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**HOMEOWNERSHIP IN PUBLIC HOUSING:
RESIDENTS' VIEWS**

by

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**B.A. History and English, Wesleyan University
1988**

**Submitted to the Department of
Urban Studies and Planning
in Partial Fulfillment
of the Requirements for the
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ABSTRACT

The United States has a long-standing tradition of promoting homeownership as the ideal form of housing tenure. Entrenched in cultural mythology and upheld through legislative practice, ownership of the single-family home has long been associated with the "American Dream." As a result, the development and provision of public housing is seen by many to be an anomaly in a housing delivery system that stresses individual responsibility and private enterprise. In response, privatization of public housing, the transfer of ownership rights to low-income residents, is put forth by policymakers as a means to promote individual responsibility and reduce direct government involvement in the provision of housing. Debate over these policies has focused on associated costs, the need to preserve the stock of affordable housing, and the desirability of multi-family public housing structures as private homes. What is missing from this debate is the voice of the residents. This thesis attempts to include residents' views by evaluating interviews conducted at Boston's West Broadway housing development designed to gain a deeper understanding of their needs and desires. Specifically, it explores whether public housing homeownership is desirable among residents and the factors that heighten or diminish their interest. General conclusions drawn from this analysis can be used to promote policy development that is more reflective of residents' needs.

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Introduction

For many Americans, owning a single-family home is synonymous with "having made it" -- with realizing the "American Dream." Homeownership represents success by signaling financial security and individual perseverance. Historically upheld by legislative practice as well as by cultural ideology, the desire for homeownership pervades our collective conscience. For this reason, the institution of public housing does not sit comfortably within a housing delivery system that emphasizes individual responsibility and private enterprise.

In response, housing policy, which has traditionally favored the development of the single-family home, has long wrestled with the need to find some way of making public housing more compatible with ideological and legislative systems that are uncomfortable with the public development and provision of housing. Public housing homeownership, the transfer of ownership rights to public housing residents, is one attempt to transform a public entity into a private responsibility, thereby accommodating an ethos that stresses individual action.

While the idea of homeownership for low-income people has gained widespread attention and even institutional support -- through such vehicles as Fannie Mae, the Federal Home Loan Banks, and proposed tax credits -- the idea of privatizing public housing in the United States has remained largely untested. During the Bush administration, however, with Jack Kemp at the helm of the Department of Housing and Urban Development (HUD), public housing homeownership was put forth as a viable policy alternative. Believing that the provision of assets alone could visibly improve the lives of low-income residents living in public housing developments, Kemp ushered in programs such as HOPE

(Homeownership and Opportunity for People Everywhere) as a means of transforming impoverished neighborhoods and public housing developments.

He and other advocates of privatization often cited the following potential outcomes in promoting and implementing low-income homeownership policies: greater economic efficiency by reducing bureaucracy and its associated costs, development of a sense of independence and self-reliance among low-income residents, an ability accumulate equity on the part of low-income people, and an increased sense of personal responsibility that will lead to the improvement and stability of neighborhoods. HOPE legislation promised similar results. Critics of HOPE and similar programs have pointed to financial costs and the need to preserve the stock of affordable housing as primary reasons for avoiding such policies.

While homeownership for the poor may sound good in theory, it is not clear if it is good in practice for low-income public housing residents. Nor is it clear if it is even desired by public housing residents. Therefore, in an effort to inform the debate over public housing homeownership, I use this thesis to explore public housing residents' feelings about their homes, their neighborhoods, and the idea of homeownership. Using interviews conducted with residents at Boston's West Broadway public housing development as a research base, I seek to establish what factors affect residents' interest in ownership. Their responses can, in turn, help to evaluate the potential success of public housing homeownership policies.

This thesis adds a new dimension to the debate surrounding the privatization of public housing by shifting the focus away from policy goals or financial considerations and toward user opinion. For too long, housing policies have failed to incorporate the voice of the people they are intended to serve. By using the residents of public housing as the unit

of analysis, I consider their needs, skills, and desires in evaluating whether privatizing public housing is a viable -- and desirable -- policy.

In evaluating the efficacy of privatization policies from the residents' standpoint, I seek answers to the following types of questions: What are public housing residents' aspirations? Is homeownership desired? Does a general desire for homeownership translate into a desire for public housing homeownership? If not, why not? What are the qualities -- physical and/or social -- of public housing environments that make ownership undesirable? Survey results can help to define where homeownership falls in the continuum of public housing residents' needs and explore the constraints that might limit its efficacy.

While I use only one case study as a basis for analysis, I believe it is rich enough to generate some valuable conclusions. West Broadway is a unique case study for several reasons. First, the site is almost fully modernized, having undergone massive redevelopment in the 1980s that sought to integrate the development into the surrounding neighborhood and destigmatize its appearance as a "project." Second, many of the residents living at the development when the interviews were conducted lived there prior to redevelopment, allowing the site to be tested as one case over time. Qualitative differences in the social and physical environments that are observed by long-term residents can help to highlight which interventions are successful and which are less so. Third, the tenants, themselves, provide a variety of activities and services through the West Broadway Task Force.

For these reasons, West Broadway, while not formally targeted for homeownership conversion, represents "best case" public housing from a physical perspective and, to a lesser extent, from a service delivery perspective. West Broadway thus provides an ability

to "control" for physical reconstruction considerations, allowing for a more thorough investigation of other social and physical qualities that may make the development a desirable place to live and environment for homeownership.

This thesis is divided into five chapters. The first, "Ideology and Federal Housing Policy," outlines how the ideal of single-family homeownership has come to dominate the United States' ideological landscape and been reinforced through legislative practice. It also traces the emergence of public housing and the legislative attempts to transform its provision in ways that are compatible with private enterprise and an ethos of private responsibility. The second chapter, "Public Housing Homeownership," explores the arguments for and against privatization schemes before reviewing some actual implementation experiences. It concludes by looking at some of the most common problems associated with these policies.

The third chapter, "West Broadway: Public Housing in Transition," lays out the history of the development to provide the reader with a sense of place. It pays careful attention to redevelopment schemes and other measures aimed at integrating the development into the surrounding neighborhood to illustrate efforts to destigmatize its appearance. The fourth chapter, "Residents' Views on Homeownership" evaluates sixty interviews with public housing residents to explore those factors that may be related to an interest in homeownership. General conclusions are discussed in the fifth and final chapter.

This thesis also contains a number of appendices, including two timelines, basic demographic data for the West Broadway project, and a methodological appendix that details how survey information was gathered and analyzed. These pieces have been separated out from the main body of the text as they provide additional information that is more descriptive in nature.

The first two chapters are intended to do three things: 1) provide a broad overview of housing policy and ideology in the United States, 2) describe the various programs that have tried to reconcile the interests of private enterprise with the reality of publicly owned housing, and 3) explore, in particular, public housing homeownership policies designed to expand opportunities for ownership to low-income residents. This cursory review of policy will illustrate the factors that are considered by policy makers in developing privatization schemes and assessing their success. What is clear is that while thought is given to financial, design, management and even equity issues, the opinions of the residents are noticeably missing. It is against this backdrop of theory and practice that I wish to explore the actual desirability of homeownership on the part of low-income residents. Has policy been crafted in ways that reflect the true needs and desires of public housing residents? While answering this question conclusively is difficult, the fourth and fifth chapters provide a preliminary set of answers.

Chapter 1: Ideology and Federal Housing Policy

"In America, the form of tenure -- whether a household owns or rents its place of residence -- is read as a primary social sign, used in categorizing people, in much the same way that race, income, occupation and education are." (Perin, 1977)

In this chapter, I explore the ways in which the ideal of homeownership has dominated America's ideological and legislative systems in terms of housing provision. Specifically, I address: 1) the cultural and ideological preference for homeownership in the United States, 2) the ways in which homeownership has been favored by government legislation since 1930, 3) attempts to expand homeownership opportunities to low and moderate-income populations, and, finally, 4) the emergence of public housing in the United States, and the attempts over time to manipulate its production to accommodate a dominant ideology that supports individual homeownership as the ideal form of tenure. In this way, I hope to site the issue of public housing homeownership within the broader context of tenure opportunities in preparation for the following chapter's discussion of recent public housing privatization efforts in the United States.

A clear understanding of why and how homeownership has come to dominate the provision of shelter will make clear the ideological boundaries that prevent public housing from resting comfortably within the United States' dominant housing delivery system. Moreover, it will illuminate why current public housing redevelopment schemes, such as the one implemented at West Broadway (discussed in Chapter Three), have placed such a strong emphasis on tenant "ownership" of space and management responsibilities, if only in a symbolic sense.

The Ideology of Homeownership in the United States

Much has been written, in both fiction and nonfiction form, about the pursuit of the "American Dream" -- reaching an economic and social comfort level that is rewarded with the owning of a single-family home. While it is difficult to determine if demand for homeownership is innate or manufactured, it is worth reviewing some of the ideological constructs thought to have fostered the high premium Americans place on homeownership. In questioning the motivation underlying the desire to own a home, observers of American social policy have suggested several alternative theories. Briefly, these include:

- * **Economic** explanations, which attribute motivation to a person's rational, locational decisions

- * **Historical** explanations, such as modernization or industrialization, which emphasize a person's desire to live in a place and setting much different from her work environment

- * **Psychological/Sociological** explanations, which associate desire with innate human need

- * **Political Economy** explanations, such as Neo-Marxism, which hold the market economy and an associated need for accumulation in a highly commodified world responsible for creating "desires"

- * **Cultural anthropology** explanations, which suggest behavior endemic to Americans, such as the "mythology of landed independence" or "will to possess" as a rejection of feudal practices (Doucet and Weaver, 1991)

- * **Political Science** explanations, such as the "Manipulated City" (Duncan, 1982), which assign causality to governmental practices that favor -- and even reward -- a particular kind of behavior. [This last category, which probes the ways in which policy is created to promote certain societal objectives, is more carefully explored in the following two sections on federal housing policy]

Regardless of motivation, be it voluntary or determined, active or passive, structural or consciousness-based, the desire to be a homeowner has created what Perin refers to as a culturally recognized "ladder of life." On this ladder, a person transitions upward from one rung to another, from renter to owner of a townhouse or duplex, to owner of a single family home. For Perin, "the owners once renters have, in accordance with the American Dream and the American Creed, negotiated life's hazards and passed through its less blessed stages toward salvation in a sacred home" (Perin, 1977, p.56).

The desire to be a homeowner permeates our collective conscience. As evidence, a 1992 Fannie Mae National Housing Survey claims that:

Americans place so high a value on owning a home that they will make a wide range of tradeoffs in order to achieve it. By a three to one margin they would rather own a home than retire 10 years early; by a four to one margin they would rather own a home some distance from work than rent within easy commuting distance; by a four to one margin they would rather own a home than take a better job in a city in which they could afford only to rent; and, by a greater than two to one margin, they believe owning a home is worth taking a second job (Fannie Mae, 1992, p. 2).

What is it about homeownership that is so appealing? Those reasons most frequently cited in resident surveys include both financial and psychological gains. An ability to accumulate equity, leave something valuable to future generations, and accrue tax benefits count among the financial incentives underlying the desire to own a home. From a psychological standpoint, homeownership bestows a sense of security (i.e., homeowners are less likely to be displaced than renters), an ability to end dependence on a landlord, and thus to apply monthly payments toward something tangible and lasting, and a feeling of great accomplishment.¹ Conservative analysts also claim that homeownership leads to

¹One critic has labeled these attributes "myths," insisting that the so-called national desire to own is merely a function of dominant ideology (Kemeny, 1981).

increased savings, improved rates of political participation, and a deepened commitment to caring for one's own property and surrounding neighborhoods (Struyk, 1977).²

On the other hand, some social critics believe that homeownership produces a lack of mobility due to indebtedness, enhances a sense of social isolation, creates urban sprawl, contributes to a devaluation of inner cities, and increases travel time to work which, in turn, increases pollution. On balance, however, for most Americans, these costs do not outweigh the potential benefits. Indeed, the 1992 Fannie Mae report discovered the following:


The survey shows that Americans would sacrifice just about anything to own a home -- it is one of their highest priorities in life. In a world in which people feel they have little control over events that affect them, they will make meaningful sacrifices to control a key element of their lives: the place where they live (Fannie Mae, 1992, p. 9).


The aspiration to own a home is not confined to the economically advantaged. The same survey reported that, overall, low-income Americans place a higher value on homeownership than high-income Americans, who may take homeownership for granted; indeed, "the farther down the income ladder one goes, the more acute is the desire to own a home" (Fannie Mae, 1992, p. 6). Again, in its use of the word "ladder," the agency reiterates the notion that success in this country is a vertical process that rewards winners with a home of one's own. In turn, the procurement of a home brings with it a "bundle of goods and services" that is more appealing and more rewarding than those associated with being a renter (as detailed above and suggested by the cartoon on the following page).

²Econometric models and regression analyses, however, have been unable to prove conclusively that homeownership alone causes these attitudinal and behavioral shifts. Perin describes a survey conducted in 1971 by the National Institute of Mental Health which "found no reason to attribute behavioral changes to a single source, and preferred to put ownership into a larger context of access to jobs, to credit, to union membership" (Perin, 1977, p. 62).


Advantages of owning

Advantages of renting


Ego satisfaction 

Not tied to job because of house 


Family security 


Not tied to house if family requirements change 

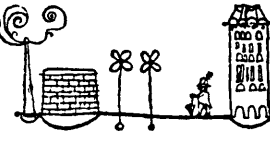
Psychic security 


Housing investment not lost due to encroachment of blight 

Prestige 

Less responsibility for property upkeep 

Living pattern goals 

Frequently can find location closer to work 

Financial goals 


Sometimes investment in furnishings not required 

Figure 1-A: Reprinted from Housing: A Factual Analysis by Glenn Beyer

The desire for homeownership extends beyond the need for shelter. The neighborhood in which one's home is located is as important, if not more important, than the structure itself. The Fannie Mae survey, for example, found that Americans would rather own a "bad" house in a "good" neighborhood than vice-versa. Neighborhoods determine associated services, such as education or police protection. They can also influence how we assess psychological and financial success; an ability to purchase a house in an exclusive area represents an ability to reach the top of the housing ladder.

Society reinforces the importance placed on homeownership and location by associating homeownership with success, a material symbol of "having made it" in society. We, as members, are pleased to learn that friends have "found the perfect house" or that necessary financing has been secured for its purchase. It is against this backdrop of desire and rhetoric that I wish to examine how federal housing policy in the United States has been crafted and upheld to protect the sanctity of homeownership.

Federal Policy Favoring Homeownership

In 1923, Herbert Hoover, then Secretary of Commerce, wrote:

Maintaining a high percentage of individual home-owners is one of the searching tests that now challenge the people of the United States. The present large proportion of families that own their homes is both the foundation of a sound economic and social system and a guarantee that our society will continue to develop rationally as changing conditions demand (Wright, 1981, p. 193).

And despite the fact that Hoover and Franklin Delano Roosevelt disagreed on almost everything else, Roosevelt also said, in 1934, "A nation of homeowners is unconquerable." To some people, the American government, over time, has used the promotion of homeownership to seek measures that support a volatile construction industry, increase

dependence on governmental lending institutions, and reduce mobility. To others, the government has helped millions of people realize the "American Dream" by taking financial risks based on an implicit faith in individuals and their abilities. Hoover's and Roosevelt's statements can be read to support either contention. On the one hand, homeownership provides stability and economic security for its immediate recipients and for the country-at-large. On the other hand, it controls individuals' movement and imposes responsibilities that require consistently rational behavior and action. Either way, both views accept government intervention as a given. One writer has even concluded that "no other country [has] pursued the goal of widespread ownership and owner occupancy so single-mindedly" (Weiss, 1988).³

The ideal of homeownership has been venerated for more than sixty years through legislative practice as well as administrative jargon weighted with ideology. (See Appendix 1-A for a timeline of housing policy). For as long as the federal government has been involved in it, housing policy has been crafted to reinforce the notion of a "ladder" of success and to uphold the sanctity of the single-family home. This kind of public support has resulted in a rate of homeownership that outranks all other industrialized countries. Given the broad array of federal support for homeownership discussed below, homeownership rates rose from 44% to 66% between 1940 and 1980 (Joint Center for Urban Studies, 1985, p.10).

Federal programs that favor investment in owner-occupied homes include 1) the tax code, which offers a number of benefits to homeowners, 2) government-sponsored capital-financing institutions that increase the supply of mortgage credit available to potential homebuyers, and 3) legislation that focuses on expanding homeownership opportunities to

³Other countries that have high homeownership rates include Australia, Canada, and New Zealand.

those who cannot afford to accrue tax benefits or participate in conventional mortgage-lending activities.⁴ Each of these categories merits brief discussion.

First, the federal income tax code provides benefits to homeowners by allowing them to take deductions for mortgage interest and real estate taxes. Known also as "tax expenditures" because they represent uncollected taxes, these deductions have provided nearly \$50 billion annually in indirect subsidies to homeowners in recent years. In 1991, total deductions of this kind resulted in an indirect subsidy to homeowners that was nearly nine times the size of total federal housing assistance targeted for low-income populations (Shelterforce, 1992). These institutionalized benefits are not popularly recognized as "subsidies," however:

Tax deductability and exemptions, as well as the various forms of indirect subsidy... do not carry the stigma associated with the payments of subsidies to "public" housing. The importance of this lies in the fact that, if homeowners can be indirectly subsidized while, say, public housing tenants can be directly subsidized, it both legitimates homeownership and stigmatizes non-owners. It therefore readily permits homeowners to be defined as "paying their way" in housing, as against those who are unable to do so and must be "supported by the state" (Kemeny, 1981, p. 75).

Since there is currently no limit or cap to the amount that can be deducted, this policy favors the most affluent homeowners with the largest mortgages. Similarly, capital gains realized from the sale of homes are deferred if they are reinvested in another home. In this way, high homeownership rates -- not to mention indebtedness -- are sustained, and the livelihoods of industries associated with real estate transactions, such as construction and lending, are protected.

⁴Supreme Court validation of zoning laws that favor single-family, owner-occupied homes is a fourth type of federal support.

Over time, the tax code has been used as a "pump-priming" measure as well. In 1975, for example, when real estate sales were declining, the Tax Reduction Act of 1975 included a provision that provided a tax credit of 5% (up to \$2,000) for the purchase of a new home (Witte, 1985). In essence, in its attempt to reduce an excess inventory of new housing, the federal government subsidized a clearance sale of new homes. Although the provision was repealed one year later, it represents the first time a direct credit to homebuyers was made available through the federal income tax code.

Second, the supply of mortgage credit, through loans, insurance, and secondary market operations, has resulted in high rates of homeownership and indebtedness. Beginning in 1932 with the creation of the Federal Home Loan Bank Board System (FHLBB), which supplied loans to potential homebuyers to stimulate the construction industry during the Depression, and followed soon after by the Home Owners Loan Corporation (HOLC) and the Federal Housing Administration (FHA), government-sponsored financing institutions have actively supported the ideal of homeownership attainment by guaranteeing low-interest, long-term mortgages and reducing the risks associated with lending.

The current roster of capital lending institutions, which includes the FHLBB, the FHA, the Federal National Mortgage Association (Fannie Mae), the Government National Mortgage Association (Ginnie Mae), produce annual reports that demonstrate why homeownership is more cost-effective than renting, detail the ways in which owning a home can provide long-term equity and security, and conduct surveys whose results suggest that homeownership is the housing form of choice by most Americans. By dispensing service and ideology, these institutions continue to promote homeownership as the litmus test for success; their methods are further legitimated by federal endorsement.

Expanding Homeownership Opportunities

While these policies and institutions have allowed many Americans to pursue the "American Dream" of homeownership, at the same time, access to these institutions has been restricted or denied to large groups of moderate and low-income Americans. Mortgage interest deductions, for example, are not significant unless one's initial income is high enough to realize tax benefits (that is, income must be high enough to allow itemized deductions). Some government-sponsored financing institutions have income or employment standards that cannot be met by many people. Other capital-lending organizations have been known to "red-line" areas or to discriminate against specific populations by refusing to supply or insure mortgages, often resulting in whole areas where homeownership rates are low and, conversely, the tenancy rates for renters are high.

In response, the creation of federal programs aimed at expanding homeownership opportunities for those populations previously denied the capital needed to buy their own homes began in the 1960s. Clearly, the intent of these policies, which included the Section 235 program (provision of interest rate subsidies), rehabilitation loans and grants, and the Urban Homesteading program, was to provide a buy-in to the venerated notion of homeownership. Consider, for example, former FHA commissioner Phil Brownstein's explanation of why the Section 235 program was founded:

Not only was this country involved in a war in Vietnam, but it was also facing internal crisis at home... The opportunity of homeownership for the poor was thought to be an *appropriate response to the fear and unrest* resulting from the riots and near-riots in many of our metropolitan areas. For those willing and able to accept the responsibility, homeownership was deemed a worthy aspiration, one which would afford qualified purchasers the hope and opportunity of entering the mainstream of American life" (Stegman, 1991, p. 44) (emphasis added).

Even the Kerner Commission on Civil Disorders stressed the need to increase homeownership opportunities to stabilize the country, as suggested by its conclusion that "the ambition to own one's home is shared by virtually all Americans, and we believe *it is in the interests of the nation* to permit all who share such a goal to realize it" (National Advisory Commission on Civil Disorders, 1968, p. 261) (emphasis added). Thus, the goals of such policies seem to have been two-fold; namely, to increase social stability and security and to offer tangible proof that the American Dream was indeed within reach of low-income people (with government suggesting that provision of the second goal would cause the realization of the first).

