

REBUILDING TOGETHER INC. SUSTAINING HOMEOWNERSHIP FOR LOW-INCOME AMERICA

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Homeownership, as a value held dear by many Americans, can be the catalyst for something larger. Feeling pride in one's home is an important aspect of how the architecture of the house partakes in the construction of personal identity, and improving the functionality and appearance of low-income dwellings may help to change the way homeowners feel about themselves and their role in society. Perhaps more of a learned cultural behaviour than a fundamental need, in essence, homeownership is about the consumption of intimate space, and by association, the consumption of the comfort, identity, and pride it represents. As observed by Michael Kimmage, "the American Dream could be defined as the spiritualization of property and consumption, the investment of joy and dignity in consumption and property ownership."¹ The realization of this ideal is only possible for most Americans because of the lending industry, however, and lower-income Americans face special challenges in acquiring and maintaining a home. In recent years, lax lending practices and unconventional loans led to the collapse of several major financial institutions and their bail-out by the federal government. Societal pressures paired with irresponsible personal financial decisions pushed many low- to middle-income Americans to subscribe to these lending practices, accepting loans and mortgages that they were ill equipped to manage. Additionally, by their nature, many predatory loan schemes destined uninformed or financially illiterate borrowers for default.

The group Rebuilding Together Twin Cities is an affiliate of a national non-profit organization that grew out of this context. This organization assists low-income homeowners of Minneapolis and St. Paul, Minnesota, by repairing homes at no cost. The aim is to bring communities together by matching donated funds and volunteer labour with homeowners in need. Most of the funding is provided through corporate philanthropy as well as grants from both government and private foundations. The

entity that donates funding will often also send volunteers from their organization to help on project days. My work as a project coordinator within these home repair projects has given me not only the opportunity to collaborate with homeowners and housing-based non-profit organizations in the area, but also crucial insights as to the many and diverse challenges facing low-income homeowners and communities.

One area that has received considerable attention from housing non-profits has been north Minneapolis, which recently experienced a devastating tornado. Killing one person and displacing over 200, the tornado has had lasting effects that can be seen today in the lack of trees, the tarped roofs, and the condemned homes marked for demolition. In such areas, although some funding has been made available through grants from the city, for the most part, homeowners are responsible for the upkeep of their own property and therefore for reinstating properties after damage. Such communities are made up of low-income homeowners, including those with children, seniors, those living with disabilities and veterans. Because of the financial challenges such homeowners face, individual events may create a general and endemic level of disrepair. Home repairs done by Rebuilding Together and other non-profits in the area (such as The Project for Pride in Living and Twin Cities Habitat for Humanity) have a far-reaching impact. Although some home rehabilitation was needed in the north Minneapolis area before the disaster, relief provided by these organizations has been pivotal in returning the neighbourhoods back to an inhabitable state.

It is difficult to address the tension between the desire for homeownership, so deeply ingrained in the American public, and the burden this preference places on lower-income groups. The autonomy from strict governmental housing regulation celebrated by many more affluent homeowners—encouraging community and individual responsibility—results in blighted neighbourhoods for the less wealthy. The point of purchase





Condemned homes marked for demolition in North Minneapolis, 2012. Photo: Lisa Berglund.

is only the first of the countless challenges of homeownership. Without the means or know-how to maintain a home, entire blocks fall into a state of disrepair in many neighbourhoods—repairing a home in spite of financial difficulties, lack of information, and even insurance and contractor fraud is nearly impossible. In this period following the foreclosure crisis, it could be argued that homeownership should be a privilege for those who can afford it without financial risk. On the other hand, there is no evidence to suggest that homeownership has ceased to be a top priority for low-income Americans post-recession. What the work of non-profits like Rebuilding Together highlights, however, is that the preference for homeownership in the United States is such a significant cultural value that it outweighs the financial risk for those with low incomes. Instead of calling for a cultural reconsideration of homeownership (perhaps an impossible task), I would like to show that home ownership, as a mainstay of the American Dream, can, with the help of philanthropy, still be a vehicle for empowerment and upward mobility for the low-income American.

