

SELF-HELP IN THE HOME: THE LIMITED-EQUITY HOUSING COOPERATIVES OF WASHINGTON, DC

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ABSTRACT

Though “self-help housing” has been theorized since at least the 1970s, principles of self-help from the community psychology literature have rarely been applied to housing. In this article, I apply three self-help principles to a set of case studies of limited-equity housing cooperatives in Washington, DC. I determine that the principles of self-determination, experiential learning, and social homogeneity are important elements of healthy limited-equity cooperatives. I also take up a key critique of self-help—that it focuses on the individual at the expense of broader societal change. Some limited-equity co-ops in my study recognize the need to expand their self-help work out into the broader community. My research shows that prospects for expanding self-help in the home out into society are uncertain. Yet it may be that turning outwards provides the best way to ensure the continued internal health of the co-ops themselves.

Key Words: self-help, mutual aid, limited-equity cooperatives, housing, Washington, DC

It’s Christmas Eve 1977, and the mailman is making his rounds through the Glover Park neighborhood of Washington, D.C. When he arrives at the working-class Penn Branch apartment complex, he notices he is delivering the same letter to every single apartment. Curious about the contents of the letters, he runs into a young tenant, Shelly—a single white woman with twin infants—and he asks her about them. Years later, Shelly recounts:

[H]e was concerned because he had to deliver all these today, and he didn't know what they were. And so I said, well I'll open one, and I did, and I started crying. And he read it, and *he* started crying, because he had to deliver them all.

The letters were eviction notices. The tenants were being informed that they had 90 days to pack up and move, because the owner wanted to tear the three-story buildings down and erect 10-story luxury apartment buildings in their place. But the tenants did not move. Instead, they organized: first, to stop the demolition of their homes, and soon after, to buy the buildings themselves. With the help of funds from the city, private banks, and family and neighbors, they were able to purchase the six buildings collectively. Though they wanted to own the buildings, they did not want to own them as condominiums. Over the course of the 1970s, renters throughout the city were being evicted to make way for condominium conversions, and the Penn Branch tenants did not want to participate in a housing form that they saw as harmful to other working people. Instead, they decided to own Penn Branch as a limited-equity cooperative. A limited-equity co-op would give members control over their housing, but would limit the amount shares could be resold for, thus ensuring that the housing was kept affordable over the long term. Margaret, a white woman in her 60s, moved into the complex in 1968 and is the current treasurer of the board. She explains:

The philosophy of a limited-equity co-op is that you have housing for people that are low and moderate income, and the way you make sure there is housing for them is you limit the amount of equity you can develop in the building. So we decided the equity would be based on the [Consumer Price Index] each year, so you would make *some* money, but it wouldn't be crazy.

The tenants purchased the building in 1979, making Penn Branch perhaps the city's first limited-equity cooperative. The next year the city council passed a law—informed in part by the experience of Penn Branch—giving tenants the first right to purchase their buildings should their buildings go up for sale. This was a landmark law that has enabled thousands of DC tenants to participate in buying their buildings from their landlords (Harrison Institute for Public Law, 2006; O'Toole & Jones, 2009). In the years since the law was passed, about 135 tenant associations have converted their buildings into limited-equity cooperatives, or LECs, meaning that their housing will remain affordable for other members in the future. In the United States, Washington, DC is second only to New York City in terms of numbers of LEC housing units.

My research shows that LECs in Washington, DC provide important benefits for their members. In general, I have found that LECs provide remarkable levels of affordability—average monthly housing fees are half the fair market rents for the Washington, DC area, as determined by the U.S. Department of Housing and Urban Development (2011). They provide a sense of ownership and stability for their members. And, while collectively running a housing co-op is a lot of

work for its members, over the course of a 20-year period, only 16% have experienced foreclosure and/or reverted to rental status. Importantly, LECs generally do not serve as investment vehicles for their members, because members are highly restricted in the amount for which they may sell their share when they move out, so that the unit may remain affordable for the next incoming member. This is a form of ownership, then, in which the profit motive has been removed.

I argue here that LECs are a form of self-help housing, and that principles of self-help underscore much of the work of LECs. In this article, I focus on three of the ten self-help principles outlined by Riessman (1997), and conclude that LECs thrive when all three of these principles are followed. Ultimately, the long-term survival of LECs depends on maintaining a membership—or, to put it in community psychology terms, a peer group—that is deeply invested in engaging in the ongoing work of collective self-help. LECs in DC manage to maintain this mentality most of the time. But beyond maintenance of their own homes, prospects for “scaling up” the work of self-help—that is, expanding that work to the larger world beyond the small self-help community, in this case, beyond the individual LEC—are uncertain.