This notion recalls Perin's assertion that those transitioning from one rung of the tenure ladder to the next -- those that are in an unsettled state -- are to be feared:

Transition is a universal property of life, marked often by rites of passage. People traverse social time and social space by leaving one social category to enter another.... Those considered safe are those who are settled, who have not changed categories in a while; they are in some taken-for-granted status. Those on the move, in the process of becoming one thing but not yet settled into it -- the pregnant woman not yet in the new category of mother, the traveler out of reach of his social place, or the betrothed who intends to change categories but has not yet -- their in-between status makes them dangerous. Transitional, they are endowed with powers, mysteries, or dangers "disturbing the life of society and the individual." Rites of passage are intended to reduce their socially harmful effects (Perin, 1977, p. 53).

Homeownership programs targeted at low-income residents, such as Section 235 and Urban Homesteading, can therefore be seen as attempts by the federal government to regulate behavior through the wholesale provision of the American Dream.

The Section 235 program was established in 1968 to provide interest rate subsidies to low-income households. Between 1969 and 1979, the program provided subsidized

mortgages to nearly 529,000 low-income homebuyers; in its first three years alone, it provided nearly 400,000 loans, which accounted for nearly 10% of all single-family housing starts (Stegman, 1991, p. 42-44). However, the program was plagued by a variety of problems. These included: 1) poor construction of new homes, which led to high maintenance costs; 2) purchase of poorly constructed existing homes which had received cosmetic work to ready them for purchase⁵; 3) racial segregation, "red-lining" and "blockbusting" by limiting options for nonwhite homebuyers to certain areas; 4) FHA and HUD management scandals⁶; 5) a lack of counseling to first-time homebuyers; and 6) the high, long-term subsidy commitment, which could never be fully known as it was dependent on participants' incomes.

The combination of these problems resulted in large default rates; by 1975, 13% of all Section 235 properties had titles transferred to the mortgagee and eventually back to HUD (Helbers, 1980, p. 91). In 1976, the program was revised to target moderate-income families by imposing higher down-payment requirements, reducing subsidy rates, and excluding existing housing. The program has since been eliminated. Nevertheless, an assessment of the Section 235 Program suggests that, while the federal government may have been committed to expanding homeownership opportunities for low-income populations, it did not account for the management needs of its intended recipients nor for the ways in which they could be exploited, due to lack of experience and expertise (as well as pure greed on the part of the perpetrators). Indeed, for many participants, purchasing a home led to unanticipated, expensive problems that diminished the sense of "success" they may have felt about being homeowners.

⁵One study found that 26% of all Section 235 loans for new houses and 43% of loans on existing houses were made for either substandard or inhabitable properties (Stegman, 1991, p.45).

⁶These types of scandals were most notably reported in Cities Destroyed for Cash by Brian Boyer of the *Detroit Free Press*, which detailed a number of Section 235 fraud cases.

Finally, the Urban Homesteading program represents a more recent attempt on the part of the federal government to allow moderate and low-income residents to purchase their own homes in an effort to revitalize struggling neighborhoods. Begun as a demonstration program in 1974, it authorizes the purchase of repossessed homes and buildings for a minimal fee. In return, the new owners are fully responsible for performing and/or financing rehabilitation costs necessary to bring the buildings to code. Because of the costs associated with reconstruction, the program has attracted mostly moderate-income "homesteaders," although some cities have applied for Section 312 loans to augment limited renovation funds and open participation to low-income residents.

Intended to stabilize and encourage investment in neighborhoods experiencing some level of decline, the Urban Homesteading program has had mixed results. In some cases, it has spurred gentrification efforts, which, in turn, have reduced housing affordability for lower-income residents. Other studies, citing income and owner occupancy levels as determining variables, conclude that homesteading has had no conclusively positive effects on surrounding neighborhoods (Varady, 1986).

Problems with the Section 235 and Urban Homesteading Programs

The experiences of both the Section 235 and Urban Homesteading programs highlight some of the general problems associated with low-income homeownership programs.

These include:

1. **Siting:** Both programs have been criticized for selling housing located in unsafe or economically segregated areas to low-income residents. Being located in such areas reduced the likelihood that homes could be an appreciating asset.

2. **Construction:** Many buildings sold through these programs had serious structural problems, which led to high repair costs. The new, low-income homebuyers seldom had the necessary funds to cover unforeseen maintenance costs, causing many of them to default on loans.

3. **Displacement:** Urban Homesteading efforts sometimes led to gentrification of previously low-income areas, which resulted in higher rents and, consequently, the displacement of low-income tenants. Similarly, those residents who were living in housing targeted for sale through the Section 235 program who did not want to purchase were often displaced.

4. **Hidden Costs:** The subsidy commitments associated with the Section 235 program were much higher than originally anticipated, resulting in the need to reduce the number of units sold. Similarly, because residents moving into Urban Homesteading buildings often did not know the full scale of repairs needed, they often turned to localities for financial assistance.

5. **Demonstrable Effects:** One goal of both programs was to increase security and investment in troubled neighborhoods. By virtue of ownership alone, policymakers hoped that residents would feel more invested in their neighborhoods and promote stability. In many cases, this did not happen or was not easy to gauge.

Based on these observations, then, future low-income homeownership programs must be designed to ensure that housing targeted for sale is in good condition and located in healthy neighborhoods, that there is minimal displacement of existing residents, that costs are acknowledged upfront, and that programs set reasonable goals. These lessons will be useful in evaluating public housing privatization experiences in the next chapter.

These problems notwithstanding, the federal government's efforts to expand homeownership opportunities to low-income populations can be seen as attempts to engender stability in low-income populations and neighborhoods. The goals of these

programs clearly underscore an intent to push low-income residents up the culturally-mandated ladder of housing tenure to induce security and responsibility.⁷

Viewed in this manner, it becomes easier to understand why federal housing policy has continuously struggled with the concept of public housing and its appropriate place within the housing delivery system. As public housing has shifted from being transitional to becoming permanent housing, application of the "ladder of life" metaphor has become impossible. In response, federal housing policies have attempted to compensate for this immobility of public housing tenants by transforming public housing developments into private homes in ways that mimic actual ownership, first by increasing management responsibilities, second through careful reconstruction designed to desinstitutionalize the physical environment. Privatization, an actual transfer of ownership, is the clearest way to transform public housing from a publicly-owned entity to a privately-managed one.

The history of public housing in the United States suggests that this country has never been comfortable with public development and public ownership of residential space. As public housing policy has changed over time to stress consumption of private housing over production of public housing, greater emphasis has been placed on the responsibility of the individual to *find* shelter over the commitment of the government to *provide* shelter. (Ironically, this shift away from government intervention recalls earlier housing policy geared toward individual development of the frontier, such as the Homestead Act of

⁷The desire on the part of government to encourage homeownership among low-income residents has fluctuated, as evidenced by the following comment made by Carla Hills in 1975, then Secretary of HUD: "We do not intend to permit the dream of homeownership to end. But we will not mindlessly spark a massive subsidy of housing production that will defeat the very goals we have set out to accomplish... This is after all the land where more homes of better quality are owned by a higher percentage of people than anywhere else in the world. We intend to keep it that way" (quoted in Perin, 1977, p. 78). This statement underscores the tension between expanding homeownership opportunities and preserving the culturally-mandated housing ladder.

1863). This shift is representative of a larger need to make all housing policy consistent with an ideology that favors homeownership and individual action.

The legislative history of public housing over the last sixty years paints a picture of a country struggling to overcome a contradictory policy of attempting to accommodate private enterprise while acknowledging the shortcomings of a market economy. As described below, one response to this dilemma has been to create solutions that remain supportive of private industry and uphold the venerated status of an owned home.

The Emergence of Public Housing in the United States

As economic conditions during the Depression worsened, more and more Americans faced evictions and foreclosures on their homes and property, leading to overcrowded and unsanitary living conditions. Property maintenance was reduced, which caused already blighted areas to become more deteriorated and previously stable areas to drop in value. At the same time, construction of new housing dramatically declined, contributing to a growing unemployment rate in the construction trades. These conditions helped set the stage for an emerging federal commitment to provide affordable housing and reinvigorate the private construction industry.

Although the creation of a public housing program was not formally authorized until 1937, government production of housing targeted for low-income people began in 1932 when President Hoover passed the Emergency Relief and Construction Act. This legislation established the Reconstruction Finance Corporation to make loans to corporations whose sole purpose was to create affordable housing structures. Under Roosevelt, these activities were transferred to the Public Works Administration (PWA), which had been authorized by the National Industrial Recovery Act of 1933. In 1934, in an effort to shift

governmental policies from consumption to production in order to stimulate the economy, the federal government assumed all production responsibilities (Weicher, 1980, p.31). That same year, the Federal Housing Administration (FHA) was established as a "pump-priming" measure to increase housing construction by reducing barriers to homeownership.

Similarly, the Housing Act of 1937 was designed both to help the economy and to provide needed housing. Although housing reformers had lobbied for housing legislation on the basis that it would compensate for the market's failure to provide shelter and reduce substandard living conditions, a broader-based recognition of the need to stimulate the construction employment industry made such legislation politically palatable. Even one of its sponsors, Senator Robert Wagner, was careful to stipulate that public housing would stimulate private development, not compete with it. In a 1935 speech he stated:

The object of public housing, in a nutshell, is not to invade the field of home building for the middle class or the well-to-do which has been the only profitable area for private enterprise in the past. Nor is it even to exclude private enterprise from major participation in a low-cost housing program. It is merely to supplement what private industry will do, by subsidies which will make up the difference between what the poor can afford to pay and what is necessary to assure decent living quarters (quoted in Keith, 1973, p. 32).

In other words, Wagner sought to assure the private building industries that public housing would serve a population that could not possibly compete with their targeted population, thus preserving the need for single family homes. Nevertheless, private industry remained adamantly opposed to the idea of public housing, claiming that public control of residential space was contrary to American values. As the president of the National Association of Real Estate Boards explained:

Housing should remain a matter of private enterprise and private ownership. It is contrary to the genius of the American people and the ideals they have established that government become landlord to its citizens... There is sound logic in the continuance of the practice under which those who have initiative and the will to save acquire better living facilities and yield their former quarters at modest rents to the group below (quoted in Keith, 1973, p. 33).

This kind of opposition clearly illustrates the private sector's discomfort with policies that viewed housing as a given right and not as an earned privilege. Despite such resistance, the Wagner-Steagall Act of 1937 passed and established the United States Housing Authority (which became the Public Housing Administration in 1947) to oversee the creation of local public housing authorities that would be responsible for constructing, owning, and managing new public housing structures. Whereas previous policies had allowed for direct federal construction, the 1937 Act sought to decentralize the process by placing construction responsibilities on local authorities, perhaps an initial indication that the housing delivery system should be as localized, or individualized, as possible.

The 1937 Act had three primary goals: to upgrade the quality of decent housing, to eliminate one substandard unit for every new unit constructed (referred to as "equivalent elimination," it ensured a consistent demand for new housing and presumably produced replacement housing for those who had been in them), and to increase employment opportunities. A 1938 document published by the United States Housing Authority clearly demonstrates who was to live in public housing:

[the goal of the program is] to raise the living standards of typical employed families of very low-income who are independent and self-supporting, but who have not been able to afford the kind of homes in which independent and self-supporting Americans should live" (quoted in Peattie, 1972, p. 2).

Believing that the people who would live in public housing had steady incomes, legislation authorized the public funding of development costs only for public housing buildings; all operating and maintenance costs were to be covered by tenant rents and assumed by the local authorities. The Act authorized construction of 160,000 units over twelve years. However, as American involvement in World War II increased, construction resources were retargeted toward war efforts, and housing construction -- of both public and private stock -- took a backseat to temporary provision of shelter for war workers.

In the late 1940s, recognition of worsening housing conditions, the desire to reduce slum areas, and the need to create transitional housing for returning war veterans were the underlying conditions that propelled the creation of new housing legislation. Because the war had caused pent-up demand for housing on the part of both low and moderate-income households, one of the primary intents of proposed legislation was to build housing that could serve as a temporary residence for those people, especially veterans, waiting to climb the housing ladder. The construction of public housing units was seen as a means of providing safe and temporary shelter.

The Housing Act of 1949, the Taft-Ellender-Wagner Act, called for "the realization as soon as feasible of the goal of a decent home and a suitable living environment for every American family," and authorized the construction of 810,000 public housing units over a six-year period. Six years later, however, only 200,000 units had been built; by 1960, that number had climbed only to 300,000. Indeed, in 1969, twenty years after the passage of the Taft-Ellender-Wagner Act, the original goal still had not yet been met (Freedman, 1979).

Fewer units were created than authorized because home builders, real estate agents, and lending institutions lobbied to oppose any legislation that provided for public production

or ownership of housing. Using the political (and time) gap between authorization and appropriation, the group funded an advertising campaign that preyed upon people's fears of increased -- and mismanaged -- taxes. "Can You Afford to Pay Somebody Else's Rent?" was the slogan of choice, and it was widely used in local elections to discredit those who supported the public housing legislation. Four Hearst newspapers ran identical editorials blasting public housing as "socialized housing" (Freedman, p. 67). Indeed, during Congressional deliberations, one representative had claimed:

... so-called federal low-rent housing are foreign bodies, Communist plants, in the municipalities where they are located and simulate in a marked degree cancerous growths in the human organism. The passage of H.R. 4009 will be a capital political victory over the economic life of the nation, a sweeping advance on the part of the power planners toward their goal of complete regimentation, Russian style (Journal of Housing, 1949, p. 175).

Again, such attacks on public housing indicate the apprehension many people felt about direct government involvement in the provision and ownership of shelter. Public housing was seen as an entitlement, as a practice that undermined the ethos of individual responsibility and the need to earn certain privileges (like housing). For many, government intervention that resulted in the regulation and decommmodification of a good previously provided through private industry represented an unwanted step towards collective responsibility that was antithetical to both the American tradition of independent action as well as a competitive market economy. Thus, by characterizing public housing as "socialized housing," opponents sought to highlight how government production of housing was incompatible with a reigning ideology that favored individual pursuit of shelter.

At the same time, agencies that built and managed publicly-funded housing had to comply with federally-sanctioned laws and regulations that were easier to avoid in the private sector. For example, one of the provisions of the 1949 Act was that Public Housing

Authorities (PHAs) could not discriminate against people receiving public assistance and had to give priority to those displaced by urban renewal efforts (Rohe and Stegman, 1991). PHAs' operating incomes were dependent on incoming rent, and rent was set at a percentage of income. As more and more poorer residents moved into public housing, local housing agencies faced declining rent and maintenance bases. During the next two decades, as poorer families moved in and the physical conditions deteriorated, public housing -- intended to be transitional for those working towards homeownership -- rapidly became permanent housing for America's poor. Often economically and racially segregated, the areas in which public housing was located received little capital investment, further compounding the sense of decline.

Moreover, guidelines for siting and design were altered to allow cost-reducing, high-rise schemes to be implemented. Even some housing reformers supported the notion of high-density projects. One claimed that such structures would have an "increased chance of maintaining its distinctive character because its very size helps it to dominate the neighborhood and discourage regression to slum life" (cited in Wright, 1981, p. 234). Technology and health codes also contributed to the interest in using standardized housing prototypes. Many believed that large, uniform structures, which were supposedly more cost-effective and time-efficient in terms of construction, would allow for easier implementation and stricter supervision of building and health codes. While development tasks may have been ameliorated, the social costs of building high-density projects may not have been thoroughly considered. Despite these design arguments -- and because of their failure in practice -- public housing soon became stigmatized as "housing of the last resort." As James Baldwin recalled in Nobody Knows My Name:

The projects in Harlem are hated... The projects are hideous, of course, there being a law, apparently respected throughout the world, that popular housing shall be as cheerless as a prison. They are lumped all over Harlem, colorless, bleak, high, and revolting... Even if the administration of the

projects were not so insanely humiliating (for example: one must report raises in salary to the management, which will then eat up the profit by raising one's rent; the management has the right to know who is staying in your apartment; the management can ask you to leave, at their discretion), the projects would still be hated because they are an insult to the meanest intelligence (Baldwin, 1961, p. 60-61).

Indeed, even the 1968 President's Committee on Urban Housing remarked that "for most of its history, Congressional pressure has required that projects have few amenities. This has proved to be short-sighted since many projects have been so distinctive in appearance that they have tended to stigmatize the neighborhoods in which they are located and the tenants themselves" (President's Committee on Urban Housing, 1968, p. 61).⁸ In response, Congress amended previous housing legislation in 1974 to prevent construction of high-rise public housing projects for families with children unless there was no practical alternative. Nevertheless, the Commission's statement affirms the belief that housing is read as a primary indicator of social value, that the kind of housing one lives in determines one's social worth. Housing developments that are marked as undesirable places bring with them an associated qualitative judgment of the people who live in them. Once stigmatized, it may be difficult to create a new sense of identity, as several studies suggest that how people feel about their housing influences how they feel about themselves.⁹ Seen this way, residence in public housing and low self-esteem become self-reinforcing.

Due to the decline of both the image and management of public housing, housing policies in the 1960s began to stress private/public partnerships in the hope that private enterprise would reinvigorate the institution of public housing through improved construction. Again, such policies assumed that matching private resources with public need would

⁸In the late 1960s and early 1970s, researchers such as Oscar Newman contended that architecture had a significant effect on the safety of public housing environments. His seminal work, Defensible Space: Crime Prevention through Urban Design, published in 1973, detailed how buildings should be constructed to promote safer places.

⁹Clare Cooper Marcus' article, "Housing as a Symbol of Self," provides a thorough description of the ways in which the form of shelter affects self-confidence and evaluation of self-worth.

produce housing, provide jobs, and lend private sector expertise. Thus, the Housing Act of 1965 returned to the issue of production and authorized the construction of public housing through the Turnkey Program, designed to allow private industry to construct housing on its own before selling it to local housing authorities. As one HUD official explained:

... the Turnkey system completely reverses the traditional method of producing public housing. This "conventional" system followed the pattern of public construction with its built-in safeguards and its concomitant built-in delays and expenses. More important ... the system excluded the great bulk of private entrepreneurs engaged in private construction and thereby lost the potential benefit of their expertise and efficiency (President's Committee on Urban Housing, 1968, p. 76).

Between 1965 and 1985, one-third of all new public housing units were funded through the Turnkey program (Bratt, 1986, p. 342). While construction costs and time may have been somewhat reduced through this program, the developments were still managed by PHAs and were seen as stereotypical public housing and thus carried the same stigma as other publicly constructed projects.

In response, housing policy in the 1970s witnessed a shift away from production of public units toward a voucher system that placed more "choice" in the user's hand. In 1973, President Nixon imposed a moratorium on all national housing programs to consolidate what by that time had become a complex and over-extended housing delivery system. Believing that an increase in demand for affordable housing was more cost-effective -- and more socially desirable -- than an increase in construction, programs providing housing allowances (known also as subsidies or cash grants) began to be implemented on a wide scale.¹⁰

¹⁰Subsidy programs did not begin in the 1970s. The Section 8 program had its roots in the Section 23 program, started in 1965 to help low-income families rent units in privately-owned housing. PHAs negotiated long-term contracts with private landlords and paid the difference between the market rent and

Proponents of programs such as Section 8 believed that the merits of providing low-income households with vouchers included an ability for poor residents to escape the stigma of living in public housing (read: assimilate), and an opportunity to help "deconcentrate" the poor. Again, the government turned to private industry as a partner in this endeavor, as suggested by the President's Committee on Urban Housing:

The nation has been slow to realize that private industry in many cases is an efficient vehicle for achieving social goals... some programs still make too little use of the talents of private entrepreneurs... One of the basic lessons of the history of the Federal housing programs seems to be that the programs which work best... are those that channel the forces of existing economic institutions into productive areas (President's Committee on Urban Housing, 1968, p. 54).

Providing vouchers instead of building units can be interpreted in several ways. First, it can be seen as an attempt to "deinstitutionalize" public housing by moving away from a reliance on dense, often stigmatized projects and towards an increased reliance on housing created in the private sector. This suggests that the function of government is not to see that its citizens are adequately housed at the lowest possible cost but to create conditions in which private enterprise will produce more housing (Bredemeier, 1950, p. 120).

Second, by shifting responsibility away from government and placing it on individuals, the voucher system betrays a withdrawal from viewing housing as a "right" or a collective responsibility and, instead, sees it as a commodity to be sought out by independent individuals exercising their freedom of choice. In these ways, the voucher system supports a housing delivery system that is more compatible with a dominant ideology that cherishes unregulated private markets and individual action. Moreover, this shift from production to consumption reinforces the notion of a housing ladder by allowing people with

a proportion of the tenant's income. Over 100,000 rental units were financed under this program between 1965 and 1974, when it was superseded by the Section 8 program (Bratt, 1986, p. 341).

vouchers to transition, or "filter up" to better housing, making public housing less desirable and, in turn, more stigmatized.

Twenty years later, the shift away from the supply side has only been intensified; the rate of construction of new public housing units continued to decline steadily through the 1970s and 1980s. As the federal deficit continued to grow and cost-cutting measures were sought out, the creation of new public housing stock became harder to sustain. As evidence, completions of new public housing units in 1988 were reported to be 45 % below those in 1980, and starts were 82% lower (Stegman, 1990, p. 338). Between 1981 and 1987, federal authorization for new public housing construction fell from \$4 billion to \$400 million (Matulef, 1987, p. 175). One reason for this dramatic decline in new construction concerns long-term costs. The costs associated with the maintenance and modernization of existing projects via operating subsidies and capital improvement expenditures buttress political arguments against new construction and in favor of alternative policies, like the voucher system, that reduce direct government involvement.

