Creating a Commons in the Capital

The Emergence of Limited-Equity Housing Cooperatives in Washington, D.C.

BY AMANDA HURON

It was Christmas Eve, 1977. The mailman was making his rounds through a working-class apartment complex on Beecher Street in Washington’s Glover Park neighborhood. He noticed he was delivering the same letter to all the tenants in the complex, and he became curious, even concerned, about the letter’s contents. Along came Sherry—a tenant and single mother living with her twin eight-month-old babies in a one-bedroom apartment—and he asked her what was inside these envelopes. Sherry opened her immediately. It was an eviction notice: she had 90 days to leave her home.

“I started crying,” Sherry recounted years later. “And [the mailman] read it, and he started crying, because he had to deliver them all.”

All the tenants in the eight-building complex were being evicted to accommodate a developer who wanted to tear down the modest three-story structures and put up tall luxury apartment buildings in their stead. Sherry’s initial reaction was one of desperation: she put up flyers in the neighborhood offering a $50 reward for information leading to an affordable rental apartment. She wanted to stay in the neighborhood, which was convenient and safe, but she knew that her current monthly rent—$119—was much lower than going rates. She was frightened that she would have to leave, and she had no idea where she and her children could go.

Unbeknownst to Sherry, some of her fellow tenants—who had suspected that something like this might happen—had already begun to organize. They formed a tenants association and built neighborhood support for their fight to stay in their homes. By April of 1978, after months of intense effort, the Beecher Low-Rise Tenant Association not only had stopped the evictions: it had begun the process of purchasing six of the complex’s eight buildings.

When the tenants purchased the buildings, they decided on a limited-equity cooperative form of ownership, rather than the market-rate condominium form that was cropping up all over the city. Limited-equity cooperatives (LECs) are housing cooperatives that have been removed from the speculative housing market in order to be a source of affordable homeownership. While each LEC may structure its rules differently, in general members buy into the cooperative by purchasing a share for a small amount. Over the course of their time in the co-op, members pay relatively low monthly fees. Should they choose to move out, the amount for which they may sell their share is
restricted. In addition members have the right to will their shares to heirs. Because of the resale restrictions, LECs do not serve as an investment vehicle for their owners, but they also are not a source of financial risk.

The Beecher Street tenants chose the limited-equity form because they wanted to ensure that their housing would remain affordable to working people over the long-term. As the first tenants association in the city to purchase homes collectively and create a limited-equity housing cooperative, Beecher Low-Rise Tenant Association became a model for many other tenants associations beginning to organize to purchase their buildings.

The association’s efforts were part of an explosion of civic activism in the decade after Home Rule returned to Washington in 1974. Under pressure from tenants and activists, the newly elected city government passed anti-displacement laws that were among the most progressive in the nation. In addition to protecting tenants, these laws specifically provided financial assistance for tenant associations wishing to purchase their buildings and convert them to LECs. As a result, scores of limited-equity cooperatives came into being across the city and countless other tenant associations faced with the imminent sale of their buildings benefited from increased bargaining power.

The limited-equity cooperatives that emerged were a form of the commons: a resource that is governed collectively by its members and is used not to extract profit for a few individuals but to support the lives of a group. Adherents view the commons as a dignified basis of survival for poor people who are largely cut out of capitalist markets, an alternative to both market- and state-oriented approaches to managing resources and sustaining life. In Washington, a housing commons arose when two historical factors came together in the 1970s: the return of Home Rule and a wave of gentrification and tenant organizing. With low-income residents threatened with expulsion from their communities and even the city, activists and their supporters generated the political will that led to the creation of a housing commons in the form of limited-equity cooperatives.

In the fall of 1973, tenants in 11 Adams Morgan apartment buildings faced simultaneous eviction. Evictions had been increasing throughout the city, but the Adams Morgan tenants did not go quietly. Instead they called a “street rally press conference” to protest the impending loss of their homes. “We’re here today to make clear to the rest of the real estate vultures and land speculators that we will not sit back and watch our community be sold out from beneath us like Georgetown, Southwest, and Capitol Hill,” warned Walter Pierce of the Adams Morgan Organization (AMO).