RESEARCH METHODOLOGY

I base this article on research conducted from 2009 through 2011 in Washington, DC. The research is based primarily on a group of cases studies, examining 10 current and former limited-equity cooperatives in the city. I selected these 10 projects to represent a diversity of size, age, geographic location within the city, and demographic mix of members. I made contact with the projects through personal connections and through recommendations made by professionals who work with LECs in DC, including lawyers, tenant organizers, and developers. I conducted 40 in-depth interviews with co-op members and former members, along with 10 in-depth interviews of professionals who assist co-ops. In addition to interviews, I also conducted archival research and direct and participant observation for the 10 selected cases. I also conducted quantitative and spatial analysis of the entire universe of LECs in DC, which as of 2012 numbers 86 projects, made up of about 3100 units. Research was conducted with the approval of the City University of New York Graduate School’s Institutional Review Board. Names of projects and members have been changed in order to ensure confidentiality.

LIMITED-EQUITY COOPERATIVES AS SELF-HELP HOUSING

The term “self-help housing” has usually referred to housing that is self-built (and sometimes self-managed) by its dwellers, and not to the concept of self-help as developed in the community psychology literature. Much of the extant

self-help housing literature focuses on self-built housing in the cities of the global south. Faced with an explosion of urban slums in the global south, researchers in the 1970s began reframing the problem of unregulated, self-built housing as in fact a solution to the massive demand for housing. John F. C. Turner's (1972) *Freedom to Build: Dweller Control of the Housing Process* and (1991 [1977]) *Housing by People: Towards Autonomy in Building Environments* heralded self-built housing as a widespread phenomenon to be supported by local municipalities, not squashed. Poor people, Turner argues, are perfectly capable of building their own housing; if given the opportunity to do so, they will on their own solve the urban housing crisis. A few authors have theorized squatting in the developed world as self-help housing, including in Berlin and New York City (Katz & Mayer, 1985). But Katz and Meyer also critique self-help housing, as potentially absolving the state of its responsibility to care for its citizens. Similarly, Davis (2006) critiques what he calls "illusions of self-help," by which the urban poor of the global south are expected to provide for themselves without the assistance of the state—and end up much worse off. But whether self-help housing is championed or critiqued, it is normally defined by its physical nature—it is housing that is built by its inhabitants, or, in the case of squatting, repossessed by them. The social nature of self-help housing tends to be overlooked.

Where most of the literature on self-help housing focuses on the materiality of housing, the community psychology literature focuses on the social and emotional nature of self-help. The community psychology literature focuses on self-help groups, including 12-step groups like Alcoholics Anonymous, support groups of all kinds, community lending circles, and a vast array of other groups in which members who share common problems and experiences come together freely to address their problems together (Gartner & Riessman, 1998). While some authors have critiqued self-help for placing too much emphasis on the individual, others counter that participating in self-help in fact allows participants to gain more control over their lives and potentially become more engaged in the wider political world as well. As Riessman and Bay write:

Is self-help a detour from dealing with the major problems of society at their source? Perhaps. But it may very well be that, in many cases, this detour is only a temporary retreat that comes from feeling issues like the economy and the environment are too big and unmanageable for the average person to handle. For many, self-help can be an attempt to reduce the daunting complexity and seriousness of these important issues to a more accessible and human scale. It is a way that something can be done now, and through individual initiative. From there, the next evolutionary step is the transference of those skills and that group energy and imagination to a larger social canvas." (Riessman & Bay, 1992, p. 32)

Some authors emphasize that self-help should only be conceived of as also mutual aid, thus emphasizing the interconnectedness of the people engaged in

self-help work (Borkman, 1999). Self-help here is less about the individual and more about the collective help people can provide one another. Borkman prefers to use the term “self-help/mutual aid.” She theorizes self-help/mutual aid as a form of commons, in that members create spaces to come together freely for mutual support in a noncommodified environment.

Limited-equity cooperatives, I argue, are a clear instance of self-help/mutual aid housing (elsewhere I argue that they constitute a form of urban commons). Since the law giving DC tenants the right to purchase their buildings was passed in 1980, tenants and organizers have emphasized that collective purchase of homes is an act of self-help. Not coincidentally, one of the grassroots organizations that helped many DC tenants’ associations found their cooperative was called Washington Inncity Self Help, or WISH. Founded in 1978, WISH was active for 25 years, and focused on helping the city’s poor and moderate-income residents gain more control over their lives. In an early brochure, WISH described its work thusly:

We began our formal organizing drive in 1978 to bring power and cohesion to the swelling ranks of low-income residents being displaced by condominium conversion and exorbitant rent increases. . . . WISH provides a straightforward answer: empowerment of innercity Washington residents to give them the means of taking on “the system.” . . . Our mode of operation is to encourage neighborhood residents to decide what they want and take action upon their decisions. (WISH, n.d.)