This is not to say that existing public housing developments have been entirely neglected. In fact, large housing projects became the focus of physical redevelopment interventions in the 1980s. Responding to studies that suggested that the revitalization of a physical environment could lead to improved social and economic conditions for poor residents, local housing authorities began to pursue funding that would allow for comprehensive reconstruction.¹¹ The most ambitious of these types of redevelopment efforts focused on "deinstitutionalizing" the physical aspects of public housing through improved amenities, such as landscaping and circulation patterns, a decrease in density, and increased assignment of space, such as private entrances and private yards.

¹¹Strategies that focused on the physical revitalization of public housing were implemented in earlier federal programs, such as Performance Funding System (PFS) and modernization programs funded through CIAP and MROP.

Sometimes, as physical environments were upgraded, residents were encouraged to assume management responsibilities in the hope that increased personal responsibility for maintenance would lead to more stable as well as more harmonious communities. These strategies can be seen as attempts to reduce direct government provision of services and induce individual action, giving credibility to the sense that housing was less an entitlement and more an earned privilege and responsibility.

Whereas housing policies in the 1980s concentrated on physical renewal, the 1990s have witnessed an increased interest in comprehensive service provision. Recognizing that physical reconstruction alone may not be enough to transform troubled projects, current redevelopment strategies often include direct attempts to address the residents' economic and social needs. Service centers, for example, that provide job training or day care or youth counseling, are considered essential in order to foster stable, financially viable communities. Again, tenant involvement -- in the form of management or direct provision of services -- is strongly encouraged.

Public Housing in the 1990s

Such services are designed to meet residents' specific needs, which have clearly changed as the resident demographic profile has changed over the last sixty years. In 1992, the median household income for those living in family public housing developments was between \$5,000 and \$7,000; over 40% of those families had at least one family member receiving Aid to Families with Dependent Children (AFDC) (Council of Large Public Housing Authorities (CLPHA), 1992, p. 6). That same year, more than 75% of families living in public housing reported receiving no income from employment (Vale, 1993, p. 9). The percentage of single-parent households living in public housing ranged from 65% to

75%, depending on the number of units managed by the local housing authority (CLPHA, 1992, p. 8). Approximately 66% of non-elderly families were headed by single women; more than 86% of these families had incomes below the poverty line (Vale, 1993, p.4). Finally, African-Americans accounted for 56% of the overall public housing population, followed by Whites (32%), Hispanics (8%), Asians (2%), and others (2%) (CLPHA, 1992, p. 11).

Existing public housing stock varies greatly in form and condition. In 1992, there were estimated to be nearly 4 million people living in approximately 1.4 million units of public housing in the United States. These units account for nearly 5% of all rental housing and as much as 15% of all rental units in large cities. Nearly 60% of all public housing stock was built before 1970; only 11% of the current stock was built after 1980 (CLPHA, 1993, p.4). Despite the attention that high-rise public housing structures seem to receive, only 27% of public housing stock is high-rise; 32% is garden apartments, 16% is low-rise, and another 5% is single family homes or townhouses (Stegman, 1991, p.51). Modernization needs of the nation's public housing stock are great. According to a report prepared by Abt Associates for HUD, there was a backlog of needs of \$21.5 billion dollars in 1987; according to a 1992 ICF update of the Abt report, that figure now stands at \$29.2 billion. Meanwhile, waiting lists for public housing units continue to grow. In 1987, average demand outweighed supply by a ratio of 46:1 (that is, 46 households applied for every one available unit) (Stegman, 1991, p. 51). According to a 1990 report prepared by the National Association of Housing and Redevelopment Officials (NAHRO), over one million households were on waitlists for public housing at the end of 1988, and the waiting period for a unit ranged from twenty-four years in New York City to eight years in other East coast cities, although the overall national average was thirteen months (NAHRO, 1990, p. 6).

Despite such high demand, housing policymakers continue to struggle with the need to accommodate the institution of public housing within a system that is wary of public ownership of residential space. In a society and market economy that stresses individual action and freedom of choice, it is difficult to rationalize public intervention. Moreover, despite the fact that the existence of public housing is due to admitted market failures, the stigmatization that accompanies living in the projects is difficult to escape, either because it signifies personal failure of some sort or because the developments themselves are deemed undesirable places to live and automatically stigmatize their residents. Catherine Bauer's 1957 comment on public housing continues to ring true:

In the US, public attitudes about social security, collective bargaining and national economic controls have all followed the classic steps outlined years ago by George Bernard Shaw: 1) it's impossible; 2) it's against the Bible; 3) it's too expensive; and 4) we knew it all the time. But public housing, after more than two decades, still drags along in a kind of limbo, continuously controversial, not dead but never more than half alive (Bauer, 1957).

Public ownership of a commodity such as housing, therefore, serves as a constant reminder that the market system is failing the poor. Consequently, policy that guides the scope of housing services to be provided must reconcile the need to compensate for allocative inefficiencies with the need to protect market stability.

The Benefits and Costs of Public Housing

In determining appropriate policy, the opportunities and costs associated with public housing need to be adequately considered. On the positive side, public housing offers the following opportunities:

- * It provides **shelter** to people who are unable to secure housing on the private market
- * It ensures **long-term affordability** for low-income people, as it is the only housing not part of the speculative market
- * **Services** for low-income people can be concentrated to reach a larger number of intended recipients
- * It provides greater **legal protection** from evictions and arbitrary landlord actions (Connerly, 1986)
- * **Minority tenants** are more likely to be admitted to public housing than to private housing (Connerly, 1986)
- * Assuming that these projects are decent places to live, public housing can be seen as a positive **reflection** of what the federal government is capable of accomplishing

On the other hand, the problems that continue to plague public housing are similar to those of the 1950s and 1960s, suggesting to some critics that there are certain inherent flaws that cannot be remedied. These include:

- * **Poor construction**, which can cause large maintenance costs
- * **Poor location**, which can lead to spatially segregated neighborhoods
- * **Poor design**, which can lead to undesirable, unmanageable, and/or unsafe living environments
- * **Poor management**, which can cause deteriorated physical and/or social conditions
- * **Administrative restrictions** (such as no pets or not being allowed to paint apartments), which can limit residents' sense of control
- * **Inadequate PHA financial resources**, which can also lead to deteriorated physical and/or social conditions
- * **High density**, which can lead to reduced privacy and provision of amenities

* **Income restrictions**, which can cause one of two distinct outcomes: economically segregated projects or the forced removal of tenants whose incomes increase beyond allowable limits (although this latter condition is more easily remedied through statutory change)

* The **poor image** of public housing, leading some critics to claim that the institution of public housing is the warehousing of the poor in government-owned ghettos¹²

* These problems have been compounded further in recent years by high rates of **crime and drug use**, which can lead to unsafe living environments and further stigmatize public housing projects¹³

In addition, public housing is hindered by its need to accommodate various social goals. Because it is publicly developed and owned, construction and management processes must comply with federally-mandated social legislation, including fair wages (Davis-Bacon), metropolitan planning ordinances, environmental impact standards, equal opportunity mandates, and public bidding guidelines. Although accommodating these factors may add significant costs and time delays, public housing is rarely publicly acknowledged for doing so.

Given these conditions, both positive and negative, public housing as a form of tenure lies at the low end of the continuum in terms of providing a desirable "bundle of goods and services." In terms of security, amenity, and neighborhood stability, public housing developments fall far short of those services associated with the single-family owned home. Even architect and housing official Henry Whiting claimed in 1957:

The typical publicly subsidized dwelling is deficient in interior space, in outdoor privacy, and in true American residential character... Families with

¹²The stigma associated with public housing cannot be overemphasized. As one critic has stated, "Public housing was not tested and found wanting; it was condemned without trial" (Meehan quoted in Bratt, 1986, p. 355). Others have claimed that public housing projects reinforce a culture of poverty, as the atmosphere may emphasize a charity stigma.

¹³For a thorough discussion of drug use, its effects on public housing environments, and strategies to deal with drug problems, see Langley Keyes' Strategies and Saints: Fighting Drugs in Subsidized Housing (1992).

children generally want to live in individual homes... A yard, a porch or a terrace is almost universally desired" (quoted in Bauer, 1957, p. 141).

Indeed, the status of public housing has led one critic to claim that "it would be difficult to invent a program so antithetical to the American Dream as public housing" (Freedman, 1969, p. 193). The true liability of public housing in the United States is that it is an ideological, political, technical and cultural misfit. It cannot find a niche in a country heavily biased toward homeownership. What, then, is an appropriate policy response to the dilemma of public housing?

One answer, a policy of privatizing public housing -- selling units to tenants as private homes -- can be seen as an effort to transform public housing into a commodity that has a place in a market economy. By giving public housing "exchange" value as well as "use" value, privatization strategies seek to remove public housing from the arena of public responsibility, instill it with competitive value, and place it in the private sector. In an attempt to reconcile the tension between private property rights and protection of public investment, public housing homeownership as a policy directive aims to transfer permanent responsibility for living conditions to the tenants themselves in the hope that personal ownership will improve both the neighborhoods and the residents' social and economic positions. As Eugene Meehan explained in 1979:

Owning the family home is an aspiration almost as firmly entrenched in the pantheon of American values as free enterprise and the independent family. Indeed, when homeownership is tried and fails to produce expected results -- better care of property or more stable family behavior -- the impulse is to query the training, motives, or competence of the persons involved rather than question the value of the institution. Such beliefs played an important part in shaping the original conception of public housing as a way station between leaving the family in which one was raised and locating one's own family in an individual home. They also account for the addition of tenant ownership of housing units to the list of devices expected to privatize and thus improve the public housing program. The nature of the expectations associated with homeownership are best reflected in such homilies as

"what's everyone's property is no one's property" and the quite illegitimate inversion, also widely accepted, that what is someone's property will automatically be someone's concern and will receive proper treatment (Meehan, 1979, p. 157).

The Turnkey III program of 1968, Section 5(h), established in 1974, the Public Housing Homeownership Demonstration of 1985, and the HOPE (Homeownership and Opportunity for People Everywhere) programs of 1990 can be seen as federal attempts to transfer homeownership rights and responsibilities to public housing residents in an effort to move them up the tenure continuum and improve associated services. The next chapter explores more fully the motivations underlying these programs as well as some of the outcomes of their implementation.

Chapter 2: Public Housing Homeownership Programs

"Only private property will be maintained, respected, and improved... Publicly owned property is essentially owned by no one and will always be abused" (Jack Kemp, 1984).

As I argued in the last chapter, public housing in the United States is incompatible with a dominant ideology that links individual responsibility with private homeownership. In response, privatization advocates promote tenant homeownership of public housing as a mechanism to transfer property maintenance to residents, reduce government involvement in the provision of shelter, and increase the overall number of American private homeowners. In this chapter, I examine recent attempts to privatize public housing; specifically, I review 1) the goals and rhetoric surrounding such programs, 2) the actual implementation efforts of these policies, and 3) problems associated with implementation.

Arguments For and Against Public Housing Homeownership

Advocates of privatization of public housing often cite an array of potential outcomes in promoting and implementing low-income homeownership policies: greater economic efficiency by reducing bureaucracy and its associated costs, development of a sense of independence and self-reliance among residents, an ability to accumulate equity on the part of low-income people, and an increased sense of responsibility among low-income people that will lead to the improvement and stability of neighborhoods. Former HUD Secretary Jack Kemp, who ushered in HOPE (Homeownership and Opportunity for People Everywhere) legislation in 1990, has been a walking source of privatization ideology since 1984, when he claimed:

Homeownership would create pride, improve ghetto neighborhoods, enhance independence, and encourage stable and intact families... Giving away housing without requiring any stake by the tenant would defeat our purpose of promoting independence and pride among tenants... Our bill [the Kemp-Symms "Urban Homestead Act" of 1984] gives deserving tenants new reasons to aspire, work, and save for a home just as middle-income and working Americans must scrimp and save... Homeownership also encourages stable and intact families, creates a longer outlook on life and the future, and gives the poor new reasons to work and save. It promises to enhance community spirit, create pride of ownership, and provide greater stability of neighborhoods" (quoted in Silver et al., 1985, p. 215).

Similarly, Kemp's forward to a 1990 HUD publication describing homeownership opportunities for low-income residents claims that "low-income people can become property owners, property managers, producers and job holders if only the barriers blocking the exercise of their innate talents and abilities are removed" (HUD, 1990, p.ii). Finally, a 1989 internal HUD memo to Kemp underscores the agency's interest in privatization:

The American Dream is to own a home. The strength of the country is that we are not a nation of landless peasants, but a nation of homeowners. The man on the street needs a simple concept to grasp onto, and it should not be "reform." It should be "home." Every initiative will be designed to enhance the possibility of homeownership, even the rental assistance programs (quoted in Twentieth Century Fund, 1991, p. 26).

Clearly, these sentiments betray an attempt on the part of policy-makers to make the institution of public housing more compatible with a dominant cultural ideology that stresses individual effort and reduced government services. These ideological pitches deserve closer examination to determine how their authors see public housing as an anomaly to the market-based housing delivery system and, consequently, why homeownership is seen as their method of choice to transform its untenable position. Below, I highlight the intended goals of each argument and discuss its shortcomings.

Assimilation: Privatization advocates believe that a transfer of homeownership rights to low-income public housing residents will reduce stigmatization by bringing them into the cultural mainstream. Their emphasis on "empowering" people via homeownership calls to mind Perin's comment that "the American ideal of homeownership is equally the ideal of perfected citizenship" (Perin, 1977, p. 72). Privatization schemes provide a mechanism for finding residents a place within the market system, for forcing assimilation so that they are no longer viewed as a permanent problem but as a permanent asset. It is as if the federal government is saying, "We know what works -- homeownership works -- and it will work for you," the implicit assumption being that social policy cannot find a way to accommodate public housing so public housing must find a way to accommodate existing policy and ideology. Seen this way, privatization is a cosmetic solution, one that ignores underlying structural problems (such as race, class or gender).

Long-term security: Privatization is expected to provide long-term security for low-income residents by ensuring a permanent place of residence. While ostensibly encouraging security, public housing homeownership may actually produce long-term debt for residents that simultaneously reduces government spending and ensures certainty and security in the housing and financial intermediary markets. By creating a commodity out of a structure that previously had no value in a speculative market, privatization schemes merely transfer the instrument of dependency from the federal government to private enterprise. Just as homeownership for high and moderate-income residents has been criticized by some analysts for limiting mobility and increasing indebtedness, homeownership for public housing residents provides long-term caretakers for previously

public property. In a thwarted sense, then, public housing homeownership can be seen as an extension of an existing housing policy designed to ensure long-term market security.

Capital Accumulation: Kemp's claim that "independence" will ensue if "barriers" are removed is notably vague and, as such, can be read two ways. First, it implies that provision of an asset alone will transform low-income residents' lives to make them more financially competitive. To provide an analogy, this is like giving \$1,000 to someone who has never gambled before and telling him to bet against professional gamblers and seasoned dealers experienced in the trade; the odds are not in his favor. In addition, Kemp's assertion implies that the unit sold will be an appreciating asset, a questionable claim given that value is determined in part by surrounding neighborhood conditions as well as siting conditions.

More importantly, provision alone does not address why someone may be living in public housing in the first place. Privatization advocates treat the difficulties faced by public housing residents as housing problems rather than as problems of income generation and distribution. If, for example, the resident does not have a job because he lacks proper education or training, how can he provide necessary maintenance and/or financing funds? While one answer may be that he cannot so long as these needs are ignored, another answer may lie in the second interpretation of Kemp's contention, that is, that personal productivity on the part of public housing tenants will be realized if barriers are removed.

Social Independence: The term "barriers" can imply an inability to accumulate assets (as in the example above), assigning at least some blame to the existing political and economic system, or it can suggest social dependency, finding fault with the individual himself. Seen this latter way, removal of barriers means removal of public assistance which, according to many privatization advocates, serves as a disincentive to work and save. The notion that

public assistance, in the form of financial aid or subsidized housing, somehow prevents people from taking individual action to better their lives, again exposes the tension many conservative policy-makers feel between private responsibility and public intervention. In this case, however, the issue for them is not so much whether government should intervene, but that when government does intervene, the results are not desirable -- namely, that it creates long-term, costly dependency and loss of productivity. The desire to remove the barrier of dependency, therefore, can be interpreted as the desire to reduce government assistance and generate personal motivation. For privatization advocates, the very act of ownership will inspire personal action and accountability. Again, this ignores deeper problems associated with a lack of income.

Neighborhood Stability: The claim that ownership will promote neighborhood stability by giving residents a stake in their community implies, conversely, that renters lack the incentive to be good neighbors and, in turn, that a community of renters is an unstable one. In criticizing renters, privatization advocates uphold the revered status of the owned home as the key to creating desirable living environments: homeownership is a goal to which every renter aspires. While this ignores the reality that many people live comfortably and happily as renters, it does provide further evidence that a central goal of housing policy is to create a nation of homeowners.

All of these assumptions are in keeping with a conservative ideology that favors personal responsibility and is wary of public support. Using these ideological premises to promote privatization of public housing, advocates can ignore why the need for public housing still exists. Instead, they place the burden of the responsibility for personal and neighborhood salvation on the residents themselves. A repeated emphasis on the individual autonomy and psychological benefits associated with homeownership reveals a desire to decrease

government responsibility and associated financial expenditures, all in the name of encouraging self-help.

Criticism of self-help policies, however, is widespread. While some worry that the costs associated with such programs may be prohibitively high, others "worry that self-help diverts political attention from the massive scope of the low-income housing problem and may play into the hands of fiscal conservatives who wish to unload government's obligations onto the poor" (Silver, 1990, p. 127). In the case of public housing homeownership, for example, many analysts worry that privatization schemes aimed at reducing existing public housing stock with no provision to construct new units will merely exacerbate low-income housing problems. A review of past public housing homeownership programs reveals that these are legitimate concerns.

Implementation Experiences

Over time, the federal response to privatization proposals has fluctuated, from outright dismissal (in the early 1960s) to preliminary, cautious acceptance (the 1970s and early 1980s) to full-fledged support (the late 1980s and early 1990s). After decades of overt attempts to promote homeownership among high and moderate-income populations, these programs represent clear attempts on the part of the federal government to extend homeownership opportunities to low-income residents. Implementation efforts have had varied results, causing some policy-makers and critics to reconsider the efficacy of such programs. Active privatization of public housing began in the late 1960s and has had, over time, mixed results.¹⁴ Some strategies have been affected by a lack of interest,

¹⁴The British experience with privatizing public housing deserves brief comparison. During the 1980s, under the conservative government of Margaret Thatcher, over one million council housing units (considered "public" in the United States) were transferred to private ownership. British and American policies have been faulted for selling the best stock to higher-income residents. Beyond that, American critics charge that the British experience has limited applicability to the United States, because 1)

others have been hurt by unforeseen costs. However, before examining some of the problems, as well as potential benefits, associated with these programs, I turn briefly to actual implementation efforts -- when such policies were introduced, how widely they were used, and how long they lasted -- to understand how calls for privatization have coincided with shifting policy agendas and political needs.

While the idea of privatizing public housing began to receive wide attention in the mid-1980s under an administration that sought reduced government intervention and social dependency, it was not a new idea. Even in the 1960s, Charles Abrams, an early housing reformer, claimed that ownership would reduce the stigmatization associated with living in public housing projects. Around the same time, the Tydings bill, designed to allow residents whose incomes increased to purchase their units, was introduced in 1967 but never received a hearing (Silver et al., 1985, p. 219).

In 1968, as part of the "Great Society" agenda, the Turnkey III program was established to help public housing residents purchase new single family homes through a lease-purchase agreement. Tenants were allowed to move into homes and build up equity credits toward purchase after a certain number of years.¹⁵ About 100 PHAs participated in the program, and over 16,000 units were produced during the program's five-year history (1968-73), but only 2,932 (less than 18% of those produced) were sold to residents. Local housing authorities continue to manage the rest (Stegman, 1991, p. 46). All of the units constructed through this program were single family homes located on scattered sites.

approximately one-third of the British population lives in public housing, and 2) it does not carry the same stigma it does in the United States.

¹⁵Under the Turnkey III program, residents could purchase their homes when their accumulated rent payments equaled the unit's development costs or when they secured sufficient (private) mortgage financing.

Under Nixon, the Turnkey III program was dismantled, but after the moratorium of 1973 was lifted, the administration introduced a new sales program. Section 5(h) of the 1974 Housing Act authorized the sale of public housing units by local housing authorities to low-income residents in an effort to reduce PHAs' operating costs. This program moved from creating new homes for purchase to selling existing stock, clearly indicating that the government was not concerned with preserving long-term affordability. Under Section 5(h), HUD would continue to pay outstanding debt on the units and cover modernization costs but would not continue to pay operating subsidies or provide purchase financing. HUD never developed formal guidelines, however, and reviewed (and continues to review) each proposal on a case-by-case basis (Rohe and Stegman, 1991, p. 8). Since 1974, only ten PHAs have submitted authorization requests, and only 540 units have been transferred under this legislation. Most of those units sold are single-family homes, suggesting that those units deemed most desirable are those most closely matching the dominant image of an ideal home. One reason for such limited participation may have been the fact that residents were responsible for securing mortgage financing themselves and often received little counseling about how to do so.

