monick-Isenberg, Co-Curator,
Artist, Professor, College of Visual Arts
Robert Feyereisen, Feyereisen Studio
Susie Strothman, Feyereisen Studio*

*ghosts of the abandoned, boarded and
condemned,
shadows of the displaced and
dispossessed,
deep scars upon the land, families
scattered,
neighborhoods overwhelmed.
- home-i-cide*

This 1:60 scale model (12 ft x 13 ft) of a 26 block wide partial swath across North Minneapolis depicts 270 of the more than 1,000 homes currently on the “249” list designated as vacant, boarded and condemned. “The Vacant Building Registration program is the City’s primary tool for

tracking, monitoring, and managing nuisance vacant properties in the City. The program is governed by Chapter 249 of the Minneapolis Code of Ordinances.”

The smaller overlay piece demonstrates the viral effects of mass foreclosures on affected neighborhoods and the city overall. The relationship between the two phenomena depicted in this work is evident. Who is to blame and what to do about it is the subject of much debate, but one thing is certain; most affected by all this and without fault are children and their families.

“It is not acceptable for children and families to be without a roof over their heads in a country as wealthy as ours.”

- President Barack Obama

“We honor with gratitude organizations like Families Moving Forward for their relentless commitment to the sheltering of homeless families within the wider community. Families Moving Forward is currently turning away more than 500 children per month whose parents call looking for shelter.”

- Families Moving Forward

Postscript to the exhibition

The response to the exhibition by the public, the design community and the media was powerful and gratifying. The Minneapolis Star Tribune ran a full page review of the exhibition and the area's premier art critic, Mary Abbe cited it as one of the top five gallery shows of 2009.

"...using the shrewd analytical skills of more than 50 professionals to untangle the causal relationships behind the mess, to humanize mind-numbing statistics, and to suggest relevant design and housing solutions... by presenting vast tracts of information in vivid formats... the show 'Unbundling the Housing Crisis' puts an accessible and human face on pressing issues."

-Mary Abbe, Art Critic, Minneapolis Star Tribune

Tom Fisher wrote a beautiful and poignant introduction for the exhibition, "Unbundling House and Home" that resonated with visitors and will remind architects of their true value and potential.

"Once we unbundle house and home and understand the complex relationship between the two, we may finally come to see that home is what matters most. Having a house can make that easier, although it can also make it harder, depending upon its cost, design, or location. But with the bursting of the housing bubble, we have arrived at the real question before us, one that the humbled have always

asked: how can we achieve the most home with the least house?"

-Thomas Fisher, Dean of the College of Design at the University of Minnesota

The exhibition demonstrated what architect Teddy Cruz refers to as the critical role architects must play as "process mediator" when we find ourselves through our work in the complex social and political conditions of civic engagement and in the redefining of the "terms of architectural practice."

-interview with Teddy Cruz, CRISIS

All images by Brandon Stengel (www.farmkidstudios.com) except Table of Contents Under Handed by Don Vu