For the organizers at WISH, several of whom were organizing fellow tenants in the buildings in which they lived, self-help was explicitly about political empowerment, and helping tenants gain control over their housing was a major component of that work. (Of the 10 co-ops and former co-ops in my study, five received assistance from WISH.)

LECs have been theorized as self-help housing before; researchers focused on LECs in New York City, for example, theorized limited-equity cooperatives as self-help housing (Kolodny & Gellerman, 1973). While LECs have not been physically built by their members, they have been taken over by their members, either after being abandoned by their landlords, as was generally the case in New York City, or purchased by their tenants, as has generally been the case in Washington, DC (Leavitt & Saegert, 1990). In either case, co-op members become responsible for renovating and maintaining their buildings. This housing can be theorized as “self-help” in that its members are essentially providing it for themselves.

To date, however, little work has connected the principles of self-help as outlined in the community psychology literature with the concept of self-help in the home. Detailed investigation of a set of ten current and former limited-equity cooperatives in Washington, DC reveals that at least three of the self-help principles of the community psychology literature play an important role in

the formation and long-term maintenance of LECs. These principles are self-determination, experiential learning, and social homogeneity. I now turn to considering how each of these principles takes shape in the LEC experience.

PRINCIPLE 1: SELF-DETERMINATION

Self-determination is a key principle of self-help. For Riessman, self-determination means that the work of the group is determined internally, and not by external forces. Self-determination can lead to new forms of democratic participation by group members (Riessman, 1997). Self-help work, ideally, is a transformative experience that eventually gives participants more control over their lives. In a sense, then, self-determination is the larger goal of all self-help work.

Self-determination is one of the most important concerns of limited-equity co-op members. When tenants take control of their housing by purchasing it from their landlords, they are acting precisely because they want a greater degree of self-determination in their housing. Typically, tenants' associations that struggle to buy their buildings have, as renters, experienced little control over the material and social aspects of their housing, and have lived in fear that their rents will be raised and they may ultimately lose their housing. The self-determination that purchase affords allows them to gain collective control over the material and social aspects of their housing.

Previous research shows that the ability to gain control over housing is important for limited-equity co-op members. A survey of Nashville public housing tenants given the opportunity to convert their housing to co-op ownership found that one of the two main reasons they were most interested in co-op ownership was so that it would allow them to fix up their units the way they wanted: in other words, it would give them some control (Rohe & Stegman, 1995). In my research, I have found that control manifests in three forms: control over the physical space of the building, control over decision-making, and social control over the people in the building. For many LEC members, having control over their housing is a welcome relief from prior experiences living in rental housing. Gloria, an African-American in her 60s, is one of the founders of the Watts Co-op, located in the Brightwood neighborhood. Gloria explains how the building changed after the tenants purchased it and residents were able to gain control over the space:

It [had been] a rental. [Columbia] Realty owned this place then. And they—you know, you didn't have heat during the winter, you didn't have hot water, it was just a mess. . . . I remember the first year I was here [as a tenant], and the refrigerator I had was practically—you went to open the door, you had to do it carefully, because you felt like the door was going to fall off, that's how dilapidated it was [she laughs]! And it took me forever, constantly calling the rental office, saying I need a new refrigerator, I've got two little kids, the food's going bad. But as owners, if somebody calls us—usually,

they'll call [the board president]. And say I need a new refrigerator. Well, she'll have someone come out to check it, because we can't change it just because you painted your kitchen green and you want a green refrigerator! But if someone checks it and says, yeah, they need a new one, then we just go out and get a new refrigerator, we don't have to wait and jump through hoops. Or a new stove, or whatever. And that's what makes the difference. We have a little power, I guess that's the key word. As board members, and as owners, too. Because the owners who are not on the board, we have a democratic system. . . . So that's part of the benefit of being owners. Cause you can make a lot of your own decisions, you have the governing power.

Gloria equates control over the building's material space with members' ability to participate in the democratic decision-making of the co-op—and more broadly, with their ability to gain power. Joanna feels similarly about her co-op, the Piney Branch, which is located in the Capitol View neighborhood. Joanna is an African-American in her 50s who grew up in the Piney Branch Co-op; today, she serves as its site manager. For Joanna, the main difference between renting and owning has been in her ability to participate in decision-making together with fellow owners. When asked what it is she values about LEC ownership, she replies:

I guess with me, it was just the knowing that, even though I know we don't own our units outright, just that I have a part in it. That I do have now a part in this, and I can help on making the decisions of this cooperative, and not having someone standing over us telling us what to do. But we can sit down collectively and decide what we want to do. So that was the difference.