In 1985, the Reagan administration, seeking to test programs that would reduce social policy expenditures, initiated the Public Housing Homeownership Demonstration (PHHD) under Section 5(h). In announcing the initiative, the Federal Register's language reveals the program's underlying assumptions. Phrases that speak of sharing the American goal of homeownership, breaking the cycle of dependency and creating a stake in the community appear throughout (Silver, 1990, p. 126). The specific goals listed by HUD were "to 1) test and document a variety of approaches for assisting and encouraging lower income public housing residents to purchase their units; and 2) provide information on which to base regulations for the Section 5(h) Homeownership Program" (HUD, 1990, p. 135).

Under this program, seventeen PHAs were authorized to sell just over 1,300 public housing units over a 36-month period. Participating PHAs had to ensure 1) that units slated for sale were in good condition, 2) that residents who chose not to purchase would not be displaced, 3) that counseling was made available, and 4) that resale restrictions had to be incorporated in sales agreements to prevent windfall profits for five years (Rohe and Stegman, 1992, p. 147). No provision for replacement housing was incorporated into the regulations.

Aside from these guidelines, the PHAs were allowed to select units and tenants and determine accompanying financing strategies. An evaluation of the program conducted by Rohe and Stegman in 1990 found that one-half of the units slated for sale were single-family homes; none were apartments in high-rise buildings. Of those households that participated, 91% of them had at least one full-time wage earner, as compared to the average figure for all public housing households, which was 24% at the time of the evaluation (Ibid., p. 152). Similarly, while the average income for all public housing residents was \$6,539, the average income figure for participants was \$16,673 (Ibid.). These findings suggest that those residents and those units targeted for participation, and any conclusions based on a review of the program, may not be truly representative of the larger public housing resident population.

Clearly, the program targeted the most desirable stock and the highest-income residents for participation. Nonetheless, participants' motivations for involvement closely parallel those cited by the Fannie Mae survey. When asked to identify reasons for wanting to buy a home, participants' most frequent responses were, in order, "to have a good financial investment, to have something to leave their children, and to have something to call their own" (Stegman, 1991, p.66). These responses suggest that there are psychological as well as financial reasons underlying their desire to be homeowners.

Although 1,315 units were authorized for sale under the PHHD, only 320, or 25%, were actually sold. In interviewing those PHAs involved in the program, Rohe and Stegman found that there were three primary reasons for the limited sales rates: 1) a lack of commitment to the program, 2) difficulty finding public housing residents who had both the ability and the desire to participate, and 3) difficulty relocating tenants who chose not to participate (Rohe and Stegman, 1992, p. 149). Although failure rates have not yet been calculated for the program, as of August 1989, five of the twelve sales programs had encountered late payment or delinquency problems (Stegman, 1991, p. 50). Moreover, "within the first eighteen months of closing on their homes, about 31% of all buyers indicated that their mortgage payments were causing a strain on their budgets, and 10% said they were already in arrears on their payments by at least one month" (Ibid.).

Tenant Management Corporations (TMCs) that were excluded from participating in the PHHD sought Congressional approval for the right to purchase their buildings in the mid-1980s (Silver, 1990, p. 132). In response, the 1987 Housing and Community Development Act authorized a different type of public housing sales mechanism through the Section 21 program, which allows tenants to form resident management corporations (RMCs) and purchase their buildings after three years of successful self-management. To be eligible for participation, an RMC must 1) have an elected board of directors, 2) have a management contract with the local PHA, and 3) be a state-approved, nonprofit corporation (HUD, 1990, p. 136). Created to reduce centralized management and revitalize public housing communities, the program's primary goal is to privatize the units (or remove them from government responsibility), and its secondary goal is to offer homeownership opportunities.

Some critics contend that the costs associated with resident management are significantly higher than those of local housing authorities, due to increased training and services that are necessary for their success. Others argue that while short-term costs may be higher, long-term costs will be reduced through less reliance on bureaucracy and government structures. Many seem to agree that tenant management strategies should be implemented on a case-by-case basis, given that most of the successful RMCs are those led by a few dynamic leaders (Stegman, 1991 and Heskin, 1991). Indeed, an authorized review of HUD's Tenant Management Demonstration Program, the precursor to Section 21, concluded that:

... it would be unwise to mandate tenant management of public housing -- either requiring it everywhere or prohibiting it everywhere. Rather, individual housing authorities should be able to pursue it if they desire, and if they meet certain conditions. HUD should act as a sympathetic respondent to an interest in tenant management expressed locally if it has enough resources to help local housing authorities finance the additional costs involved (quoted in Stegman, 1991, p. 87).

Finally, the 1990 HOPE (Homeownership and Opportunity for People Everywhere) legislation marks the most recent attempt to promote public housing homeownership on a widescale basis. Under the rubric of promoting self-help and empowerment, the HOPE programs sought to "make the expansion of homeownership opportunities for lower income families one of the [Bush] Administration's most important goals" (HUD, 1990, p.1). The HOPE 1 program, which focuses specifically on homeownership for public housing residents, received a \$450 million appropriation for FY 1993 (Vale, 1992c, p. 7). PHAs interested in participating may apply for planning grants to conduct feasibility studies for targeted developments as a first step. Next, they may secure implementation grants, which provide funds for counseling and necessary reconstruction.

As of 1993, though many PHAs have received planning grants and are in the midst of assessing the feasibility of privatization, none have secured implementation funds. The future of the HOPE program remains somewhat tenuous, given the change in Administration and questions surrounding its purported cost-effectiveness. Early indications from the Clinton administration indicate that it is not as receptive to public housing homeownership as previous administrations have been.¹⁶

Problems Associated with Public Housing Homeownership Efforts

Some of the specific problems associated with public housing homeownership programs implemented over the last twenty years are similar to those encountered in the Section 235 program founded in the 1960s to promote homeownership among low-income households (and described in the previous chapter). The assessment of the Public Housing Homeownership Demonstration, in particular, suggests that the widespread application of homeownership opportunities for low-income residents may not be the cost-effective, beneficial salve it purports to be. Problems that call into question the efficacy of these policies -- generated from both the assessment as well as reviews of other programs -- fall under three general categories: 1) tenant selection and preparation, 2) cost-effectiveness, and 3) long-term policy implications. Each merits brief discussion.

Problems Concerning Tenant Selection and Preparation

1. Tenants often do not receive **appropriate counseling** about the responsibilities associated with homeownership. Similarly, they often need technical and operating assistance, in the form of training or operating subsidies. Without proper counseling,

¹⁶A January 13, 1993 New York Times article covering the confirmation hearings of newly-appointed HUD Secretary Henry Cisneros quoted him as saying, "I don't think we can outright endorse the concept... there is a strong place in American public policy for traditional public housing."

residents may be unaware of legal obligations as well as the maintenance needs of their new homes.

2. Tenants may **lack the financial resources** necessary for participation. One PHA, for example, required residents to have had three years of steady income and a good rent-paying history. Strict eligibility requirements ignore the reality of who most public housing tenants are, and create guidelines that cannot be met by a majority of residents. This suggests either that participation is intended to be limited to higher-income residents or that the requirements of homeownership are in fact onerous enough to warrant reconsideration of program implementation. (Some critics have suggested that residents who can afford to participate should be encouraged to purchase homes through programs that target low-income people but do not involve the sale of public housing units, thereby protecting existing stock).

3. The need to **accommodate non-participants** has presented problems for both PHAs and residents interested in homeownership. Because some programs require that no tenants be forcibly displaced, some PHAs have been forced to withdraw sales proposals, while others have found it difficult to locate adequate replacement housing for nonparticipants.

4. Tenants, concerned that **long-term affordability** is not guaranteed, may be wary of participation. Specifically, they may be concerned that ongoing maintenance and operating costs, such as property taxes and insurances or utilities may increase to levels that are no longer affordable. For these reasons, the PHHD assessment found that "some qualified buyers preferred the security of being a public housing tenant, which tied rent payments to a percentage of income, rather than being a homeowner with fixed housing costs that might be hard to meet if the owner were to be laid off" (Rohe and Stegman, 1992, p. 151).

5. The experience of all of these programs suggests that residents are most interested in purchasing **single-family homes**. They are less willing to purchase homes in multi-family projects, suggesting that there are certain features about single-family homes that are more desirable.

Problems Surrounding Cost-effectiveness Claims

1. One of the most important questions posed to advocates of privatization asks whether the benefits associated with public housing homeownership are **worth the costs**. The Council of Large Public Housing Authorities concludes that "homeownership is generally beyond the reach of low and very low-income households without deep subsidies; and the provision of very deep subsidies to a limited number of households, while others continue to suffer without any housing assistance, is poor public policy" (quoted in Rohe and Stegman, 1992, p. 153). This recalls previous problems with the Section 235 program, which required large, long-term subsidy commitments. Certainly, if a public housing homeownership program is to be successful, it must have funds for adequate counseling, replacement units, capital improvement assistance, and relocating nonparticipants. So long as all public housing programs have to compete against each other for scarce resources, homeownership programs may not be the most cost-effective or desirable option.

2. Similarly, public housing homeownership program funds do not account for **replacement costs**. HUD does not supply funds for construction of replacement units, and because existing units slated for sale are usually sold at below-market prices, inadequate funding is generated for new construction. PHAs interested in building additional units may have to reallocate funds to accommodate large waiting lists, which may result in reduced funds available for modernizing deteriorated projects.

3. **PHA involvement** in these programs has proven to be time-consuming and costly. PHA staff may lack the experience and resources necessary to conduct sales procedures or provide adequate counseling to tenants. The PHHD assessment found that PHAs often lacked the commitment to privatization programs, either because of the costs involved or because of shifting personnel who had varying levels of enthusiasm for the programs. Because these programs tend to be long-term, they require a sustained commitment on the part of the residents as well PHA staff. Increased staff time may require an increased financial commitment that PHAs are unwilling to make.

4. Homeownership programs do not address the **need to increase incomes** for public housing residents. By ignoring the need to create stable incomes, privatization strategies may need to include large operating subsidies to meet required costs. Instead, investing funds in job training may do more to improve incomes (which would, under current legislation, raise rents and PHAs operating incomes) than the provision of a home as an asset.

5. PHAs that sell their best housing stock (a drawback in and of itself) through these programs may unwillingly **increase average per-unit operating expenses**. With a decrease in available rental income, they may find it more difficult to cover maintenance and operating costs.

Problems with Long-Term Implications

1. Public housing homeownership programs contribute to a reduction in long-term **affordable housing stock**. At a time when waitlists for public housing continue to grow and affordable housing grows more scarce, the permanent removal of affordable housing stock seems ill-advised.

2. While homeownership is intended to provide an asset that accumulates equity for its owners, the **ability to actually accrue equity** through these programs is questionable. Given that the surrounding neighborhood, levels of crime, and siting conditions all affect a home's value, many of those homes sold through these programs may not be appreciating assets. In addition, resale restrictions may limit the value of the unit, thereby preventing it from being viewed as a full-fledged commodity. Therefore, one must question the actual intent of the program: is it to provide equity or to provide public property with long-term caretakers? Even if the primary goal is to increase equity accumulation opportunities for low-income residents, how is equity allocation determined fairly? As the PHHD assessment queried:

Equity issues need to be addressed. Why should some participants reap substantial financial gain and not others? Should wealth creation be a goal of low-income homeownership programs or should most or all of the equity, not attributable to homeowner payments, be

recaptured and used to provide housing opportunities for other low-income families? (Rohe and Stegman, 1992, pp. 153-54).

3. One of the overarching goals guiding the development and implementation of public housing homeownership programs is to **increase neighborhood stability**. Homeownership alone cannot transform troubled neighborhoods. On this point, the PHHD assessment concluded that "a small island of home owners in a run-down, largely rental area is not likely to have a dramatic uplifting effect on the rest of the neighborhood. It is, however, likely to lead to dissatisfied program participants" (Rohe and Stegman, 1990, p. 250).

4. Similarly, public housing homeownership differs from conventional homeownership in the sense that buyers are **investing in an entire community**, not merely a single-family home. How responsible should residents be for taking on larger neighborhood problems? Should units be sold in areas that are particularly troubled? These kinds of question warrant further consideration, in light of the fact that most people would rather live in a bad house in a good neighborhood than vice-versa.

5. There is wide concern that these programs will result in the **removal of the most stable families and the most desirable units** from the existing public housing stock, or "residualization." Care must be taken to ensure that existing public housing developments continue to be treated as viable communities and that they are not further stigmatized. Homeownership programs that deem certain developments ineligible may reinforce -- for both residents and the broader community -- the notion that they are housing of the last resort.

6. Finally, one of the most important long-term implications of privatization schemes involves the **lack of unit replacement**. Only one program requires that every unit that is sold must be replaced through new construction. Because allocation of funds for new public housing units has steadily declined in the last twenty years, existing public housing stock is seen as a precious resource. Turning units into commodities that are not replaced seriously threatens the availability of affordable housing. As waitlists for public housing continue to grow, programs must include an "equivalent addition" stipulation that safeguards the provision of public housing.

These implementation problems and raised doubts clearly indicate that public housing homeownership programs have limited appeal as well as limited applicability. Those programs that have been most successful are those targeted towards particular populations and building stock. Given that those units often slated for sale are those that most closely approximate the ideal owned home, perhaps it makes more sense to sponsor homeownership programs through the conventional market to preserve as much existing public housing stock as possible. As one of the authors of the PHHD assessment forcefully concluded:

If we are to take at face value the Bush administration's goal to create a million or more new lower-income homeowners by the end of 1992 without spending a federal dime to create a single new housing unit, then the goal could only be reached through a massive sell-off of the existing federally subsidized rental stock. Thus, we are now able to see the privatization movement for what it really is. Rather than a means of getting the government out of the way (i.e., of promoting greater efficiency, consumer choice, and independence), the sale of public housing is, instead, a giant step toward getting the federal government out of the (low-income housing) business and, as such, should be rejected as bad policy (Stegman, 1991, p. 126).

The Voice of the Tenants

These last two chapters have concentrated primarily on the criticisms put forth by academic and political communities of particular housing policies. What is missing from the debate is the voice of the public housing residents themselves. Analysts, academics, and policymakers need to know if the residents' aspirations and criticisms are in line with conventional wisdom. This requires communication and a mechanism for including the residents in policy debate.

Having established the political and ideological parameters for thinking about homeownership of public housing, I wish to explore what the tenants themselves -- those people policy is intended to serve -- can contribute to this debate. In the next chapters, I concentrate on the West Broadway development, first by presenting a brief history before turning to residents' views on homeownership to determine the viability of public housing homeownership programs. The questions to take from the last two chapters are these: Do housing policies have the tenants' best interests at heart? Is homeownership something to which public housing residents aspire? Why or why not? What do public housing tenants think about their communities? In their minds, how successful is public housing? What can we learn from their feelings? In moving from ideology and speculation to actual user opinion, I hope to begin to answer these questions.

Chapter 3: West Broadway: Public Housing in Transition

In the previous two chapters, which focused primarily on ideology and housing policy, I incorporated the thoughts and criticisms of policymakers and scholars to define the motivations underlying public housing policy development and implementation. In contrast, in the next two chapters, I concentrate on those people most affected by these policies: public housing residents. I first trace the history of the West Broadway development as a reflection of changing housing policy before turning to the residents themselves. Specifically, in this chapter, I review the development's history and current conditions to provide a context for a subsequent analysis of current resident opinion on homeownership.

To place this discussion within the framework of public housing homeownership, I examine 1) the physical interventions that have taken place to date, which reveal a desire on the part of designers and housing officials to create a community that resembles a community of private homes; 2) management strategies and services, which convey a sense of how daily activities and services have changed over time to accommodate the residents' needs and promote collective responsibility for service delivery; and 3) population changes within the development, which illustrate how the residents have shifted from being a transitional to permanent population. I argue that this shift in population demographics and tenancy has resulted in heightened tenant consciousness and participation; this collective participation has greatly affected policy direction and implementation at the site. I neither distinguish nor discuss each of these categories separately; rather, I examine West Broadway's history chronologically, including relevant design, management and demographic information where appropriate.

Because I wish to limit this discussion of West Broadway to its relationship to public housing homeownership policy, I do not incorporate much general information about the neighborhood and the development's population in this chapter. Instead, I include basic demographic and neighborhood information, along with a timeline of the development's history, in Appendices 3-A and 3-B.

West Broadway: Early History

South Boston's waterfront access established the area as an important shipping and industrial center early in Boston's history. Originally part of Dorchester, South Boston was annexed to Boston in 1804, one year before the first bridge connecting the peninsula to Boston proper was built. While wealthy merchants built houses closer to the water, housing for industrial workers was originally concentrated in South End's "lower end" (where West Broadway is located), the area closest to downtown Boston. As industrial space in the area increased, so too did pollution and traffic. Those who could afford to move out of South Boston, especially into newly developed areas such as the Back Bay, did so, leaving behind deteriorating housing structures that were immediately occupied by low-income, industrial workers.

Planning for the West Broadway development (formerly called "D Street") began in the late 1930's, in response to the declining physical conditions of South Boston's neighborhoods. As more land was targeted for industrial use, pollution and heavy traffic in the area increased, resulting in unsanitary housing conditions. Using public housing projects to clear slum areas and revitalize blighted areas was actively promoted on a national scale, following passage of the 1937 Housing Act. The Boston Housing Authority (BHA), established in 1937 as a Local Housing Authority (LHA) to oversee the

construction and management of public housing as mandated by the Housing Act of 1937, was explicit in its intentions:

The building of a housing project should not only clear away the greatest number of sub-standard dwellings possible, but it should help to rehabilitate the neighborhood *by virtue of its plan*, with its open spaces, landscaping, play areas and juxtaposition of its modern buildings. In size, a project should be sufficient in itself to withstand encroaching blight from all sides. It should fit into any future plans for the area in which it is set down, and will be found, in many instances, to be an incentive to owners of neighboring property to make such needed repairs to their properties to bring them in line with modern concepts. Housing projects not only eliminate worn out structures and improve neighborhoods, but can definitely stop a downward trend of deterioration and blight" (1941 BHA document quoted in Lane/Frenchman et. al., 1981a, p. 2-1). (emphasis added)

Clearly, housing officials were eager to use the construction of a public housing development to promote desirable behavior within the project and the surrounding area. Its very presence stood as a powerful symbol of order and, the Authority hoped, promise. Perhaps the display of tenants working towards homeownership while temporary residents of public housing would serve as an incentive to save for neighboring residents. Funding for the West Broadway development was provided by the Massachusetts' Chapter 200 Housing Program, which was originally designed to supply housing for returning war veterans. The West Broadway development, intended to serve as transitional housing for veterans waiting to enter the private housing market, was the first and largest structure funded through this program.

Built by the BHA in 1949 -- the same year that the Housing Act of 1949 was passed -- for a cost of over \$14 million (in 1949 dollars), the development consisted of 27 nearly identical buildings situated on 27 acres of land. To accommodate the project, eight blocks of dilapidated frame structures were cleared in a manner that removed buildings but left intact existing, below-ground utility lines. Instead of replicating traditional city blocks,

however, the development was constructed as one "superblock." Sequential photographs of the development's construction illustrate how the site was entirely razed (except for a Lithuanian Catholic Church and rectory in the center which still stand), and filled with identical, anonymous, red-brick structures. Using ten different apartment prototypes, 972 apartments were constructed. Each of the 27 buildings contained 3 stairwells of 12 units each.

While the buildings themselves were built as long-term structures to be, as Gwendolyn Wright observes, "sturdy and functional, designed to last through the government's sixty-year mortgage" (Wright, 1981, p. 229), the residents they housed were to be transitional tenants. Thus, few amenities were provided. Shared common space included a small green area that fronted West Broadway and small, inner courtyards that contained drying yards. Figure 3-A, a site plan for the development as it looked before reconstruction, illustrates how buildings were arranged to allow for shared courtyards. In the early 1970s, when buildings were separated into distinct villages for management and maintenance purposes, those residents sharing the same courtyard (two separate buildings) were grouped together as one village.