By evoking Georgetown, Southwest, and Capitol Hill, Pierce signaled that the demonstration was a response not only to the present set of evictions but also to the generations-long displacement of low-income, mostly black people from different parts of the city. In Georgetown the slow process of displacement of African Americans began in the 1930s; massive dislocation from the Southwest urban renewal project took place more quickly in the 1950s. On Capitol Hill, just a few months before the 1973 street protest, an entire block of six-bedroom rooming houses was sold and converted into single-family residences. Similar displacement had occurred in Foggy Bottom and Reno City (Tenleytown) in previous generations as well. The collective memory of black displacement was strong, and the Adams Morgan tenants called upon this memory in protesting their own imminent loss.
In the 1970s residents—about 70 percent of whom were African American, and many of whom were low-income—seized the opportunities for action that came from the city’s new (limited) self-governance. In 1973, the same year as the Adams Morgan protest, Congress had passed legislation restoring to D.C. residents the right to elect their own mayor and council after nearly a century of patronizing and often capricious rule by unelected commissioners. In this majority black city, Home Rule was an important victory for civil rights broadly and for African Americans specifically. Yet spiraling housing costs threatened to push poor people out of the nation’s capital and out of the very political power they had just gained.

The 1970s were marked by a flurry of tenant organizing activity, including the creation of the City-Wide Housing Coalition, which was formed in 1973 to lobby the newly elected City Council for rent control and to organize and educate tenants across neighborhood lines. In 1974 the neighborhood-based Adams Morgan Organization and the Capitol East Housing Coalition teamed up to organize the day-long public forum, “Blockbusting—1974 Style,” in which speakers addressed the threats to low-income renters. From this forum emerged an Anti-Speculation Task Force, which lobbied the City Council to enact legislation discouraging real estate speculation. The Southern Columbia Heights Tenants Union worked to organize area tenants and also pushed for changes in city law to protect poor tenants. These groups protested in the streets and squatted in vacant buildings to pressure their newly elected leaders to focus on the housing crisis.

When the first elected City Council members of the 20th century took their seats in January 1975, they responded by passing a series of laws to counter displacement. The Council renewed rent control, instituted moratoria on condominium conversion, and imposed a tax designed to discourage housing speculation. The council also passed the Rental Housing Act of 1975, which included a provision giving tenants of single-family houses the first right of purchase should their landlords choose to sell—an effort to help people stay in their rented homes by purchasing them from landlords seeking to sell their properties. This law became the basis of a major anti-displacement battle that took place on the 1700 block of Seaton Street, NW.

Seaton Street is a single block sandwiched between Florida Avenue and U Street, NW, at the southern edge of Adams Morgan. In March of 1976, 26 low-income, mostly black families on the block received eviction notices from Centre Properties, the management company that owned their rented homes. These families were long-time residents of the neighborhood; one family had been living on the block since 1934. Centre Properties was preparing to market the houses for redevelopment, and it wanted the tenants out.

The tenants fought back, enlisting the help of the Adams Morgan Organization and volunteer law students from Georgetown University. They argued that the evictions violated the law because the tenants had been denied the right of first purchase guaranteed the year before. Anticipating that the tenants would win the legal fight, the coalition sought to solve the financial problem that faced tenants even if they won: few tenants had the personal means to exercise their right to purchase. So AMO established a cooperative housing trust to help raise more than $100,000. If the residents proved unable to purchase their homes, AMO warned in one brochure, “16th Street will be the new Berlin Wall” separating the white and upper class from the black and the poor to the east. “This is a fight for every black person who wants to raise a family in a decent neighborhood. We must help the black tenants on Seaton St. buy and rehab their homes if there is any hope for poor blacks to survive in D.C. . . . We have no other choice.” The intense rhetoric matched what AMO and many tenants believed was a dire situation.

After a year of relentless organizing and fundraising, in 1977 nine of the Seaton Street families were able to purchase their homes. Though the remaining houses were sold to newcomers, activists viewed the Seaton Street outcome as a partial victory and an important precedent. Partly in response to the Seaton Street effort, the City Council enlarged the scope of the first-right-of-purchase law to include tenants of multi-family (apartment) buildings. Housing organizers seized the opportunity to fight displacement on a larger scale.

The year 1978 proved a critical one for tenant organizing. Washington Post reporter Blair Gately dubbed it “the year of the Renters’ Revolt in the District of Columbia” as tenants challenged an extraordinary increase in evictions across the city. In the first ten months of 1978, 2,542 households occupying rental units were evicted—more than four times the number of evictions for the previous eight months. In response the City-Wide Housing Coalition initiated a “Stop People Removal” campaign, and in late 1978 activists wrote Mayor-elect

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Marion Barry demanding that he create a city office to help low-income tenants purchase their buildings and convert them to cooperatives. “We need money to buy our buildings,” insisted City-Wide’s Director Evelyn Onwuachi, to achieve “tenant ownership and tenant-managed buildings.”