The social control possible in a limited-equity cooperative is also very attractive to most members. As Katz and Meyer (1985) note, self-help housing movements take the responsibility for social policing from the state, and place it on the shoulders of members. Nearly all LEC members who mentioned their collectively imposed social control were grateful for it and thought it increased their quality of life. For Eduardo, a Salvadoran immigrant in his 40s, the social control the co-op has allowed has had a big impact on his living conditions. He came to Washington in 1980, and moved into the Potomac Co-op shortly thereafter, back when it was a rental. Like the Watts Co-op, the Potomac is located in Brightwood. Eduardo lives in a one-bedroom unit with his wife and 22-year-old son, who grew up in the co-op. He describes the social control residents gained over their space after they purchased the building:

Well, first of all, when we renting, it's a lot of mess, it's a lot of crazy everything. It's too many people coming over here, we don't know who it is, we don't know what's going on. People come and go, up and in, up and in, and everything, so we were lucky when we came into the board because everything changed. We have more securities. . . . Soon as the rules

and everything changed, it's a lot of changes in the building. Now you can see, our building's quiet. You don't hear no people running in the hallways, or people making music on top of you, making noise and everything. So this one part has been nice. And everybody respects everybody.

As these quotes indicate, tenants gain a measure of collective self-determination when they join together to buy their buildings. They can make repairs more quickly, institute rules to regulate behavior, and take part in the decision-making around the affairs of their housing more broadly. Ultimately, as Gloria and Joanna emphasize, achieving self-determination in housing opens up new opportunities for co-op members to participate in democratic structures of self-governance.

PRINCIPLE 2: EXPERIENTIAL LEARNING

Another important principle of self-help is experiential learning. Rather than rely on the professional, often academic, advice of experts, members of self-help groups rely on their personal, lived experiences to help each other face their particular challenges. “Old-timers” in a self-help group for stutterers, for example, were able to share with newcomers how they had dealt with their stuttering. Rather than quoting expert knowledge, they simply told their own stories (Borkman, 1999). For Borkman, reliance on experiential learning is a key element of self-help/mutual aid. Through experiential learning, members both improve their personal situations and develop a stronger collectivity of support.

In the LECs I examined, experiential learning appeared to be crucial for success. In the healthiest co-ops, members engaged in collective ongoing experiential learning as they did the work of maintaining their homes. Members learned from their process of working together on the co-op, and were flexible enough to adapt over time as conditions changed or new challenges arose.

In some cases, individual co-op members gained skills through their co-op work that helped them both improve the collective life of the co-op, and their own individual lives outside the co-op. Whitney, a young white woman who lives in the Fenwick Co-op, in the Columbia Heights neighborhood, explains how she learned to be the treasurer of the co-op:

When I first joined, I wouldn't say I had any experience with finances at all. I was never trained in that kind of thing. And after I had a bunch of questions at a meeting, [another member] suggested, why don't *you* do it? It was very scary, because I don't know anything about economics or accounting. So I just sort of jumped in there. I was the treasurer for probably 4 years, and then I had to take a break and move home for a year when my dad passed away, and I had to take care of my mom and my dad's small business. Then I came back and was treasurer again, did it until I was completely burned out, and then I took a break, and now I'm doing it again!

Even though Whitney was nervous about taking on the position as treasurer, it was in part because of the social support she felt from her fellow co-op members that she was able to muster up the courage to “jump in.” In learning the treasurer position by performing it, she helped manage the co-op’s collective finances. And her experiential learning has also helped her in other areas of her own life:

[L]earning about the treasurer position, and feeling confident that I could do it, that’s been good. When I had to go back [home] to help with my dad’s business, I used those skills then. It activates a different part of my brain—it’s not natural to me, but I can do it, if I concentrate. It was a matter of figuring that out, and now if I want to do it, I can. Now in my current relationship, I am the accountant [she laughs]! It’s sad that we don’t teach our kids about money, and we don’t teach each other about finances, and how to manage things, and be realistic.

Individual members’ experiences in learning skills through doing the work of their co-op was common. Sarah, one of the early leaders of the Penn Branch Co-op, tells the story of a woman who used the skills she learned in her work with another co-op to get a job for the first time in a very long time.