The 1950s and 1960s: From A Transitional to Permanent Resident Population

Over the next two decades, West Broadway, again, like many public housing developments, witnessed a dramatic shift in resident population. Families who could afford to move away from public housing projects did so, altering the image of public housing from one of stable, transitional living environments to one of "housing of the last resort." As lending and underwriting institutions increased the amount of capital available to first-time homebuyers, increasingly, those moving into public housing units tended to be

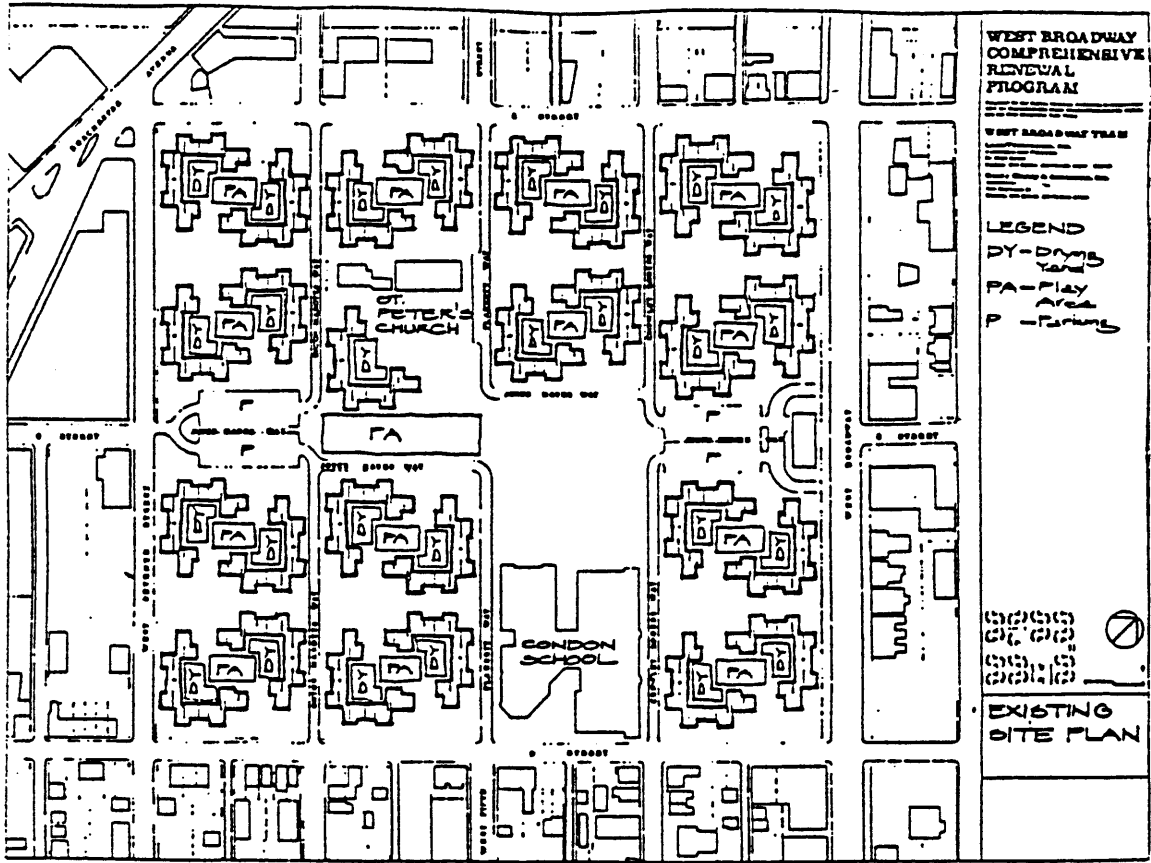


Figure 3-A: Site Plan before Redevelopment

poorer residents displaced by urban renewal programs, often underemployed or ineligible for the mortgage financing necessary to pursue the American "dream" of homeownership. America's poorest poor were fast becoming the permanent residents of public housing.

Because the federal government made no provision to supply local housing authorities with operating subsidies, the BHA had to rely on incoming rents to meet its operating and maintenance needs. In the late 1960s, West Broadway's financial resources declined, due to an influx of poorer tenants and an associated reduction in available rental income. Vacancies in the development increased, and physical conditions deteriorated. At the same time, larger families began to move into these apartments, which led to overcrowding and undesirable living conditions. In response, the tenants began to meet regularly with BHA officials to discuss maintenance and service needs. As social problems and racial tensions began to emerge within the development in the late 1960s, residents met with BHA officials to discuss the lack of recreational areas and associated services available to the development's youth population.

One result of these collaborative meetings was the West Broadway Task Force (WBTF), established in 1969 to increase tenant involvement in management decisions. That same year, the Multi-Service Center was created to provide a centrally-located center that would offer activities for the project's youth and elderly populations. As neither on-site space nor adequate funds were available for new construction, one building, located in the middle of the development and containing several vacant units, was taken over to accommodate the center's offices.

These actions suggest that the residents living in West Broadway in the 1960s no longer saw themselves as temporary tenants. Despite financial shortages, they organized to garner necessary services and create a more community-oriented living environment.

While they could not control what was happening in the neighborhood at large (industrial development, increased traffic, and residential segregation), they could organize services and activities that met their most pressing needs. As a collective bloc, moreover, they had greater strength to argue for management services that were site-specific.

The 1970s: Wanted: "A Good Place To Live"

Despite the fact that Nixon imposed a moratorium on all federal housing programs in 1973 and reduced housing outlays thereafter, West Broadway managed to secure over \$2 million in federal and state funds between 1972 and 1976 for modernization repairs. The residents were actively involved in obtaining funds and determining their allocation. Physical improvements included security screens, kitchen renovations, exterior doors and lighting, and roofing. Nonetheless, a 1976 "Statewide Inspection" estimated that over \$9 million would be needed to fully modernize the development (BUO, 1979, p. II-6). That same year, the Massachusetts Executive Office of Communities and Development (EOCD) set aside \$50 million for a modernization program to upgrade Chapter 200 housing projects. Of that, \$15 million was set aside for "pilot" modernization recipients. As one EOCD official stated, the goal of the pilot program was to:

... demonstrate the feasibility of several models of LHA, LTO, and DCA efforts that will involve the intensive management and the capital improvement necessary to bring the development into compliance with the state sanitary code, protect the capital investment, improve fiscal management practices and insure a healthy and safe living environment (BUO, 1979, p. II-5).

West Broadway, the oldest development constructed under the Chapter 200 program, was ready to be modernized. Not only had the project received wide attention in 1975 due to

school desegregation,¹⁷ but also, internal management problems at the BHA had led to worsening physical conditions. A 1977 Boston Redevelopment Authority (BRA) profile of South Boston claimed that the West Broadway housing "project is adversely affected by nearby industrial development and truck traffic and, in turn, its condition adversely affects any kind of private investment in the area, residential, commercial or industrial" (BRA, 1977, p. 7). The same report claimed that the West Broadway area had "the highest rate of housing abandonment, deterioration and vacant lots in South Boston" (BRA, 1977, p. 6).

Modernization funds from EOCD could be used to revitalize the development and the surrounding neighborhood. In July of 1978, the EOCD awarded a \$6.5 million "pilot" grant to West Broadway for modernization improvements. Over the next two years, most of this money was used for new bathrooms and heating and sanitary system repairs. Another goal of the "pilot" program, however, was to bring together tenants and BHA officials to map out a physical and social renewal plan for the project. At that time, West Broadway was serving as a permanent home for hundreds of low-income families and needed to be "modernized" to accommodate its current population. West Broadway had been built as temporary housing for smaller families. By the 1970s, however, average family size had grown, leading to overcrowded living conditions. The BHA contracted the Boston Urban Observatory (BUO) to assist in this undertaking and to prepare a "comprehensive plan" for West Broadway.

The Observatory team's report, published in July of 1979, described a living environment in great need of physical and economic revitalization. Their report detailed that, by 1979, over 30 units had been lost to "breakthroughs" (the combining of two apartments for

¹⁷In 1975, when desegregation was mandated for Boston's schools, South Boston's predominantly white schools were the first to be integrated. Race riots occurred throughout the area, and incidents at West Broadway received a fair amount of press attention.

larger families); over 130 units had been "mothballed" (intentionally sealed); nearly 250 apartments were vacant; and 80% of all available open space had been paved (BUO, 1979, p. II-1). Undifferentiated parking spaces allowed residents to leave their cars in front of apartment entryways, which resulted in minimal outdoor recreational space. Indeed, more and more previously landscaped areas were paved, "allowing vehicles to be parked and to move freely through courtyards and areas of the site where they were never intended. In the process, fences, drying yards, plants and other amenities were destroyed" (Lane/Frenchman et. al., 1981a, p. 2-8). Figures 3-B and 3-C illustrate what inner courtyards looked like prior to redevelopment.

This dramatic decline in maintenance was due in part to internal management problems at the BHA. As one housing analyst noted:

... poor management by the BHA created grim conditions in many developments. Disruptive tenants were seldom evicted and repairs went undone, with employees often doing no work at all. And, because of political patronage, the housing authority became a deeply entrenched and isolated haven for the politically faithful" (Bratt, 1985, p. 167).

By 1980, these problems had escalated to a point where the authority was placed in court receivership.¹⁸ Almost immediately, Harry Spence, the court-appointed receiver, amassed millions of dollars to redevelop the city's deteriorated public housing projects (Vale, 1992b, p. 2). Under Spence, the BHA conducted a form of "triage," in which certain projects, most noticeably those in the worst condition, were targeted for complete revitalization. As Spence stated, "If we didn't do a couple of grand, glittering showcases, the polity would have been yelling and screaming that we weren't getting anywhere, that

¹⁸For a more complete discussion of the Boston Housing Authority's management problems in the late 1970s, see Jon Pynoos' Breaking the Rules: Bureaucracy and Reform in Public Housing, which uses the BHA as a case study to explore how bureaucratic bodies are vulnerable to corruption and stagnation.



Figure 3-B: Before Redevelopment



Figure 3-C: Before Redevelopment

we should just close down public housing" (quoted in March, 1983, p. 42). The BHA's intent, then, was to transform projects into publicly-owned living environments that could be held up as desirable places to live.

In setting forth a redevelopment agenda that could alter the image of West Broadway, the Observatory team's underlying goal was to create a physical and social environment that could be considered a "good place to live." The report is explicit in the image it sought to promote:

While each reader will have a personal image of "a good place to live," the residents of West Broadway share a realistic goal that defines a good place by what it is not. "A good place to live" does not have incinerators which fill the air with smoke and cinders and are hazards for children; nor sewage which backs up to basements; nor weekend blackouts that leave refrigerators full of rotten food; nor over-heated apartments that require opening windows in winter for temperature control. "A good place to live" does not require family members to eat dinner in turns in under-sized kitchens, nor mothers to tuck young children into bunk beds in under-sized bedrooms. It does not require guests to shout outside of locked buildings when they come to visit; nor elderly residents to navigate crowded hallways and entrance stoops; nor building residents to fight for a piece of turf outside that entrance to enjoy the sun. "A good place to live" does not force auto traffic and playing children to compete for play space. "A good place to live" does not leave young children to dig beach shovels into black-topped "green space." Finally, "a good place to live" does not look like an institution, pock-faced by vacancies, which announces itself to the world as "housing of the last resort" (BUO, p. V-1).

By implication, then, to the Observatory Team and the residents of West Broadway, a "good place to live" looked as much as possible like a private home and placed more control in residents' hands. A desire to "deinstitutionalize" the development guided the proposed renewal scheme. The report recommended a three-part redevelopment scheme that called for, in order, community "survival, stabilization, and completion" (BUO, p. V-5). The **survival** component would focus existing resources on correcting physical deficiencies (including the reclassification of units and consolidation of vacancies); the

stabilization segment would increase community and public amenities (including physical facilities as well as improved management strategies) to bring about a higher quality-of-life for the residents; and the **completion** portion would allow for reconstruction of units to accommodate different family sizes (BUO, p. V-6-17).

This kind of strategy, which focuses on creating a more desirable physical environment and a more hospitable social environment, revealed two distinct goals: 1) to provide households with more autonomy and 2) to preserve avenues for collective action and control. The authors of the report, working in collaboration with the residents and BHA staff, seemed principally concerned with creating a community that offered goods and services that were similar to those found at middle-class developments in a way that promoted collective responsibility. The "survival, stabilization, and completion" prescription allowed for both individual control on a household level and community control on a broader level (which might include advocacy, service provision, etc.). In this way, the strategy provided services commonly identified with homeowners associations. This suggests that while the residents had no legal ownership rights or responsibilities, they were interested in implementing long-term changes that would create a more desirable living environment.

The Observatory team estimated rehabilitation costs to be \$17.6 million (in 1979 dollars). Recognizing that more extensive reconstruction work was necessary to revitalize the development, the Massachusetts State Legislature awarded an additional \$20 million in 1980 to fund a comprehensive renewal project. Given this appropriation, BHA staff hired two urban design firms, Lane/Frenchman and Goody/Clancy to work jointly and oversee the development of the West Broadway Master Plan.

The 1980s: Redevelopment that Promotes Symbolic Ownership

Creation of the Master Plan was a collaborative process that involved the West Broadway residents, BHA staff, Massachusetts Department of Community Affairs (DCA) employees, and the two design firms. The Master Plan prepared in October of 1981 stated:

Our most central concern for the renewal program was to develop a design which will not perpetuate the types of problems which are associated with the current site and buildings -- underhousing, excessive numbers of families sharing inadequate common spaces, relentless repetitiveness of identical buildings and landscape across a 26 acre site, (Lane/Frenchman et. al., 1981b, p. 1-5).

A primary design intent, therefore, was to "destigmatize" the development. Concurring with the Observatory report, the design team believed that "comprehensive renewal of the project could not be achieved without correcting serious physical deficiencies inherent in the original design of buildings and spaces" (EOCD, 1990, p. 73). These flaws included mechanical systems, undersized apartments, and an undifferentiated site. To destigmatize West Broadway, then, the site needed to be redesigned to create personalized interior and exterior living space.

To foster cooperation and instill in the residents a sense of ownership in the development process, tenants were encouraged to participate in all aspects of planning. Village populations met to determine unique courtyard layouts, and larger tenant groups met with designers to develop apartment schemes. In this way, the residents had a direct role in recreating their physical and social environments.

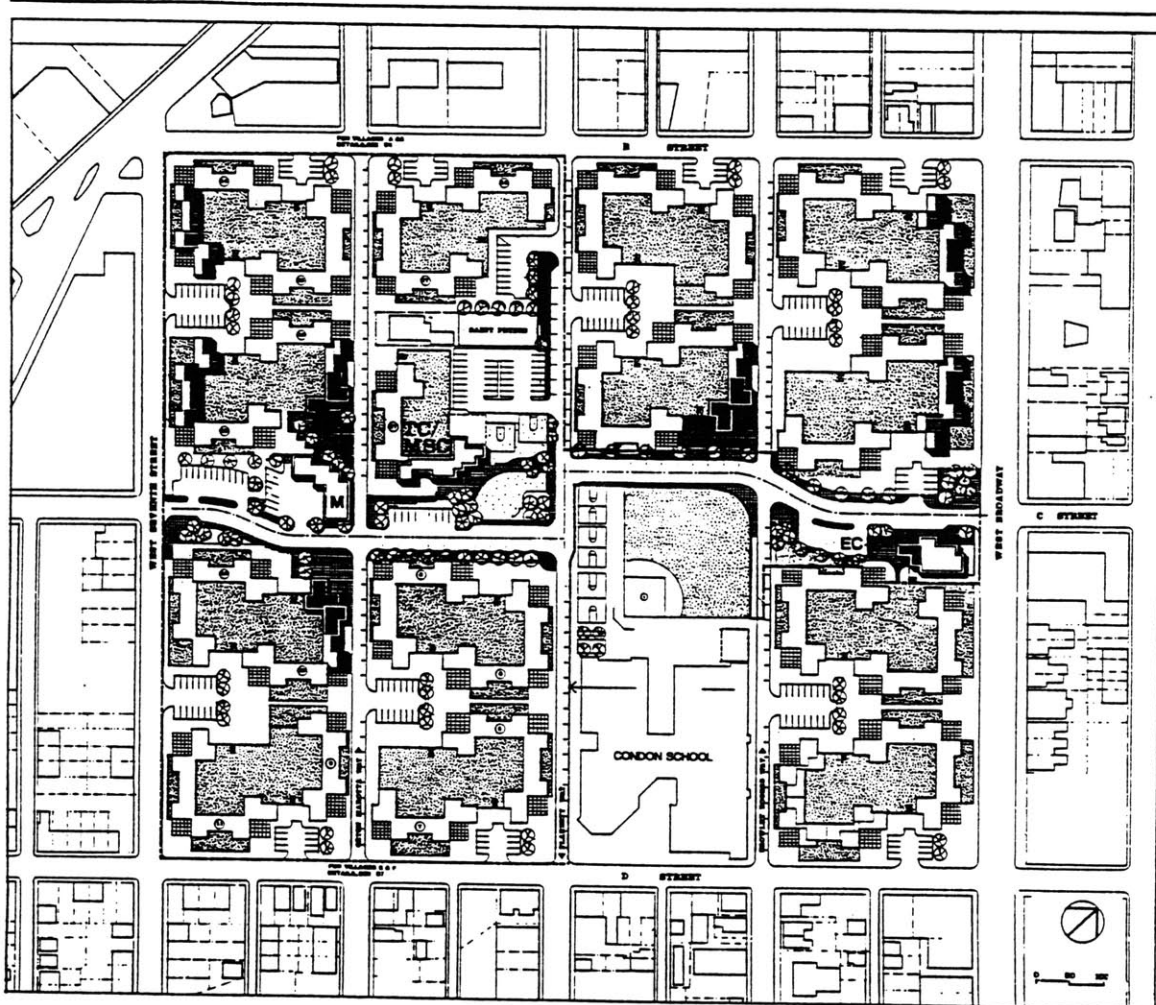
Redevelopment of West Broadway coincided with reconstruction efforts at two other large, Boston public housing projects, Commonwealth and Franklin Field. For each of these sites, the BHA sought to incorporate design schemes that would result in living

environments that approximated, to the extent possible, middle-class developments (March, 1983, p. 17). The West Broadway Team laid out specific design goals, in both preliminary studies and the Master Plan, for the physical revitalization of the development to reduce stigmatization and increase physical amenities. As Mike Jacobs, former Redevelopment Director for the BHA, noted at the time:

Public housing tenants have a sense that they are different, branded in a sense. Even though there might be an apartment building next door with as many code violations as some of our developments, the tenants feel that the family in private housing is somehow better, even if they have exactly the same income. We saw no reason to continue stereotyping and typecasting developments as public housing. One of the goals of the design was to reintegrate D Street with the rest of South Boston. We didn't see any reason that someone should have to go by the development and say, "That's a project" (quoted in March, 1983, p. 31).

Five primary considerations seem to have guided the designers' desire to reintegrate the development with the neighborhood; these included 1) a reduction in density, 2) clearer delineation of private and public spaces, 3) increased "ownership" of space through reduction of public space and clearer assignment of ownership to improve security (such as private yards and private entrances), 4) improved play areas, and 5) separation of vehicular and pedestrian traffic. Figure 3-D depicts the proposed (and eventually implemented) redevelopment site plan.

A reduction in density was sought to decrease the number of people sharing common space and increase individualized space, and increase apartment size to create a more livable environment for all residents. To that end, the number of apartments was reduced from over 900 to 675. Many apartments were enlarged via horizontal and vertical breakthroughs to accommodate larger families. Some abandoned buildings were reconverted to Village Centers or to the BHA management office.



LEGEND

- VILLAGE OFFICE
- SITE FACILITY
- MAINTENANCE
- TC TEEN CENTER
- MBS MULTI-SERVICE
- EC ELDERLY CENTER
- BUILDING NUMBER
- COMMUNITY SPACE
- SHARED ENTRY
- PRIVATE or SEM - PRIVATE OPEN SPACE
- 2 STORY PROTOTYPE
- ALTERNATE STEAM PLANT LOCATIONS
- DUMPSTER / COMPACTOR

Figure 3-D: Redevelopment Site Plan

In addition to decreasing physical density, the design team wanted to reduce the institutional appearance of the development. Thus, pitched roofs were added to all buildings, and different materials and colors were used to remodel buildings' facades to create housing structures that more closely matched the surrounding structures. At the request of the residents, access to roofs was abolished to prevent public congregation and to eliminate roof access to apartments.

In confronting the problem of undifferentiated space, the designers sought to "assign a use and a user to every square foot" (Lane/Frenchman et al., 1981b, p. 3-2). In a Kempian sense, then, the design team believed that ownership of space -- if only in a symbolic sense -- would lead to an increased sense of responsibility on the part of the tenants for the site and improved maintenance. As the former Director of Planning for the Cambridge Housing Authority noted:

The more you can design to encourage the participation of tenants, the better off you are. This generally means persuading tenants that they actually control not only their own unit but the space immediately adjacent outside. The further you can push that boundary, the better off you are," (quoted in March, 1983, p. 25).

The designers incorporated space that could be controlled and used by individual residents to promote a sense of responsibility for its upkeep. In addition, differentiation of space helped to denote public and private areas. For example, the Village Centers, housed in previously residential buildings, were remodeled in a way that removed the third floor, altered entryways, and added a new roof design to be clearly separate from residential buildings. Some outdoor space was delineated as distinct private yards to provide residents with a sense of ownership and increase maintenance and use of these spaces. In addition, 112 apartments were provided with private entrances, which reduced the number of apartments using shared landings and associated foot traffic.

Play areas were improved according to tenant preferences to provide children (and parents) with clearly delineated recreational space that was auto-free and within site of residential units. Inner courtyards, which had been paved over and were used primarily for drying clothes and parking cars, were reconfigured and relandscaped to provide a variety of recreational opportunities.

In separating pedestrian and vehicular traffic, the designers sought to reestablish traditional street patterns that would create eight distinct blocks and improve internal circulation without increasing unwanted truck traffic. The creation of one central spine was intended to serve as a visual marker that would guide people through the development, draw them to central gathering spaces, and provide easy access to project-wide services.

A review of the Master Plan for the development makes clear the designers' intent to address issues of amenities, appropriate management, and security through improved physical conditions. For example, expanded courtyards, which contain clearly defined play spaces, cookout areas, drying areas, and sitting areas, are accessible only from private rear entrances and one public pathway; cars are blocked from entry by dumpster enclosures and simple chains to promote safety. Centralized mailrooms and laundry facilities were designed to increase security and communication between residents. Finally, the logical placement of management facilities along the central spine increased their visibility and, in turn, accessibility.

The Master Plan did not address physical design issues alone. The use of Village Centers and a central spine that housed resident services was intended to accompany a revised management strategy for the development that would decentralize services and increase

shared responsibility for the physical and social upkeep of the area. In this way, the West Broadway Team hoped to capitalize on the idea of collective action and accountability by institutionalizing information-sharing and maintenance responsibilities. Like the writers of the 1979 Observatory report, the designers hoped to strike a balance between emphasizing personal amenity (in the form of enlarged apartments and private yards) and community responsibility (in the form of shared courtyards and tenant-run services).