One of the homeowners we assisted grew up in the home he owns, attaching to it many memories, both good and bad, from his entire life. He inherited his home from his parents, along with all of their design choices from the 1970s. Busy with work, and to some extent attached to the appearance of the home as

a memory of childhood, he was unable to maintain or alter it. In retirement, his home fell into disrepair. He said, “I remember [before the renovations], I looked at the house, and I was disgusted. It looked run down, it felt run down and you know, it wasn’t a very comfortable house. That’s when I was looking around and I kind of looked in the mirror and thought, what the hell are you going to do now?” Rebuilding Together assisted him with interior and exterior painting along with a few other repairs. I went over to his house with our usual deck of colour swatches, thinking that he would select one from there. When I arrived, it turned out that in the excitement, he had already gone to the hardware store and picked out the colours on his own. To my surprise, the colour he chose for the exterior was orange. We ordered the colour as he asked, and volunteers painted it on. Once the repairs were completed, he said, “You know, it feels like me now... all of the sudden, it doesn’t feel so much like my parents’ house, the house I grew up in. It feels like the house I grew up in, but it feels like mine.” Since the repairs, this homeowner has been inspired to take on some landscaping, flooring installation, and other maintenance work that had seemed overwhelming before. In a sense, Rebuilding Together helped to instill the belief in him that he is capable of making change, giving him the courage to construct a home and lifestyle of which he can be proud.²

For many, the repairs done by Rebuilding Together, espe-



Volunteers and homeowner in front of house before starting repairs, 2012. Photo: Mariette Cole.

cially the more visible or aesthetic repairs, become symbolic of momentum gained in the lives of homeowners. It is quite common for the momentum and spirit of rehabilitation to spread to the neighbours after repairs have been completed. Patrick Lund, the director of A Brush With Kindness, a program of the Twin Cities Habitat for Humanity, said, "When we go into a neighborhood, and we start fixing up a house and we're there maybe a week or two, we notice other neighbors coming out and fixing up their own property as well. I think it's infectious in terms of when you go into a neighborhood and you really make a commitment to work there, that it spreads and it brings the entire neighborhood up in a variety of ways."³ Clearly, the stability of a neighbourhood relies on the nature of social relationships between residents. Strengthened by the ability to stay in one's home, homeowners who have established relationships in the neighbourhood often look out for one another. Because longer-term residents have a stake in the quality of the neighbourhood, activities performed at the level of the house translate to strengthening and adding to the vigilance of the neighbourhood. Two of the homeowners we have helped in north Minneapolis live next door to each other. One of the homeowners is in her late eighties and worked as a schoolteacher in the community for many years. She knows almost all her neighbours and is a watchful eye in the neighbourhood. Her neighbour, who is considerably younger, calls to check on her several times every day, and just to chat. Both suffer from health problems, and the work done by Rebuilding Together has helped make their homes safer, so they can stay in them longer. Although this example is just a small part of the social network of this community, it shows the importance of stable housing situations and responsible residents for the welfare of neighbourhoods. The ability for residents of north Minneapolis to remain homeowners with the help of non-profits can be said benefit the area as a whole, as well as the social networks that exist there.

The ideal of homeownership that is so pervasive in American culture requires low-income residents to place themselves in precarious financial situations to achieve it. Strong cultural ties between homeownership and self-esteem add another dimension to the value ascribed to "home" as more than just a dwelling. A home is part commodity, part identity, making it a perilous purchase for low-income Americans who may



Volunteers remove and repair damaged cement, 2011. Photo: Stephen Burke.

struggle with upkeep and repairs. In spite of this reality, those low-income residents helped by Rebuilding Together and other such organizations have expressed a great sense of belonging by owning a home, and would not want to live any other way. It is too easy to see the weight of ownership for low-income residents as negative. Although it may have become more difficult to become a home owner after the housing crash, any change in the strong desire to do so remains to be seen. Blaming the financial risks of homeownership for low self-esteem, urban blight, etc., is all too tempting in the aftermath of the housing crisis. However, a more practical, yet compassionate, response, as seen in the homeowners helped by Rebuilding Together, is to harness the power of home, using it as a starting point for community empowerment. As a cultural value that seems firmly cemented into the psyche of America, the possibility of using the power of ownership as a means for urban renewal should not be overlooked. Creating a stable housing situation for areas like north Minneapolis can make all the difference in cementing communities together at a time when the struggles of low-income homeowners are as great as ever.

1 Michael Kimmage, "The Politics of the American Dream, 1980-2008," in *The American Dream in the 21st Century*, ed. S. Hanson and J. White (Philadelphia: Temple University Press, 2011), 27-39.

2 H. Broadfoot, interview with Lisa Berglund, March 31, 2012.

3 C. Incitti and Patrick Lund, interview with Lisa Berglund, Twin Cities Habitat for Humanity, April 10, 2012.