One of the women called me up, she had a high school education, she was on welfare. A lot of people get on [co-op] boards by default, and they’re asked to run a multi-million dollar business. Literally! That’s what it is! So, she’d been on the board for a long time, and it was well run. And she called me up one day and said, I want to apply for a job, but I don’t have any skills. I said, you have skills. So I said, make sure that you put on the application, that you are the president of the board, and in your cover letter, write about some of what you’ve done, what you do. Do you make financial decisions? Do you make employee decisions? A couple weeks later, she called me back, and said, I’ve got an interview! I said, I’m not surprised. She goes, but I don’t know anything about the job! I said, just be yourself, and if you have the opportunity, talk about what you do, your work with the co-op. She calls me back a week later, and she says, the interview was amazing, I got the job! When I was in the interview, they didn’t ask me a thing about the job, or my skills for the job. All they wanted to know was about the co-op! And I said, and you were yourself, weren’t you? She’s so passionate about what she did, and she loves her work. The minute she got the opportunity, all her fears, insecurities, slipped away, and she just went on and on about her work, and that’s why they hired her.

It was because of the skills this woman had learned in her work as co-op president—and her ability to tell her story of her experiences in the co-op—that she was able to expand her own life opportunities outside the cooperative.

In the more successful co-ops, experiential learning takes place at the scale of the co-op membership, as well as the scale of the individual. The Broad Branch Co-op is an example of a co-op that appears to engage in collective

experiential learning. The Broad Branch is an oasis of affordable housing in the midst of a neighborhood, Adams Morgan, that has become almost thoroughly gentrified. Magdalena is the co-op president. She is in her 60s, an immigrant from the Dominican Republic, who has lived in the building since the mid-1990s. The co-op, as she explains, is a “work in progress”:

Anything that we see that we need to do create a new policy, to bring something in, something simple, like a bike rack—cause all of a sudden people are riding bikes, and they just parking them under a thing, and the mud and dirt and—oh, no, no, no, we need some controls. So get a meeting, and make a policy about bringing in your bikes, where you gonna put them, and lock them up, and so on. Everything now, one person used to have a pet, now we have a few people with pets, we need a pet policy that makes sense, you can be fined if you don’t follow. Parking, there’s a parking policy. But it’s all additional to what we started out with. So as you go—it’s a work in progress, it just never stops.

It is in part the Broad Branch membership’s willingness to enact new rules, come up with new policies, and try new methods of self-management—in short, to learn from their experiences and apply what they have learned to future action—that keeps the co-op healthy.

This is not, however, to say that LECs in the District of Columbia rely only on their own experiential knowledge and do not make use of professional knowledge. Quite the opposite: they have all received assistance from lawyers and accountants, many have received help from professional community organizers, and the majority even hire outside management companies to manage their affairs. But despite all this outside help, the day-to-day management of the co-ops invariably falls to members acting in a volunteer capacity. As Patricia, board president of the Potomac Co-op, puts it, “[A] lot of times you have to manage the management company.” As Saegert notes, much of the work of the LEC leaders in her Harlem study required “constant attention, both of a physical and social nature, to repetitive and unending tasks” (Saegert, 1989, p. 304). Even with professional outside assistance from management companies, LEC members must take on a constant stream of daily tasks. And if members can apply principles of experiential learning to their work, their co-ops are the stronger for it.

PRINCIPLE 3: SOCIAL HOMOGENEITY

A third principle of self-help is social homogeneity. By social homogeneity, Riessman means that all members of the group share a similar social condition: members may all be in debt, or be ex-offenders, or be disabled in some way (Riessman, 1997). Because of their shared experience, members constitute a peer group, even if their economic, racial, or cultural characteristics diverge. Self-help group members share a powerful commonality that has shaped all their lives. It is because of their social homogeneity that self-help groups are effective.

Social homogeneity is also important in limited-equity co-ops. As noted in previous research, LECs—particularly in their early stages—are marked by social homogeneity, in that all members have very recently been tenants who were threatened with losing their homes (Heskin, 1991; Saegert, 1989). This fear of losing their homes—and the promise of ownership—brings them together to embark on the process of collective purchase. Alice, an African American in her 60s, is the president of the board of the Anacostia Co-op, in Brightwood, and helped found the co-op in the early 1980s. She describes why the tenants were so excited to buy their building collectively:

The fact that you were going to *own* something. That you didn't have an opportunity [before]. Blacks were afraid to go to the banks. Blacks were afraid they were not gonna be able to qualify for a loan, and that sort of thing. You didn't have to go to the bank! All you had to do was fill out the paper! . . . [I]t was a nice thing, and you were able to own something without having to go through all the government paperwork, and being afraid you weren't going to get a loan, and all of that. So I think that made people more willing to act as a team. Cause they knew collectively they could get the loan.