One analyst has called the design strategy employed at West Broadway "the architecture of assimilation and empowerment," one that "represents more than ornamental allusion to the private-sector mainstream" (Vale, 1992b, pp. 3-4). Through selective imagery, tenant involvement, and targeted physical renewal, the redevelopment process sought to create a living environment that would approximate that of a middle class development, in terms of both physical design and available amenities. Specifically:

In unit layout, in building design and in site considerations, the redesign team has attempted to move beyond mass housing towards a process and a vision that seeks to help residents become more assimilated into the mainstream of American domestic life... While clearly aimed short of the supposed ideal of the owned home, this attempt to revitalize public housing begins to deliver a much greater security of tenure and sense of empowerment, through resident involvement in all phases of the ameliorative process. It is a recognition that housing problems cannot be solved simply by constructing more units; these will be of no lasting value unless a sense of trust is constructed as well (Ibid.).

For this reason, the actual implementation of the redevelopment plan is also worth exploring, as it underscores the tenants' response to the design team's interest in providing a visible symbol of physical and social renewal. While the West Broadway Team recognized that the \$20 million set aside for renovation would not meet the development's full modernization needs, it decided to commence construction with the hope that additional funding could be secured at a later date. As an internal BHA memo noted:

The Phase 3 Report provides convincing evidence that a \$19 million construction budget spread evenly across the entire site would not begin to address the numerous physical and design problems of West Broadway. The inability of the budget to provide adequately sized units, reduce stairway usage, replace the existing heating system, and create adequate improvements to the site makes it difficult to justify an investment strategy which does not sufficiently concentrate resources to increase the potential for successful revitalization. The Authority thus supports concentrating available funds into a first construction stage to fully complete approximately 2/3's of the site. Included within this first phase should be sufficient funds to insure that remaining households receive improvements which will respond to health and safety needs as well as other important concerns expressed by the various Village Panels (Jacobs, Sept. 11, 1981, p. 3).

A 1990 EOCD document which surveyed the redevelopment schemes of a number of public housing sites throughout Massachusetts reiterated the West Broadway Team's decision to commence reconstruction without full funding:

Renovating only one portion of the site to the required level of improvements would ensure that at least the first half of the site would be a viable housing resource. Additional funds would be sought for later phases, a calculated risk that the redevelopment committee considered worth taking (EOCD, 1990, p. 74).

The designers put forth a plan that called for redevelopment work to begin in the buildings lining West Broadway, those most visible to the general public. The designers and BHA officials wanted to pursue a phasing strategy that would generate high visibility and an associated image of "progress" in order to secure additional financial resources. Moreover, the image put forth to the public would be one of housing that was more conventional and more desirable than public housing. The tenants, however, wanted work to begin in those buildings that were least visible and most in need of repair, those buildings lining West Seventh Street. They believed that it would be easier to garner additional funds if those areas most visible remained unrenovated, thereby reinforcing the

need for full completion. Ultimately, the tenants' preference was honored, and construction of those buildings least visible from West Broadway Road began in August of 1983.

In addition, the tenants requested that no off-site relocation occur during redevelopment. Vacant apartments were renovated first as "hotel" apartments that served as temporary shelter for residents whose apartments were under construction. Phase 1 of the redevelopment began in 1983 and was completed in 1986. During this time, Villages A and E were entirely renovated, as were portions of Villages B and F; 285 apartments and two Village Centers were redeveloped. In addition, an on-site BHA management office was relocated from the northern end of the development on West Broadway to the southern end to increase visibility and accessibility by all residents.

After completion of Phase 1, it became apparent that while reducing density was important for creating a high quality-of-life for West Broadway residents, available residential space needed to be preserved, given the increasing need for affordable housing units in the area. Whereas Phase 1 allowed for selective demolition of space, Phases 2 and 3 called for preservation and reconstruction of all available residential space. Phase 2, which lasted from 1987 to 1989, involved the rehabilitation of 141 apartments and one Village Center. An additional 56 apartments were completed in Phase 3, from 1989 to 1991. Changes in design between the initial and later phases included new canopy and facade design, better pitched roof replication, and more differentiated play space between villages (Hunt, 1993). Figures 3-E and 3-F depict renovated parts of the development. Again, the tenants were actively involved in the implementation of the second and third phases; BHA staff as well as the design team both believe that the reconstruction process was strengthened through tenant participation.



Figure 3-E: After Redevelopment



Figure 3-F: After Redevelopment

The 1990s: Integration And A Hope For Completion

Between 1982 and 1990, the BHA imposed a vacancy write-up freeze on the development, which meant that no vacated apartments could be let to new residents. This resulted in a growing number of vacant units, some of which were used as temporary apartments for residents during reconstruction, and some of which were "mothballed" due to uninhabitable conditions. In 1990, after the first three redevelopment phases were substantially completed, the BHA reversed the freeze, noting that the homelessness problem in Boston made high vacancy rates in public housing projects unjustifiable. Previously, in 1988, the city of Boston began to enforce anti-discrimination legislation, which stipulated that public housing units had to be racially integrated to reflect the existing racial diversity of Boston. At the same time, the waiting list for public housing units reflected a population that was 80% non-white. Thus, when the freeze was lifted and units were made available to new renters, the majority of incoming tenants were non-whites from outside the South Boston area. The non-white population at West Broadway has increased dramatically since redevelopment, from 2% of all residents in 1988 to 35% in 1992. The Task Force conducts ongoing integration workshops to address the changes in the development's racial composition.

In 1993, from a physical standpoint, approximately four/fifths of the site has been redeveloped. Figure 3-D illustrated which areas remain unrenovated; these include residences along West Broadway as well as the Multi-Service Center. The "public" grounds are maintained by the BHA, although several tenants have appropriated unclaimed space as their own, using it mainly for vegetable and flower gardens. Private yards are used for a variety of reasons, including storage, places for cookouts, gardening, and as spaces for creative self-expression (through lawn ornamentation or signage). The

playing field and basketball courts adjacent to the Condon School serve as central gathering spots for development-wide activities and are widely used in warmer weather.

The West Broadway development has been transformed several times, through active intervention, such as physical reconstruction as well as what might be considered more passive transformation, such as shifting neighborhood use patterns or changing demographics of public housing residents. Throughout its history, the development, as a "public" entity, has been vulnerable to shifting political priorities, funding resources, and social legislation. The tenants have responded to these changes by organizing themselves and taking more active responsibility for identifying and providing needed services. As noted throughout this chapter, the residents living in West Broadway have had a demonstrable effect on the implementation of redevelopment strategies, the provision of services, and the allocation of resources. As they continue to assume more responsibility for the quality of their living environment, it seems like an appropriate time to examine their aspirations. Are the residents interested in homeownership? Specifically, are they interested in owning their current apartments? If so, why? If not, why not? What can their answers tell policymakers, planners, designers, and housers about the future directions housing policy should take?

Chapter 4: The Residents' Views on Homeownership

In this chapter, I examine interviews conducted at the West Broadway development to determine the residents' feelings about homeownership and, in particular, homeownership of public housing. West Broadway is being used as a case study because, while not formally targeted for homeownership conversion, its status as a (nearly) redeveloped project that has received over \$30 million in reconstruction work sets it apart as "best case" public housing. To the extent that it is possible to "control" for physical reconstruction needs, viewing West Broadway as a case study allows for more thorough investigation of other social and physical qualities that may contribute to successful or less-than-successful public housing living environments.

After describing in brief detail the methodology employed in gathering information, I explore the residents' views and offer preliminary interpretations of the findings. General conclusions and policy options based on these conclusions are discussed in the next and final chapter. While the questionnaires used for this study are comprehensive in nature and address a variety of issues, I concentrate primarily on those questions that relate to homeownership. In exploring how West Broadway residents feel about homeownership and the underlying reasons that account for their feelings, I hope to probe the efficacy of public housing homeownership programs. By analyzing the factors that seem to inform an interest (or disinterest) in homeownership, I hope to generate some broad conclusions about how future housing policy can better reflect the needs and desires of public housing residents.

METHODOLOGY

The surveys used as the basis for this discussion are part of a larger research project examining redevelopment efforts at three Boston public housing projects. The project, which began in 1992 under the direction of Professor Lawrence Vale of MIT, evaluates the impact of physical reconstruction on the social and physical character of the developments to determine what types of interventions are most successful in revitalizing public housing. The project seeks to develop answers to the following questions: Is physical redevelopment sufficient to revitalize public housing communities? What kinds of physical amenities are most wanted by public housing residents? What is missing from reconstruction strategies? What do residents think about their living environments, from both physical and social perspectives? How should -- or can -- housing policy be adapted to accommodate residents' opinions?

To answer these questions, the evaluation uses resident opinion as the primary unit of analysis in order to ascertain user views about comprehensive redevelopment strategies. Many policy analyses use financial costs or numbers of people served as the basis for examination, often to the exclusion of the users themselves. This project seeks to embrace the users' contributions. To do this, a questionnaire was developed to probe residents' thoughts on the redesign efforts, their apartments, the neighborhood, management strategies, tenant activities, security, privacy, and future aspirations. This last section on aspirations includes questions on homeownership that serve as the basis for analysis for this chapter. The questionnaire was designed to include a number of open-ended questions to provoke original, unbiased thought on the part of the respondent. Each interview was taped to ensure that residents' full answers could be incorporated into subsequent analyses. Many of these responses appear verbatim in the sections that follow.

To assure a broad range of resident opinion, sixty interviews (one per household) were to be conducted at each of the three sites. Sixty households represent nearly 10% of total households at West Broadway. Instead of MIT researchers conducting the interviews, residents were chosen to interview their neighbors. There were three primary reasons for doing so: 1) to reduce the amount of time needed to conduct 60 interviews, 2) to establish credibility among the residents to be interviewed, and 3) to generate interest in the evaluation project. Each interview was taped to ensure accuracy and aid in coding. [For a more complete discussion of methodology and methodological limitations, see Appendix 4-A].

RESPONDENT CHARACTERISTICS

From a demographic perspective, a high level of appropriate representation was achieved. Using 1993 BHA (Boston Housing Authority) data as a reference, Tables 1 through 3 illustrate how survey demographics compare to overall population demographics for race, source of income and age of head of household variables. [For a complete demographic description of the development, see Appendix 3-B].

Table 1

Race	Population	Survey
White	55%	61%
Black	11%	14%
Hispanic	29%	14%
Asian	13%	11%
Other	1%	0%

Table 2

Income Srce	Population	Survey
Wages	22%	24%
Social Sec.	18%	21%
Govt. Asst.	39%	53%
Other		2%

Table 3

Age of Head Of Household	Population	Survey
19-21	2%	2%
22-26	10%	7%
27-61	69%	79%
62-79	17%	10%
80-98	2%	2%

Of the 58 people who were interviewed, 53 were women and 5 were men, which reflects the high percentage of female-headed households in the development. In addition, of the 47 who reported what kind of apartment they were living in, 38 were living in rehabilitated apartments and 9 were not. The remaining 11 did not state the condition of their apartment. (These latter figures may be important in assessing who is interested in homeownership of West Broadway and whether the condition of an apartment is an important variable).

RESULTS AND INTERPRETATION

Survey results suggest that four primary categories deserve closer examination of residents' needs and desires to gauge the feasibility of public housing homeownership: 1) homeownership, including the desire to own a home, the reasons underlying a desire to own, and the self-assessed ability to own a home; 2) homeownership of public housing; 3)

privacy and space; and 4) satisfaction with living at West Broadway. After laying out the response frequencies to various questions, I provide several cross-tabulations to determine if certain variables -- including length of residence, satisfaction with living at West Broadway, self-assessed likelihood of owning a home, "ownership" of a private yard, self-assessed likelihood of moving away from West Broadway, and place of residence (in a renovated apartment or not) -- are important in influencing a resident's response. Combined, these glimpses into tenant opinion should generate some hypotheses about why residents are or are not interested in owning their current apartments.

Homeownership: The questionnaire was designed to first probe residents' general feelings about homeownership before moving on to specific questions about homeownership of public housing. Most of the respondents expressed a desire to own a home, as illustrated below.

Question	Yes	No	Maybe
Would you ever want to own your own home?	69% (36)	29% (15)	2% (1)

Individual responses reveal that there are psychological and financial reasons underlying resident interest (or disinterest) in homeownership. Many tenants mention that they would like to have something to call "mine." Some see it as way to accumulate wealth, while others see it as an indication of success:

- "No, it's too much responsibility -- like taxes."
- "Yes, it's the American Dream." (twice)
- "Absolutely, I could use it for collateral."
- "Yes, everybody would. It's something to call your own."

While the aspiration to own is widespread, the motivations for ownership differ widely. Many consider homeownership to be a vehicle that would allow them to leave West

Broadway. Others see it as a means to securing more space and privacy:

"Yes, because I can call it my own and I won't have to share it."

"Yes, to get out of here."

"Yes, more privacy, more space, better upbringing for kids."

"I don't have to live around people I don't want to live around."

Based on these responses, the residents seem to associate "homeownership" with ownership of a single family home, one that provides insulation from other people. (This desire for a single family home is confirmed by a later question that asks tenants to describe their ideal home: 60% of those who responded explicitly named "a house" as their ideal). Moreover, ownership offers more control over one's living environment because homeowners can choose where they want to live and who they have as their neighbors. In this way, it offers freedom of movement and freedom of choice. However, while homeownership is desirable, the residents' self-assessments of an ability to own and likelihood to move away suggest that it may not be feasible:

Question	Likely	Unlikely
How likely do you think you are to ever own your own home?	30% (17)	70% (39)
Do you think you will ever move away from West Broadway?	30% (16)	70% (37)

Several residents said that they were unlikely to own a home unless they won the lottery. For these residents, the ability to own a home is closely tied to the availability of financial resources.

Homeownership of Public Housing: While many residents want to be homeowners, not nearly as many want to own their apartments at West Broadway, as detailed on the next page:

Question	Yes	No
Would you like to be able to own your current apartment?	44% (24)	56% (30)

Clearly, residents are more ambivalent about owning their current apartments than they are about owning a home in general. There are at least two possible explanations: 1) residents have a clear idea of what kind of home they would want to own, and West Broadway does not fit the image, or 2) residents feel there are certain other aspects of life at West Broadway that make it a less desirable place to want to own. Those residents not interested in owning their apartments at West Broadway cited physical and social reasons for their feelings:

- "No, if I'm going to pay money to own an apartment, it won't be here."
- "No, the walls are thin... it feels like I'm sharing."
- "No, unless they fix this place up."
- "No, I couldn't deal with it."
- "No, [this is] not in the neighborhood I'd want to own a home."
- "No, I'd rather own a home."
- "No, because it's not a healthy home."

Again, these answers suggest that when the residents think of homeownership, they have in mind an image of a free-standing, solely-owned house. On the other hand, some residents who would like to own their current apartments are not as concerned with spatial independence. Instead, they see ownership as a way of gaining control and/or enhancing their financial resources:

- "Yes, if I could sell it off to someone - yeah - make that money."
- "Yes, it's a chance to own something."
- "Yes, it gives me a sense of responsibility."
- "Sure would. For the time being I'd like to own it. I'd have more control over it."
- "Yes, because I know the area and the majority of the people."

These responses indicate that the underlying reasons for an interest in homeownership vary from person to person. For some, familiarity with the neighborhood and the other residents makes ownership appealing; for others, the promise of financial gain provokes interest. While the interest is shared, the perceived potential benefits are unique to individual residents.

Privacy and Space: Two questions intended to elicit opinions about the availability and desirability of private outdoor space reveal that privacy is important to the residents:

Question	Yes	No
Is there enough privacy from your neighbors?	75% (38)	25% (13)

Question	Important	Not Impt.
How important is it for you to have some outdoor space you can call your own?	82% (46)	18% (10)

Another indication that private outdoor space is something the residents value is revealed by responses to a later question. When asked what their ideal home would be, many residents gave detailed descriptions of houses "in the country" or in suburban locations that provided lots of open room. Space is important to tenants because it provides room for children to play and because it reduces interaction with "nosy neighbors." Consider these responses to the question "If you didn't have to worry about money, what would be your ideal home?":

"Each house spaced two or three blocks away from each other with cable, cars and butlers."

"My own home surrounded by a park with a view. Swimming pool, tennis courts, and a private school next door."

"My own house with my own yard with enough room for everyone."

"In the suburbs. When people got to my house, they'd have to spend the night."

"Big house, yard, land, own garden, pool, tennis courts, jacuzzi."

Or these responses to the first question "Would you like to own your own home?":

"Yes, more privacy, more space, better upbringing for kids."

"I don't have to live around people I don't want to live around."

And these responses to the question "Would you like to own your apartment here at West Broadway?" which suggest that private control over areas where residents enter and leave is important as well :

"No, I don't have a private back entrance. I'd like to own the inside but not the outside."

"The private entrance is good, makes me think it's mine. I have a yard with a garden, my grandkid can sit outside."

Responses to questions about use of outdoor space indicate that residents see private yards and shared courtyards as places to sit, talk with neighbors, have cookouts, watch children play, dry clothes, and, occasionally, garden. Those with private yards also use their space for storage, parties, family cookouts, planting flowers and vegetables, and, finally, seasonal decorating. Most of the residents with private yards make some use of their space. However, a few residents claim that while they have a yard in theory, in practice they are unable to use it because too many other residents (or dogs) have access to it.

Resident Satisfaction: An array of questions was included in the survey to evaluate how satisfied residents are with living at West Broadway. These questions explored what tenants liked the most, what they liked the least, what they would miss if they moved, and, conversely, what they would not miss if they moved. These questions are important in evaluating resident interest in homeownership because they may help to reveal the reasons for their interest (as suggested by the cross-tabulations that follow).

Two questions designed to directly measure the level of satisfaction indicate that most residents are comfortable living at West Broadway:

Question	Satisfied ¹⁹	Not Satis.
How satisfied are you with living here at West Broadway?	81% (47)	19% (11)

Question	Yes ²⁰	No
Would you recommend West Broadway to one of your friends if s/he were looking for a place to live?	84% (49)	16% (9)

However, a third, similar question that was asked later during the interview reveals a different response:

Question	Yes	No	Maybe
If you move again, would you like to live in another place like this?	50% (28)	46% (26)	4% (2)

This last question was asked at the same time that questions about homeownership (including "What would be your ideal home?") were asked. Perhaps the level of satisfaction fell dramatically because the reality of living in West Broadway does not compare well to the ideal of owning a home. Once the tenants were asked to visualize and describe their ideal home, returning to West Broadway was less appealing than it had been before. While residents' answers might have been different if the question had been included in an earlier section, posing it at a latter point in the interview clearly underscores their desire for homeownership.

¹⁹The questionnaire listed four response categories: "Very Satisfied," "Somewhat Satisfied," "Somewhat Dissatisfied," and "Very Dissatisfied." For the purposes of this analysis, however, I have collapsed the first two categories under the heading "Satisfied" and the last two under "Not Satisfied."

²⁰Again, the questionnaire listed four response categories: "Definitely Would," "Probably Would," "Probably Would Not," and "Definitely Would Not." For the purpose of this analysis, I have collapsed the first two categories under the heading "Yes" and the last two under "No."

To ascertain tenant satisfaction in a less direct manner, a number of questions were included to determine residents' feelings about the physical and social qualities of West Broadway. To elicit reaction to the physical reconstruction, all residents were asked if West Broadway looked like public housing. The responses varied:

- "No matter what you do it's going to look like public housing."
- "I like the townhouse-style apartments. Better outlook to people driving by. It doesn't look like a stockade."
- "It looks like little condos; don't look so much like projects."
- "It all looks like public housing -- always a congregation of large number of people."
- "The new parts do not because of the architecture -- private entrances. People take more pride with grass and flowers. In the past, it was just concrete and blacktop."
- "Not on inside, on outside it does."

Tenants' feelings about the physical aspects of the development alone, however, cannot be used as a general indicator of satisfaction. To provoke thought about both the redesign efforts and/or the social character of the area, those residents living in the development for more than five years were asked if things were better off, worse off, or the same, both in the development and in the broader neighborhood.

Question	Better	Worse	Same
Do you feel most people at West Broadway are better off or worse off than they were before the redevelopment began? Or are things about the same?	74% (25)	24% (8)	2% (1)
What about people living in neighborhoods near here? Are most of them better off or worse off than they were ten years ago? Or are things about the same?	36% (10)	28% (8)	36% (10)

Clearly, long-term residents believe that the trajectory of change within the development has been more positive than that in the surrounding area. This may be due physical changes or to social and/or service factors that are not available to other area residents. Many residents cite the physical changes as the element that has made things better within the West Broadway development:

"It's much nicer to live around here -- it's clean and reflects the attitude of the people."

"Better off because the attitude towards newly developed apartments is better. They maintain it better."

"Better off; looking around the development, everyone seems to be taking care of hallways and grounds, which they never did before."

"Outside is better looking. Design of where you live makes others acknowledge the change that came about."

While some residents feel that redevelopment has had a positive effect on the surrounding neighborhood, this is not a universally-felt sentiment, as evidenced by these differing views:

"The same because it's still industrial."

"Better off, property owners are making their places look better because the development looks better."

To determine what residents would state explicitly as something they liked at West Broadway, they were asked what they would miss most if they moved away. Several tenants gave multiple answers. 82% (42) of the residents who responded named other people -- friends, neighbors or family -- as something they would miss, followed by the neighborhood (6%), management (2%), and convenience (2%). On the other hand, when asked what they would be most pleased about leaving behind, 21% (8) of those who responded mentioned "nothing," followed by people (16%), racism (13%), drugs (11%), and kids (8%). For some, then, the people living at West Broadway are a clear asset; for others, they are not.

Another way to examine resident satisfaction is to determine what residents see as problems. Two questions explicitly probe residents' feelings about perceived problems: "What do you like least about living here?" and "All communities have problems. What do you feel are the three most common and most serious problems at West Broadway?" Again, both questions elicited multiple responses. However, each question, while asked in different sections, provoked nearly identical answers. For each, the top three problems reported were 1) drugs, 2) racial tension, and 3) gangs. 78% (32) of those who responded to the second question about problems named drugs as one of the most common problems at West Broadway; 49% (20) named racial tensions, and 24% (10) cited gangs. In another question that asked explicitly about drugs, the response rate was similar:

Question	Yes	No
Do you feel that drugs are a major problem at West Broadway?	80% (41)	20% (10)

Given these factors that can contribute to a resident's level of satisfaction or dissatisfaction with living at West Broadway, cross-tabulations can be used to investigate factors that may be correlated with an interest in homeownership of public housing. What combination of factors tends to produce a desire to own? Conversely, what elements tend to discourage an interest? Are there certain types of residents who are more likely to want to own their apartments?

EXPLORING CORRELATIONS

There are potentially hundreds of variables that could affect a West Broadway resident's interest in ownership. These include who one's neighbors are, how noisy one's apartment is, the location of laundry facilities in relation to one's apartment, and how one feels about existing management services. For the purpose of this evaluation, however, analysis will

be limited to those factors that have been highlighted above. Specifically, in exploring correlations between tenant characteristics and an interest in public housing homeownership, the same indices previously outlined -- the preference for general homeownership, privacy and space, and satisfaction -- are used to frame individual questions and corresponding analyses. A **question, table, and analysis** guide each correlation. As with the tables above, each analysis lists percentages as well as the actual number of responses. The numbers vary from one correlation to another due to the fact that some residents chose not to answer some questions.

Homeownership: Before focusing on homeownership in public housing, it is worth exploring further the residents' general preference for homeownership. The surveys suggested that while a wide majority of the residents favored homeownership, a narrow majority opposed owning their current apartment. The surveys also showed that most residents did not think it likely that they would ever become homeowners.

Question: Are those residents who believe that they are less likely to own a home more interested in owning a home than those residents who believe that they are more likely to own a home?

Table 4 Want To Own A Home:

	Yes	No	(Total)
Likely To Own:			
Likely	31% (15)	0% (0)	31% (15)
Unlikely	41% (20)	28% (14)	69% (34)
(Total)	72% (35)	28% (14)	100% (49)

Analysis: Many residents have the desire to own a home, even if they believe that they do not have the ability to do so. In fact, those tenants who believe themselves less likely to own are more interested in homeownership; nearly 60% (20/34) of those residents who think themselves unlikely to own want to own. All residents who believe themselves likely to own want to own.

Homeownership of Public Housing: For each of the following analyses, the desire to own an apartment at West Broadway is treated as the dependent variable; this is done to allow for easier comparisons across variables. To begin, how different might the results be from Table 4 if the analysis substituted a West Broadway apartment for a home?

Question: Are those residents who believe that they are less likely to own a home more interested in owning their current apartments than those who believe that they are more likely to own a home?

Table 5 Want To Own WB Apt:

	Yes	No	(Total)
Likely To Own:			
Likely	11% (5)	24% (11)	35% (16)
Unlikely	35% (16)	30% (14)	65% (30)
(Total)	46% (21)	54% (25)	100% (46)

Analysis: Again, those residents who believe themselves to be less likely to own a home are more interested in owning their apartments. At the same time, however, an almost equal number of residents who feel they are not likely to own do not want to own their current apartments. While a majority of the residents who feel they are not likely to ever own their own home are interested in owning their current apartment (16/30 or 53%), this table also indicates that most of those residents who do believe themselves likely to be homeowners are not interested in owning their current apartments (11/16 or 69%).

Does the likelihood of moving away from West Broadway affect an interest in homeownership in a similar way? The survey indicated that a great majority of the residents (70%) believed that they were unlikely to move away from West Broadway and that a narrow majority of the residents were opposed to owning their current apartments.

Question: Are those residents who believe that they are less likely to ever move away from West Broadway more interested in owning their current apartments?

Table 6 Want To Own WB Apt:

	Yes	No	(Total)
Likely To Move:			
Likely	8% (4)	22% (11)	30% (15)
Unlikely	36% (18)	34% (17)	70% (35)
(Total)	44% (22)	56% (28)	100% (50)

Analysis: These findings are similar to those revealed by Tables 4 and 5. Those people who consider themselves less likely to move are more interested in owning. Thus, one could conclude that those residents who believe that they will be living at West Broadway for a prolonged period of time are most interested in homeownership (both in general and specifically at West Broadway). Again, however, they are followed closely by those residents not likely to move and not interested in owning. Their lack of interest could be attributable to many factors; perhaps they do not want to take on the responsibilities associated with owning an apartment or are not interested in owning a West Broadway apartment (for physical and/or social reasons). It is difficult, if not impossible, to determine why some residents possess the desire and others do not, even if they all believe that they are not likely to leave the development. While residents who say they are unlikely to move are almost evenly divided on the desirability of owning their own apartment, those who believe they will leave report no interest in owning their apartment by an almost 3 to 1 ratio (11:4).

Privacy and Space: The redevelopment scheme implemented at West Broadway emphasized an increase in private outdoor space; many groundfloor apartments were provided with private yards. However, because reconstruction was only about 80% completed at the time of the survey, all of the residents who do have private yards (31% in

the survey) live in renovated apartments. In this way, having a private yard can be seen as a by-product of living in a renovated apartment (although not every renovated apartment has a yard, only first floor and duplex apartments). Therefore, before analyzing the relationship between ownership of a yard and a desire to own a West Broadway apartment, it is worth first investigating whether one's physical surroundings affect a desire to own. The survey indicated that 81% of those interviewed live in new apartments.

Question: Are those residents who live in renovated apartments more interested in owning their apartments?

Table 7 Want To Own WB Apt:

Live in New Apt:	Yes	No	(Total)
Yes	31% (14)	51% (23)	82% (37)
No	5% (2)	13% (6)	18% (8)
(Total)	36% (16)	64% (29)	100% (45)

Analysis: This table suggests that physical redevelopment alone is not enough to generate interest in homeownership, as evidenced by the majority of the residents who do live in new apartments and do not want to own (23/37 or 62%). Other factors may be more important in affecting an interest in ownership. Conversely, there are people (albeit a small number) who would be interested in owning despite the fact that their apartments are not renovated. This suggests that, for some, the potential financial, social, and/or psychological benefits associated with homeownership may outweigh a desire for modernized living space.

Those residents who have private yards can be seen as a subset of those residents who live in new apartments. Most of the residents with private yards use them for a variety of purposes, from storage to sunbathing. Those residents in the renovated parts of the development who do not have a private yard use shared courtyards for some of the same

purposes. While recognizing that having a backyard is a function of living in renovated sections of the development, Table 8 seeks to determine if "ownership" of private yard space is related to an interest in homeownership.

Question: Are those residents who have a private yard more interested in owning their apartments?

Table 8 Want To Own WB Apt:

Have Backyard:	Yes	No	(Total)
Yes	15% (7)	15% (7)	30% (14)
No	21% (10)	49% (23)	70% (33)
(Total)	36% (17)	64% (30)	100% (47)

Analysis: This analysis provides mixed results. First, those residents who do have yards are equally divided in their interest in ownership. While this finding may be attributable to purely divided opinion, it may also mean that residents are unable to use their yards as they would like to, or that existing yards do not provide enough desired space. Second, a clear majority of those residents who do not have a yard are not interested in owning a West Broadway apartment (23/33 or 70%). This suggests that having a yard may be especially important to those residents who do not have a yard currently.

Correlating a private yard with an interest in ownership is one way to measure if the desire for private outdoor space is related to a desire to own. Another is to measure the general importance of outdoor space. While only 31% of those residents interviewed have private yards, the survey indicated that a wide majority of the residents (82%) believe that having private outdoor space is important.

Question: Are residents for whom private outdoor space is important more interested in owning their apartments?

Table 9 Want To Own WB Apt:

Private Outdoor Space Impt:	Yes	No	(Total)
Yes	38% (19)	44% (22)	82% (41)
No	6% (3)	12% (6)	18% (9)
(Total)	36% (22)	64% (28)	100% (50)

Analysis: A slightly larger percentage of residents for whom private outdoor space is important do not want to own their current apartments (22/41 or 54%). What is not possible to determine from these tables is how many of those residents for whom this kind of space is important and who want to own (19/41 or 46%) are those who have private yards. Those for whom space is not important who do not want to own outrank those who want to own by a 2 to 1 ratio (6/9 or 66%).

Overall, these two analyses indicate that the availability of private outdoor space may affect residents' interest in homeownership. In both cases, the desire for outdoor space is more strongly articulated than the desire to own. Although Table 9 suggests that the number of those for whom private space is important and who want to own is almost equal to the number who do not want to own, Table 8 clearly indicates that those residents without a yard are less interested in ownership. One possible conclusion, therefore, is that private outdoor space is necessary to create places that will be more desirable as private homes.

Satisfaction: The response rates to two questions suggested that a wide majority of the residents (81%) were satisfied living at West Broadway. Table 10 seeks to determine if satisfaction alone is enough to generate interest in ownership and, conversely, if dissatisfaction precludes an interest in ownership.

Question: Are those residents who are satisfied living at West Broadway more interested in owning their apartments than those who are less satisfied?

Table 10 Want To Own WB Apt:

Are Satisfied:	Yes	No	(Total)
Yes	39% (21)	43% (23)	82% (44)
No	5% (3)	13% (7)	18% (10)
(Total)	44% (24)	56% (30)	100% (54)

Analysis: Although the majority of residents who are satisfied living at West Broadway are not interested in owning their apartments (23/44 or 52%), an almost equal number of residents are satisfied and interested in owning (21/44 or 48%). At the same time, a small percentage of people are interested in owning regardless of level of satisfaction (33% of those who claim they are not satisfied). Perhaps they are interested in ownership for equity or legacy purposes, as suggested by resident responses to whether they would like to own their current apartments.

The fact that there is a high percentage of residents who are satisfied but not interested in ownership deserves closer examination. There are several possible explanations:

- 1) the residents are satisfied with their apartments as rental apartments but not as apartments to own
- 2) they are comfortable living in West Broadway and see no reason to change their tenure status
- 3) they do not want the responsibilities associated with homeownership
- 4) while they are generally satisfied, there may be particular problems at West Broadway that serve as a deterrent to an interest in homeownership

Table 10 suggests that despite the fact that satisfaction indices are reasonably high and that general homeownership is highly valued, something serves as a deterrent to an interest in public housing homeownership. A great majority of the residents cited drugs as one of the most common and serious problems at West Broadway. Perhaps the perceived presence of a drug problem is related to a resident's interest in owning an apartments.

Question: Are those residents who believe that drugs are a problem more interested in owning their apartments?

Table 11 Want To Own WB Apt:

	Yes	No	(Total)
Drugs A Problem:			
Yes	26% (12)	57% (27)	83% (39)
No	17% (8)	0% (0)	17% (8)
(Total)	36% (20)	64% (27)	100% (47)

Analysis: Clearly, those who believe that drugs are a problem are, as a group, the least interested in purchasing their apartments (27/39 or 69%). However, while a majority of the residents mention drugs as a serious problem, only one out of 30 residents who said he or she did not want to own their current apartment explicitly named drugs as the reason for not wanting to buy. Thus, while this table suggests that there is a correlation between the perceived presence of drugs and a lack of interest in ownership, other reasons -- such as the desire for private outdoor space or the desire to own a single family home -- may be more influential in discouraging an interest in ownership. At the same time, all of those residents who believed that drugs were not a problem reported that they wanted to own their apartments. There are several possible explanations:

- 1) they really do not believe that drugs are a problem, thus the response can be taken at face value
- 2) as a group, these residents may be more timid about acknowledging problems
- 3) these residents may be comparing the presence of drugs at West Broadway to other cultures and/or other cities or neighborhoods they are more familiar with (seven out of the eight residents who fall into this category are Hispanic or Asian)
- 4) they may be more isolated, exposed to fewer social activities, or less aware of problems across the development
- 5) they may have been living at the development for a lesser period of time (the next correlation to be tested)
- 6) they may have misunderstood the question to be "Are drugs a problem for you?"
- 7) in general, foreign-born residents are, as a group, more interested in purchasing their apartments.

Clearly, there are other factors that affect a desire to own. As mentioned above, these might include one's neighbors, the level of noise, or proximity to services. While neither space nor information permits all of these variables to be tested, one final analysis that explores length of residence at West Broadway and its affect on interest in homeownership follows.

Question: Are those residents who have lived at West Broadway for more than five years more interested in owning their apartments than those who have lived at West Broadway for less than five years?

Table 12 Want To Own WB Apt:

How Long at WB:	Yes	No	(Total)
More Than 5 Yrs	17% (9)	42% (23)	59% (32)
Less Than 5 Yrs	28% (15)	13% (7)	41% (22)
(Total)	45% (24)	55% (30)	100% (54)

Analysis: While one might think that longevity would increase an interest in homeownership, this table indicates otherwise. In fact, those who have the longest relationship with the project -- those who have lived at West Broadway before and after redevelopment -- are the least interested in purchasing (23/32 or 72%). The newer residents who moved to West Broadway after redevelopment are the most interested in ownership. Several reasons may account for these findings:

- 1) long-term residents are comfortable living in West Broadway, have been satisfied as renters, and see no need to change their tenure relationship
- 2) the long-term residents (many of whom are older) do not want the responsibilities associated with homeownership
- 3) newer residents are more interested in investing in homeownership and more willing to take on associated responsibilities
- 4) newer residents' former living conditions were much worse and West Broadway is much better housing by comparison

5) long-term residents are not interested in owning their apartments at West Broadway because they feel as if the development has changed in physical and/or social ways (such as the arrival of new tenants from different backgrounds) that make homeownership less appealing

CONCLUSION

The information generated from the resident surveys at West Broadway provides a deeper understanding of life at the development than management reports or Task Force updates can provide. Embedded in responses to open-ended questions are words and thoughts that expose the residents' aspirations, preferences, and fears. These personal opinions reveal a broad range of feelings about life at West Broadway. To review, the surveys indicate that:

- * Most West Broadway residents would like to own their own home
- * A slight majority of residents are not interested in owning their current apartment
- * Most residents think themselves unlikely to move away from West Broadway or to own their own home
- * Most residents place a high value on private outdoor space
- * Most residents are generally satisfied living at West Broadway
- * Most residents believe that drugs and racial tension are serious problems at West Broadway

In addition, correlations that compare variables indicate that certain factors may be related to an interest in owning a West Broadway apartment. While more elaborate statistical analysis is required to argue for causality, some general conclusions can be made about the factors that may promote or hinder public housing homeownership. These are discussed in the next and final chapter.

Chapter 5: Conclusions

The interview results described in the last chapter generate more questions than clear conclusions about the feasibility of public housing homeownership. Additionally, the results demonstrate the necessity for further needs assessments to determine where homeownership ranks in terms of public housing residents' goals and desired services. Nonetheless, conclusions gleaned from this specific case can be used to highlight broader housing issues and dilemmas. I have identified two general conclusions that, when explored, make clear many of the factors that must be acknowledged when debating the feasibility and desirability of privatizing public housing.

First, the desire for homeownership is high among public housing residents. This corroborates studies such as the Fannie Mae National Housing Survey, which claims that "the value of homeownership is felt most acutely by those who have either not achieved it, or those for whom it is a greater struggle" (Fannie Mae, 1992, p. 3). However, for public housing residents, the desire to own public housing is less acute than this general desire to own. Seen another way, a general desire for homeownership does not necessarily translate into a desire for public housing homeownership. Similarly, a high level of satisfaction with living in a particular place does not necessarily translate into an interest in ownership. The West Broadway resident surveys suggest at least four possible explanations:

1. While residents have the desire to own, they do not think they have the ability to own (as evidenced by responses such as "No, I couldn't afford it).
2. While residents have the desire to own, they do not want the responsibilities associated with homeownership (as evidenced by responses such as "It's too much responsibility -- like taxes").

3. While residents have a desire to own, they have an image of a place they would want to own and West Broadway is not that place (as evidenced by responses such as "I'd like to live in a big house, big yard, more privacy, more space").

4. While residents have a desire to own, there are certain features about public housing environments that reduce an interest in homeownership (as evidenced by responses such as "No, [I wouldn't want to own this place] because it's not a healthy home" or "No, the walls are thin... it feels like I'm sharing").

These distinctions are interesting on two levels. First, each suggests a slightly different policy response; second, as a group, they represent different ways that public housing residents can think about homeownership. The first two explanations imply a need to separate the resident's aspiration to own from the ability to own or the desire to take on associated responsibilities. The desire to own is not diminished by external factors; rather, the reasons for a decreased interest in public housing homeownership are due to a personal assessment of desire and/or ability. Potential policy responses that would address these concerns include job training, improved lending practices, or increased counseling.

The third reason, which concerns images associated with homeownership, is highly linked to the mythology and ideology surrounding the single-family owned home. As such, it calls into question the physical suitability of most public housing as privately-owned homes. At the same time, however, it lends credibility to policies aimed at improving the physical quality of public housing environments to reflect what is most desired, such as private yards, private entrances, and larger rooms.

The fourth explanation, however, implies that there may be physical and/or social factors that diminish the desire to own. In this scenario (given that a great majority of the residents said they were generally satisfied with living at the development), public housing environments are satisfactory as long as the tenure relationship is a rental one, but would

be unsatisfactory if the tenure relationship became one of ownership. Thus, there are certain features (social and/or physical) that are incompatible with homeownership. Why is this and what are they?

First, residents see homeownership as more than ownership of an apartment or a physical structure. Rather, it is seen as a full package, providing shelter, neighborhood amenities, goods and services. This seems consistent with a Fannie Mae study, which found that "by an almost three to one margin, Americans believe that living in a good neighborhood is more important than living in a good house" (Fannie Mae, 1992, p. 4). Because the purchase of an apartment within a larger community goes beyond the purchase of the interior of an apartment or a yard or porch, there may be limits to public housing as home-owned environments. This suggests a need to investigate what factors make neighborhoods in which public housing projects are located less desirable than others. The question shifts from "Why don't residents want to own" to "What is it they don't want to own and why?" If specific answers can be found, then specific changes can be targeted. The interviews with residents at West Broadway surveys suggest at least three factors that may affect an interest in public housing homeownership: drugs, racial tension, and physical factors.

Drugs: As at many big-city public housing projects nationwide, the perceived presence of drugs was cited as the biggest problem facing the West Broadway community. This seems in keeping with a NAHRO drug study conducted in 1988 that found that 77% of the largest PHAs reported drug and alcohol problems. While many have contended that redesign can reduce drug and crime problems (Oscar Newman et al.), West Broadway suggests that some problems are resistant to the power of architectural change. Considering that drug problems did not disappear due to architectural rehabilitation, is it any more likely that they will disappear because of homeownership? Would residents

want to "own" a drug problem? When managed by local PHAs, at least they have some recourse through management rules and evictions. Drugs may reduce homeownership desirability by threatening security, stigmatizing a neighborhood, and undermining the impression that public housing projects sit in good neighborhoods.

Racial Tension: The West Broadway experience illustrates the potential effects of rapid integration, including a high level of racial tension and a sensed lack of a cohesive community. While other public housing developments may have less racial and ethnic diversity, as well as less racial and ethnic discontinuity with the surrounding community, the experience of West Broadway suggests that racial heterogeneity affects their desirability as home-owned communities. If racial tensions decrease an interest in homeownership and/or diminish the level of satisfaction with public housing living environments, what is an appropriate policy response? The interview results underscore the need to create strategies that preserve strong, existing communities without compromising fair housing practices.

Physical Factors: There may be physical elements that reduce or enhance the desirability of public housing projects as living environments and potential homeownership settings. For example, the West Broadway surveys suggest that private outdoor space is highly desired by a majority of the residents, suggesting that redevelopment schemes include the provision of private space. Many residents stated that they would like to have something to call their own, confirming Rohe and Stegman's conclusions about why low-income tenants were interested in participating in the PHHD. Redesign at West Broadway sought to provide residents with symbolic "ownership" of space through private yards and private entrances. In this way, West Broadway provides residents with certain elements traditionally associated with homeownership without legal and/or financial responsibility or a long-term commitment by residents. This is an important step in implementing

physical changes that approximate amenities associated with single-family homes and heighten the residents' sense of control over their living environments.

At the same time, however, the West Broadway experience suggests that physical redevelopment alone is not enough to generate an interest in homeownership. Redeveloped to improve and increase amenities, and to better integrate itself into the surrounding neighborhood, the site still looks and feels like public housing to many residents. The fact that parts of it are still not redeveloped may contribute to the perception that it is public housing and to a lack of interest in homeownership on the part of some tenants.