Early on in co-op formation, members feel a powerful sense of common purpose. At the Anacostia, as at a number of buildings, there were also strong class and racial components to this commonality; in most cases, tenants were African American and low-income or working-class. But the overriding commonality was the struggle to first purchase, and then renovate, their buildings. In all co-ops and former co-ops I studied, members worked long hours to raise money for the purchase of their buildings, plan renovations, hire contractors, write rules for living together, and tackle the many challenges of becoming collective owners. Many co-op members look back fondly on these early days of group solidarity. Margaret remembers the beginning stages of the Penn Branch Co-op, which began forming in 1978:

The early years were the best part. They were they hardest, but they were the best. The board of directors would get together Sunday mornings once a month, and somebody would always make breakfast. With lots of coffee and cigarettes, and we always found solutions. In those first couple of years we would even pray, at times. We had Jewish and Christian and Muslim people, and we'd sit there and say this prayer. And we *needed* prayer!

Over time, the social homogeneity that marks LECs shifts, and sometimes disintegrates. In most cases, the co-op's original peer group was originally defined by a shared experience of the fear of losing their homes. But what happens once those homes are secured? In some cases, co-op membership shifts over time to becoming a peer group that is defined by pride in their ability to provide an ongoing source of affordable housing in an increasingly gentrifying city. Because the membership retains this collective consciousness of the need for affordable housing, they are determined to keep their limited-equity affordable status, even

when they are presented with the opportunity to later convert to a market-rate condominium status. Maria is a young mixed-race woman who lives in the Broad Branch Co-op in Adams Morgan. Maria's grandmother, an immigrant who never learned English, had lived most of her life in the building, and though Maria grew up in a different neighborhood, she spent much of her childhood in the Broad Branch. She is highly committed to the co-op, and hopes it never converts to market-rate status. She explains:

I would love to just retain what we have. Because it really does create community here. The majority of the people in the building—we have a lot of elderly people, single mothers with children, and artists. You know? So we really are people that kind of watch out for each other. And we don't have any Adams Morgan yuppie-type people coming in here, and trying to like, rule the world. It's just not the dynamic of our building at all. So as long as we can maintain this, it's beautiful. Like I said, my grandmother moved in, and I grew up in this neighborhood as much as my own, and I've *seen* the changes first-hand, and sometimes I walk down the street, and I can't even believe all the things that are here, because Adams Morgan, when I was little, was totally, like, ghetto! Nobody wanted to live over here! So now I see it. And the thing is, the buildings, the houses, everything is so beautiful and they always have been. And people, all of a sudden, *discover* these amazing buildings that have been here since the beginning of time! Yeah, as long as we can maintain what we have, that would be awesome. Not to say that yuppie people are mean or anything, but you know, it's nice the way it's structured here, because people can really raise their families in this amazing neighborhood that has everything. Especially because people are older, and are single moms, they may not have a car, or access to other resources if they were living in another neighborhood, where, here, you can step outside your door and have everything. . . . And as long as we can maintain that for people who may not have that living in another neighborhood, that would be amazing.

Maria's consciousness about the continuing need for the kind of affordability and community her co-op provides is shared by members at several of the LECs in my study. But in other cases, once their homes are secured, co-op members lose their social homogeneity. Abai is an Ethiopian immigrant in his 50s who helped found the Oxon Run Co-op in the late 1980s. The Oxon Run is located in the now rapidly gentrifying neighborhood of Columbia Heights. At the time the tenants sought to purchase it, the building was made up of African and Central American immigrants and African Americans, most of whom were low-income or working class. Abai describes the long hours he and his fellow tenants put into the process of buying their building and renovating all the units. But once renovations were completed, he said:

Then later, everybody has an apartment, now everybody is satisfied. So we have the cooperative. [He pauses.] Now comes—the cause is done! Now people start fighting [he laughs]. About everything and anything.