Nevertheless, physical amenities may not be able to compensate for social problems or conditions. Residents thinking about public housing homeownership do not separate ownership of interior space from ownership of exterior space; neighborhood problems become residents' problems. This suggests that physical renewal of public housing developments must be accompanied by broader neighborhood renewal schemes. If people would rather live in a good neighborhood than in a good house, how can communities like West Broadway be transformed into such good neighborhoods that residents would want to own their apartments regardless of their condition? Future policy directives may have to accommodate the need for neighborhood control to increase an interest in ownership.

A second general conclusion generated from the West Broadway study concerns resident opinion about shelter. The interview results indicate that residents have different expectations and images of desirable living environments and homeownership opportunities. Some tenants consider a desirable living environment to be one where friends are located close by; others see it as a place that allows them to "get their act together." Some see public housing homeownership as a guarantee of long-term security

and stability; others see it as an opportunity to accumulate equity. Again, this variety of opinions confirms both the Fannie Mae assessment of what homeownership means to Americans and Rohe and Stegman's assessment of why low-income residents were interested in participating in the PHHD. Housing means many things to many people.

At West Broadway, as at many other public housing developments, some residents have chosen to live in this neighborhood; others have been forced there by the whims of the waiting list and/or the dictates of racial integration directives. For this reason, residents will have varying levels of satisfaction with their apartment and the broader neighborhood. Some may have a greater attachment to a particular area, while others may see their apartment as a temporary residence.

A related issue concerns residents' differing assessments of a development's strengths and weaknesses. At West Broadway, for example, "people" was ranked highest as both the thing that residents would miss the most and the thing they would miss the least if they moved away. For some, then, residents are a clear asset; for others, they are a problem. These differences in opinion may be attributable to personality differences, to physical factors (such as thin walls that inhibit total privacy), or to a lack of desire on the part of some tenants to live within such close living quarters. This variety of explanations underscores the diversity of viewpoints that may be found within one housing complex.

What are the implications of these issues for public housing homeownership policies? How can homeownership strategies best be implemented in multi-family developments that are high-density and full of people with different expectations and needs? For example, a recurring problem seen in the PHHD and the Section 235 program was trying to accommodate non buyers. In several cases, demonstration projects were prevented from being sold because no clear strategy had been developed for dealing with different

people with different agendas. How would this dilemma be handled at a place like West Broadway? Moreover, if some residents are interested in buying their homes as equity and others are interested for long-term security purposes, what are the implications for long-term affordability? The West Broadway experience suggests that policymakers will have to devise appropriate methods for accommodating a variety of needs.

Limitations of Using One Case Study

Because West Broadway is only one public housing development, questions of generalizability necessarily arise. Can the information generated here be appropriately applied to other public housing developments and homeownership strategies? Which conclusions and/or observations are perhaps more generalizable, and which require more cautious generalization?

First, West Broadway is a unique case in the sense that it represents one case over time. Long-term residents were able to report on qualitative differences in the physical and social environments before and after redevelopment. Their opinions confirm certain aspects of both the current literature and prevailing conventional wisdom surrounding public housing redesign schemes and homeownership policies.

For example, resident surveys verify that low-income renters would like to be homeowners, that public housing projects have serious problems, and that physical renewal of housing is not enough to transform areas in need. In this way, the case study adds important, confirming data to discussions surrounding homeownership policy, low-income homeownership opportunities, and public housing privatization.

In addition to affirming and expanding upon existing studies, the West Broadway data point to new areas that are worthy of further exploration. These include, most notably, the need to examine and accommodate residents' different perceptions and agendas in crafting policy, and the need to provide residents with a greater sense of ownership, either through provision of private space or more direct control of the larger environment. At West Broadway, for example, those residents more interested in homeownership opportunities were those who were new to the development and new to the United States. Policy implications for findings that highlight disparate agendas and needs should be probed; additional case study research can inform this discussion.

Suggested Future Directions

Originally, I had hoped that the results of the interview process would help to reveal where homeownership falls along the continuum of public housing residents' needs and desires. However, neither the structure of this thesis nor that of the survey allows me to adequately place homeownership within such a continuum as neither calls for the ranking or prioritizing of homeownership and other services/needs/amenities. It cannot convey a sense of how desirable homeownership is compared to other things, such as income enhancement or professional development, or determine why one might be more or less important. While the 1992 Fannie Mae survey does offer some evidence of how homeownership as a long-term goal compares to other long-term goals for most Americans, it does not explore why homeownership ranks higher or lower in comparison, and does not differentiate by income group.

For this reason, this thesis is necessarily limited in its ability to suggest strategies for policy development that meet all of the needs of public housing residents. While it can recommend alternative housing strategies that reflect tenants' preferences, it cannot

approach tenants' needs from a comprehensive perspective.²¹ In this way, this thesis is merely a first step in generating user opinion; subsequent steps should focus on more comprehensive needs' assessments in order to create policy that is truly responsive to the needs of public housing residents. Moreover, this study focused on the desirability of public housing homeownership; it did not consider tenant preparedness or any kind of cost analyses. Studies which focus on these variables are needed to establish the broader feasibility of homeownership policies.

Nonetheless, while the survey results yield no clear sense of priorities, they can be used for a variety of positive purposes that go beyond information-gathering. They can be used to assess West Broadway's current services and make recommendations for their improvement and alteration. On a broader scale, they can help identify conditions in public housing developments that may need modification before any future intervention -- physical, social, or economic -- will be successful.

Most importantly, the interview results reveal residents' feelings about the place they call home. I have suggested that the ability to determine appropriate interventions is dependent upon the incorporation of user opinion; this thesis offers one method for ascertaining such perspectives. It is my hope that as more people recognize the importance of including residents in policy debates, housing policy will be crafted to reflect the true needs and desires of its intended recipients.

²¹Alternative strategies are not addressed in this thesis. For a complete discussion of current tenure-neutral housing strategies and community renewal initiatives, see John Emmeus Davis' Toward A Third Sector Housing Policy (1993).

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Appendix 1-A
Federal Homeownership and Public Housing Policy Timeline

- 1913 Federal Tax Code allows deduction of mortgage interest and real estate taxes
- 1931 President's Conference on Homebuilding and Homeownership
- 1932 Reconstruction Finance Corporation makes loans for low-income housing construction
Federal Home Loan Bank Board System (FHLBB) established
- 1933 National Industrial Recovery Act authorizes PWA to construct low-income housing projects
Home Owners Loan Corporation (HOLC) established
- 1934 Federal Housing Administration (FHA) established
- 1937 Wagner-Steagall Act (Housing Act of 1937) authorizes construction of 160,000 units over twelve years
- 1938 Federal National Mortgage Association (Fannie Mae) established
- 1949 Taft-Ellender-Wagner Act (Housing Act of 1949) authorizes construction of 810,000 public housing units
Section 115 provides grants for rehabilitation of low-income housing
- 1954 Housing Act of 1954 focuses on Urban Renewal (requires "Workable Plan" for federal outlays)
- 1961 Housing Act of 1961 authorizes construction of 100,000 units to be built within three years
- 1964 Civil Rights Act, Title VI of which bars discrimination in all federally-funded activities, including housing
Section 312 provides loans for rehabilitation of low-income housing
- 1965 Housing Act of 1965 establishes Turnkey Program for provision of public housing units and authorizes construction of 240,000 units to be constructed over four years

- 1968 Housing Act of 1968 establishes Section 235 Homeownership Program and Turnkey III Program
Government National Mortgage Association (Ginnie Mae) established
Civil Rights Act, Title VIII of which prohibits discrimination in private and public housing
- 1969 Brooke Amendment limits tenant contribution to public housing rent to 25% of income; establishes operating subsidies for LHAs
- 1970 Experimental Housing Allowance Program (EHAP)
Uniform Relocation Act
- 1972 Demolition of Pruitt-Igoe in St. Louis
- 1973 Nixon imposes moratorium on all national housing programs
- 1974 Housing and Community Development Act establishes Section 8, Community Development Block Grants (CDBG), Housing Assistance Plan (HAP), Urban Homesteading Demonstration Program (Section 810), and Section 5(h), which authorizes PHAs to sell public housing stock
- 1978 Modernization Rehabilitation Program
- 1983 Housing and Urban-Rural Recovery Act
- 1985 Public Housing Homeownership Demonstration authorized
- 1986 Tax Reform Act of 1986 establishes tax credits for development of low-income housing
- 1987 Housing and Community Development Act establishes Nehemiah Housing Opportunity Grants under Title VI and Section 21, which allows sale of public housing to Resident Management Councils (RMCs)
- 1990 Housing Act of 1990 authorizes Homeownership and Opportunity for People Everywhere (HOPE)

**Appendix 3-A
West Broadway Timeline**

1949	972 units constructed by the BHA Development to serve as transitional housing for war veterans
1966	Residents organized themselves to become more involved in maintenance and management of the development
1969	Resident population totaled 3,500 West Broadway Task Force established to manage Multi-Service Center
1972-76	Over \$2 million spent on modernization repairs, including new bathrooms and heating and sanitary systems
1975	9% vacancy rate Condon School and BHA Management Office built Boston Schools Desegregation
1976	Modernization needs estimated to be \$9 million
1978-79	Development receives \$6.5 million "pilot modernization grant" from EOCD for new bathrooms and system repairs Demographics: More than 50% of residents were under the age of 19 76% of households were single-parent households 78% of households were female-headed 83% of households were aid-dependent 12% of adult population was working Mean family income is \$4,800 Boston Urban Observatory prepares "Comprehensive Plan" estimating redevelopment needs at \$17.6 million
1980	Massachusetts State Legislature appropriates \$20 million for comprehensive renewal BHA placed in receivership
1981-82	Master Plan developed
1983-86	Phase 1 renovation of 285 units, 2 Village Centers, and management office
1986-89	Phase 2 renovation of 141 units, 1 Village Center, and basketball courts
1989-1991	Phase 3 renovation of 56 units

- 1990 Rapid desegregation of West Broadway
- 1992 Demographics: 65% of resident population is white
42% of population is children 18 or under
- 1993 West Broadway cited in Boston Globe for high number of bias crimes

sources: Redevelopment Handbook, EOCD

Master Plan prepared by Lane/Frenchman and Goody, Clancy & Associates, Inc.

1979 Comprehensive Plan prepared by Boston Urban Observatory

**Appendix 3-B
West Broadway Population Demographics
and Neighborhood Profile**

Demographic Shifts

The West Broadway resident population has changed considerably in its forty-five year history. As noted previously, the development was built to provide temporary housing for war veterans and their families. In 1969, nearly 3,500 people lived in the development. By January of 1979, however, population numbers had dramatically decreased. There were 697 households and 2,003 persons living at West Broadway; over one-third of the population was children aged 10-19. 72% of all households were female-headed; 83% of all households were aid-dependent; and 72% of all households reported 1977-1978 incomes of below \$5,000 (BUO, 1979, p. II-4). When the Observatory report was prepared in 1979, 97% of all West Broadway households were white. According to BHA management reports, 98% of the population was white in 1988; that number dropped to 65% by 1992. The following tables reflect BHA statistics as of April 1993:

Ethnicity: All Family Members

White	975
Black	201
American Indian	8
Spanish	360
Asian and Pacific	224
Other	5
N/A	1
Total:	1,174

Age: Head of Household

19-21	12
22-26	65
27-61	448
62-79	112
80-98	12
Total	649

Age: All Family Members

1-3	114
4-8	176
9-18	452
19-21	112
22-26	137
27-61	622
62-79	129
80-98	13
99+	19
Total	1,174

Family Status: All Family Members

Employed Full Time	178
Employed Part Time	50
College Student F/T	27
Technical/HS	23
Disabled	186
Handicapped	14
Minor	726
At Home	325
Elderly	74
Family	169
Wheelchair User	2
Total	1,174

The Master Plan called for 34, or 5% of all units, to be handicapped accessible. Two four-bedroom apartments are occupied by residents assigned by the Department of Mental Retardation (DMR); each unit has full-time DMR supervision.

Management Strategies and Services

The Boston Housing Authority, as the owner of West Broadway, is responsible for the maintenance and upkeep of the entire development. In 1966, tenants began to organize themselves to respond to a lack of strong management practices. As noted above, the tenants formed the West Broadway Task Force and Multi-Service Center in 1969 to provide additional services to residents; funding for these activities has been, and continues to be funded primarily through private sources.

One of the redevelopment goals was to "decentralize" management duties to promote shared responsibility. Although management duties have not been decentralized to the point originally intended, residents today are served primarily by two service providers: the on-site BHA management and maintenance office, and the Multi-Service Center run by the West Broadway Task Force. The Village Centers, intended to provide "Village Coordinators" that would have a voice in management decisions, are used primarily for entertainment and educational (such as ESL classes) purposes. They also house mailrooms and laundry facilities.

The on-site BHA management team, which consists of two administrators and three maintenance workers, is primarily responsible for maintaining the physical aspects of the site -- performing routine maintenance tasks in units and buildings, responding to emergencies, caring for grounds and public spaces -- as well as managing administrative tasks, which include selecting tenants, assigning apartments, and handling evictions. BHA year-end management reports indicate that work orders are responded to in a timely manner, and that average maintenance costs were compatible to those of other BHA-owned developments.

The West Broadway Task Force/Multi-Service Center provides a variety of services for the residents, including youth programs, ESL classes, elderly activities, meetings for young mothers, potluck suppers, and annual development-wide activities. According to Task Force staff, approximately two-thirds of West Broadway's youth population participate in youth activities, and 48 tenants are directly involved in the governance of the center through participation on the Board of Directors and seven individual committees.

The Task Force also enters into outside contracts for additional youth services, including City Roots, an alternative high school program. West Broadway has two full-time youth workers and receives VISTA volunteers who work with some youth. Although they have offered day-care services in the past, there is no on-site care currently.

The Task Force played a central role in planning for the redevelopment, from providing input on apartment design to insisting (successfully so) for construction to begin in certain areas. Over time, the Task Force has organized activities that respond to site-specific and population-specific problems, from workshops on housing desegregation in the late 1980s to youth counseling today.

The Neighborhood

Today, the West Broadway development lies within a highly mixed-use area. Located within the development's grounds are the Condon School (built in 1975, as noted previously) and a Lithuanian Catholic Church, constructed prior to the housing development. Immediately surrounding the project are a variety of institutions and services, including a police station constructed in 1990, a few churches, a homeless shelter that opened in 1987, a social service center located in a school that was closed in 1991, and several retail strips. Manufacturing plants, warehouses, parking areas, open lots, and

rail yards are all within several blocks of the development. West Broadway, lined with commercial activity, serves as a main artery to Boston, and heavy truck traffic throughout the area is not uncommon. The Broadway Red Line MBTA station is located two blocks west of the development; several bus lines also service the area.

Haphazard land use development has left West Broadway as the primary (and essentially isolated) residential space in South Boston's lower end. Other housing structures in the area tend to be two and three-story frame houses and brick rowhouses. A 1988 report on South Boston prepared by the same agency stated that one-quarter of all housing units in the area were owner-occupied and that another one-quarter of all units were public housing units (BRA, 1988, p. 3). Two other South Boston public housing projects pre-date West Broadway: the Mary Ellen McCormack development, built in 1938 with federal funds and consisting of over 1,000 units, and the Old Colony development, also constructed with federal funds in 1941, containing nearly 900 units.

The same report used census data to conclude that area "residents have lower levels of educational attainment, occupational skills and income than the average Bostonian... Household income is well below the city average and the poverty rate is higher than average" (BRA, 1988, p.1).

Appendix 4-A: Survey Methodology

METHODOLOGY

The surveys used as the basis for this discussion are part of a larger research project examining redevelopment efforts at three Boston public housing projects. The project, which began in 1992 under the direction of Professor Lawrence Vale of MIT, evaluates the impact of physical reconstruction on the social and physical character of the developments to determine what types of interventions are most successful in revitalizing public housing. The project seeks to develop answers to the following questions: Is physical redevelopment sufficient to revitalize public housing communities? What kinds of physical amenities are most wanted by public housing residents? What is missing from reconstruction strategies? What do residents think about their living environments, from both physical and social perspectives? How should -- or can -- housing policy be adapted to accommodate residents' opinions?

To answer these questions, the evaluation uses resident opinion as the primary unit of analysis in order to ascertain user views about comprehensive redevelopment strategies. Many policy analyses use financial costs or numbers of people served as the basis for examination, often to the exclusion of the users themselves. This project seeks to embrace the users' contributions. To do this, a questionnaire was developed to probe residents' thoughts on the redesign efforts, their apartments, the neighborhood, management strategies, tenant activities, security, privacy, and future aspirations. This last section on aspirations includes questions on homeownership that serve as the basis for analysis for this chapter. The questionnaire was designed to include a number of open-ended questions to provoke original, unbiased thought on the part of the respondent. Each interview was taped to ensure that residents' full answers could be incorporated into subsequent analyses.

To assure a broad range of resident opinion, sixty interviews (one per household) were to be conducted at each site. This represents nearly 10% of total households at West Broadway. Instead of MIT researchers conducting the interviews, residents were chosen to do this. There were three primary reasons for doing so: 1) to reduce the amount of time needed to conduct 60 interviews, 2) to establish credibility among the residents to be interviewed, and 3) to generate interest in the evaluation project. Each interview was taped to ensure accuracy and aid in coding.

In August of 1992, after the West Broadway Task Force agreed to become involved in the project, the Task Force leadership was asked to select five residents who, as a group, reflected the ethnic composition of the development to conduct a total of sixty interviews. Three of the interviewers were English-speaking, one was Spanish-speaking, and one spoke Vietnamese and Chinese. I trained the five residents to conduct one-on-one

interviews with their neighbors by reviewing the surveys with them, anticipating questions that might need additional clarification, and encouraging practice interviews on friends or family members who were not going to be interviewed. Each of the English-speaking interviewers conducted fifteen interviews; the Spanish-speaking interviewer conducted ten interviews using a questionnaire that had been translated into Spanish; and the Vietnamese and Chinese-speaking interviewer conducted six interviews.

The Task Force also was asked to generate a list of names of residents who were heads of households to be interviewed. It was encouraged to select a group of residents that would fairly represent the demographic composition of West Broadway in terms of race, age of respondent, residence location, and length of residence. As an incentive to promote interest in the survey, each resident (as well as each interviewer) was paid \$10 per interview. In general, the selection method was successful in providing a representative residential pool.

The interviews were conducted in the fall of 1992. I collected the surveys and transcribed the interviews to ensure that what was actually said during the interview was accurately reflected on the questionnaire for future coding purposes. I then performed basic statistical calculations to determine what, if any, variables appeared to be more significant than others in influencing resident opinion. Those results are detailed in Chapter 4.

METHODOLOGICAL LIMITATIONS

There are certain limitations to employing this type of methodology. First, enlisting the help of a Task Force is both an asset and a liability. While claiming support of the Task Force can establish credibility and legitimate the survey, it can also deter residents from answering honestly if they believe that certain information will fall into the wrong hands and/or be used against them. Residents also may be hesitant to share highly personal information if they believe that the interviewers will share that information with other residents and neighbors.

In addition, employing five different residents as interviewers does result in a minimal loss of consistency and control. Each interviewer has her own style, which has two important consequences: 1) residents' reactions may be influenced by how comfortable they are with a particular interviewer, and 2) the same question is asked in five unique ways, some of which may provoke long, detailed answers while others may prompt short, direct responses. Having one person transcribe and code all sixty interviews compensates for these inconsistencies, but also means that the surveys are subject to one person's interpretation (which may, in turn, affect coding).

Likewise, while using tenants to conduct the interviews establishes a level of trust and familiarity, using interviewers that are knowledgeable (and who presumably have their own feelings) about the subject matter can result in leading questions and/or prompted responses. However, asking each interviewer to tape their conversations was done to

deter editorializing, as interviewers know that they will be heard during transcription. In fact, in most cases, the interviewers remained unbiased, and the responses seem to reflect the interviewees' own feelings.

Another methodological limitation involves the selection of interviewees. Entrusting the Task Force to choose the residents meant that the survey sample could not be random, in terms of both the method of selection and the actual sample. The tenants selected to be interviewed have made themselves known to the Task Force, through participation in Task Force activities and/or services overseen by Task Force members, or as friends. As a result, those people who were not selected to be interviewed are those least known to the Task Force and may have a different perspective on life within a public housing development.

Most of the residents interviewed are women. Interviewing a majority of female residents was a deliberate choice, given the high percentage of female-headed households in the development. At the same time, other factors also may have contributed to the preponderance of female interviewees. Again, these may include who is active in or known to the Task Force, the times that interviews were conducted, and/or who is more comfortable and willing to be interviewed and recorded. Gender is an important consideration as each respondent is seen as a representative of a household, and two family members, especially of different genders, may have different responses to questions. Similarly, interviewing heads of households only meant that no children were interviewed. Given the high number of children living in the development, however, we have devised alternative ways to incorporate their opinions into the broader research.

Finally, two methodological problems became apparent during coding. First, due to unfortunate translation inconsistencies, several questions posed to Spanish-speaking residents could not be coded properly. For this reason, their responses are underrepresented on the tabulation figures for certain questions. It is difficult to determine if there would have been a correlation between ethnicity and a particular response. Second, as participation was voluntary, residents were given the option of not answering questions which made them uncomfortable. For this reason, the analyses vary in the number of responses used as data. On average, two or three answers were excluded as input for each cross-tabulation.

Few methodological strategies are foolproof. In developing appropriate methods, therefore, researchers must first identify their main objective and proceed in a manner that can accommodate it in a way that preserves rigor and integrity. Because the production of resident opinion is the most important goal of this project, the problems associated with this approach were considered beforehand and deemed acceptable.