Abai thought that the co-op could be brought together again by working on another project: he wanted to create a collective management company run by co-op members, that could employ them to provide management services for other LECs. But his dream was never realized, and over time, the Oxon Run Co-op appears to have lost its social homogeneity. In 2004, near the height of the housing boom, the co-op membership voted to convert to a market-rate condominium ownership structure, thus individualizing and commodifying ownership, and moving away from a self-help/mutual aid way of working. After conversion to condominium, most of the members quickly refinanced their units and then sold them. As of 2011, the building's character had changed relatively rapidly, in terms of race and class. Yafeu is a Ghanaian immigrant in his 40s, and is one of the few original co-op members who still lives in the building. Yafeu is happy he still has his housing, but he is not particularly pleased with how the building has changed since going market. He reminisces about the community spirit of the co-op; when asked whether that feeling still exists in the building, he replies:

Ooooooh. Hah! *Noooo*. Well, now, let me take it back. I think—changes. I am a believer that life don't stay the same forever. . . . But do I have that same feeling as yesterday? *Noooo*, no. *Noooo*, no, no, no. No, it's not there. But I just look at it, people are people. You never gonna see the same. That's what I say. But if you ask me, do I want to go back to those days, with those—oh, yeah. It was a community. Oh, yeah! Oh yeah. It was a community. Oh yeah. I mean, it was like a family event. . . . You feel, somebody got your back. Do somebody have my back now? No! Hell, no! Hell, no! Sorry about that. Now you on your own, high and dry. I mean, I'm sorry to say—I know we're not all going to see things the same. I always see things different.

He goes on to say that money is changing the city broadly, and that these changes are reflected in the changing population of his fellow condo owners. Yafeu hints at some of the conflict that can arise in buildings that have converted from LEC to market-rate, and that thus, for at least a certain period of time, are home to people of different incomes and class positions—and who consequently may have different priorities. Recent research into the ongoing status of LECs in New York City suggests that buildings with higher-income occupants might be more at risk for market conversion, precisely because they lack the social homogeneity of members who are dedicated to long-term affordability (Saegert, Benitez, Eisenberg, Extein, Hsieh, & Chang, 2005).

POSSIBILITIES FOR SCALING UP SELF-HELP IN THE HOME

Riessman and Bay (1992) suggest that engaging in collective self-help can lead individuals to becoming more politically engaged in the wider world. People

may join self-help groups out of a desperate need to fix a personal problem—but, once they have addressed their immediate personal problems, they may be able to transfer their energy and the skills they have gained in the process, as Riessman and Bay write, “to a larger social canvas.” The consciousness-raising groups of second-wave feminism provide a good example of small-scale self-help practices that gave way to organizing on larger scales to change society more broadly (Gibson-Graham, 2006). In DC, co-op members have expressed interest in scaling up their work either through forming a citywide self-help network of LECs, or through using principles of self-help to do other community work beyond housing. Based on their experiences, prospects for scaling up self-help beyond the individual co-op to broader societal work are uncertain.

Magdalena, of the Broad Branch Co-op, wants DC LECs to create their own self-help network. She is tired of going to the trainings that affordable housing non-profit organizations in DC encourage co-op leaders to attend. As she says, “I think we’ve *overtrained*. Trained and trained, I’ve been to so many trainings. The trainings is the same stuff.” Magdalena is beginning to organize with a few fellow leaders in other DC LECs to create their own self-help network. She explains the idea behind it:

When we decided to do this organization, it was, any [tenants] group that was purchasing could be part of the organization and have the experience of other co-ops and pitfalls that they could use an example for their group, to know what to do. This cannot be a non-profit outside of the co-op. It has to be members of the co-ops who have experienced this stuff! And are willing to come together and talk about it. I just don’t see it any other way. Because we’ve been to so much training! . . . And you go to a new training, and the training is the same thing, it’s like, I need to go home, I want to go home! And you don’t get me to come back. Because you’ve given me the same thing over and over. Something is missing. And what’s missing is that nucleus, that needs to be formed, by the actual co-op members representing their co-op however. But it’s only these people that can bring information to you to make something better, make a situation better. I really think so.

Magdalena explicitly rejects the idea that outside professionals can help LECs stay strong, and believes that it is only through a network of co-ops working together to share their experiences—much in the vein of a self-help group—that they can hope to remain viable in the long term. The idea of creating a network of DC LECs has been tried in the past, and has never taken hold for long. But Magdalena is a good organizer and has a clear vision: perhaps this time, the effort will succeed.

Some co-op members hope to expand on the work of their housing co-ops to do more community work in the city broadly. Sheila is an African American in her 60s who helped found the Fenwick Co-op in the early 2000s. She is a strong believer in limited-equity co-ops, and in the ways they can give people power over their lives. Ultimately, she views the co-op as a springboard for other work in

the world. Her dream is to use the co-op as a basis for other work that will give low-income people more power. As she describes:

I would even like to see—and that’s what I’m hoping eventually to do—is create other cooperatives out of limited-equity cooperatives. Cause to me then that would help further people’s dreams, or whatever it is they want to do. If you have cooperative buying clubs, so you don’t have to pay as much. I’ve always had this interest in creating a laundry detergent buying club, for people who live in limited-equity cooperatives. I have this idea in plan to create a janitorial cooperative out of—from—people who live in limited-equity cooperatives. To help folks, one, begin to feel the concept of working together, pooling resources together, to help better everybody. And of course I know we live in a society where we’re indoctrinated on individuality and that kind of stuff. But just as we were—we are—indoctrinated—I mean we can work on educating people that that’s how we can all survive, and not just survive but have a real quality of life.

For Sheila, participating in the life of an LEC gives members the opportunity to learn how to work together, and imagine possibilities for expanding their collective work out into the wider world. Abai’s idea for his co-op to create a collective management company was based on a similar vision—though, as noted, it was never realized. It appears that it can take so much time to do the internal self-help work of LECs that it is hard to have time or energy for expansion. Self-governance and learning by doing take a lot of time. Previous research into housing collectives in Berlin found that there, too, collective members were so exhausted by the work of simply keeping their own housing going that they had little time or energy for expanding out into working with other collective houses throughout the city (Huron, 2002).

This is not to say that expansion of self-help practices cannot co-exist with maintaining the original self-help group itself. It’s just that to do so requires crafting an approach in which the internal work of the co-op is supported by, and in turn supports, the external work of the larger community. This approach has been tried to some degree at the Fenwick Co-op. In its early years, members were eager to use the co-op as a basis for larger community work. A prison abolition group met in the co-op’s community room, as did a reading group critically analyzing the charter school movement. The co-op membership organized a city-wide campaign to change how limited-equity co-ops were assessed, so that their property taxes properly reflected their limited-equity status. One member, Bashir, represented the co-op in supporting a public boys and girls club a few blocks away, which was threatened with redevelopment. Bashir, a Mideastern immigrant in his 40s, describes the tension between putting energy inwards, into the co-op, and outwards, into the larger community:

[O]ur involvement in the boys and girls club and the tax issue and other issues—it wasn’t a burden. It was kind of like shifting . . . a lot of us were trying to shift back away to the community, and say, this is not a burden. So

there were people who wanted to say, we cannot shift outwards, until we fix our [internal co-op] problems. And I don't [agree]—I think dialectically. If we shifted away, then our problems, people would have been forced to streamline their problems, and it would have been in context of what was happening in the city. So that's the struggle there.

Bashir's priority is doing broader political work outside the co-op. For him, focusing on engaging in political work at the neighborhood scale would force co-op members to "streamline" their internal co-op work; doing both kinds of work at once, he seems to suggest, is what is needed. Similarly, Abai, of the Oxon Run Co-op, believed that his co-op could become internally stronger only if members worked together to extend their work out into the wider world. Without having a larger "cause," to work on, as he put it, the co-op members' collective consciousness—in other words, their social homogeneity—would fade away. Indeed, the rupturing of social homogeneity, as noted earlier, is precisely what eventually happened at the Oxon Run. For both Bashir and Abai, scaling up self-help by engaging in the broader work of community self-determination is an essential component of keeping their own cooperatives healthy. But ultimately, it is an open question as to whether what Bashir calls a dialectical approach can succeed.

CONCLUSION

Limited-equity cooperatives provide a good example of self-help/mutual aid in the home. In this article, I have focused on how three of the principles of self-help as developed in the community psychology literature apply to self-help efforts in the home. First, LECs operate along the principle of self-determination: the reason tenants work to collectively purchase their buildings from their landlords is because they want self-determination in their housing. Second, in successful co-ops, work is based on the principle of experiential learning: both at the individual and collective level, members learn by doing, and it is their experiences that inform the continued life of the co-op. Third, DC LECs have been founded based on the principle of social homogeneity: specifically, the social homogeneity born from the shared experience of the threat of losing their homes. Co-ops that transform this experience into a new manifestation of social homogeneity—one based on a collective acknowledgment of the need to preserve affordable housing in the city—will work to make sure that their LECs remain affordable for future members. But when a co-op's original social homogeneity disintegrates, co-op members may become more interested in individualizing their ownership by converting to a market-rate condominium form—with uncertain results for the original co-op members. Ultimately, the degree to which the self-help/mutual aid of the limited-equity co-op can be expanded into the larger world is unclear.

Collective housing appears to be a rich terrain of study for self-help theorists, and self-help theorists might consider expanding their work to examine collective

housing schemes. Of particular interest is the question of how self-help at the scale of the home can interact with self-help efforts at the scale of the community. Continued research along these lines would further enrich understandings of the possibilities for the societal applications of self-help/mutual aid principles more broadly.

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