Activist pressure helped push the City Council to pass the Tenant Opportunity to Purchase Act, known as TOPA, as part of the comprehensive Rental Housing Conversion and Sale Act of 1980. TOPA clarified tenants’ right to purchase their homes and also gave them leverage if they wished to make other choices at the time their landlord sold. Under TOPA tenants could accept a buy-out to leave the building, negotiate to stay for an affordable or reduced rent, purchase their homes, or negotiate for still other options. Significantly, however, the law required owners to give tenants the opportunity to purchase at a price and terms that represent a “bona fide offer of sale,” which meant that tenants had to pay market rates. Tenants may have gained the right to purchase their housing, but without financial assistance, low-income tenants had no way to exercise that right.

The city addressed this dilemma by providing low-cost financing to low-income tenant associations to help with purchases. In exchange for receiving this financing, typically a low-interest loan, cooperatives were required to remain limited-equity for the life of the loan. With this financing, even very low-income tenants could purchase their homes. While condominium ownership would require individual residents to qualify for individual mortgages, the limited equity cooperative structure enabled tenant households to participate in a collective, or “blanket,” mortgage, so tenants typically were able to buy into the co-op for $800-$1500. Though tenants could use TOPA to exercise a range of options, the law encouraged tenants to choose LECs by providing stronger negotiating rights for LEC tenants.

In granting tenants the rights it did, TOPA was a highly unusual law that attracted critics in Congress. Representative Charles Wilson (D-Texas) of the House Committee on the District of Columbia expressed concern that the law denied landlords their property rights and would slow condominium development, thereby decreasing revenue for the city. But Mayor Barry stood firm in his support of the tenant rights. “When market forces create a conflict between goals that would offer increased tax revenue, but yet would cause substantial displacement of the poor, the elderly and the handicapped, then this government will act on behalf of those needing most protection,” Barry argued. “To do less would sacrifice the poor, elderly, and handicapped on the altars of increased tax revenue.” He refused to consider the idea of placing higher priority on “revenues over people’s lives.” Despite Wilson’s objections, the Rental Housing Conversion and Sale Act of 1980 went into effect.

D.C. tenants were so eager to purchase their buildings that, even before the final version of the TOPA law passed, they began organizing for collective ownership. Limited-equity cooperatives grew at a rapid clip in every quadrant of the city. From late 1979 to late 1980, low-income tenants created 17 LECs comprising 1,000 units; as of November 1980, 20 more tenant associations were in the process of negotiating to buy their buildings, for a total of 2,000 more units.
Tenants of the Jeffrey Terrace Apartments on Elvans Road, SE, purchased 67 units in 1979 and named their new LEC "The People's Co-op." Another group on 15th Street in Shaw bought a four-building complex, comprising 51 units, in 1980; some of the tenants had lived in the complex since the turn of the 20th century, and they were, the tenant association president declared, "determined not to be displaced." By 1981 about 50 buildings, containing nearly 6,000 units, had been converted into limited-equity co-ops. Many tenant associations were assisted, in these early years, by groups such as the Metropolitan Washington Planning and Housing Association (MWPHA) and Ministries United to Support Community Life Endeavors (MUSCLE).

It was a heady time for LECs, and tenant leaders, most of whom were African American women, received glowing press coverage. "Armed only with the law," reported LaBarbara Bowman of the Washington Post in late 1980, "these black women, many of whom have only high school educations, have found lawyers and organizations to help them unite tenants and arrange the complicated procedure of financing the acquisition and rehabilitation of the buildings. They have fought frustration, apathy and indifference among tenants who work as janitors, cooks, clerks, and others who either are retired or on public assistance — people who never have owned property and never dreamed that they ever could. They have spent long hours baking pies and cakes, frying chicken, cooking dinners, organizing cabarets and trips to raise money needed to help pay engineers and make down payments. And they have learned about their rights, contracts, and financing." In a city where housing costs were spiraling ever upward and more than 9,000 apartment units had been turned into condominiums, LECs helped keep housing within reach for low-income residents.

The participants in the limited-equity cooperative movement were proud of their role in slowing the wave of condominium conversions, and they spoke eloquently of the larger meanings of their actions in a series of interviews with the author in 2010–2011. Because the interviewees spoke on the condition of anonymity, each is identified by a pseudonym.

"Everybody agreed that they wanted to try to keep [our Adams Morgan building] a building for low-income people, affordable housing," explained Brian, an African American tenant and LEC partic-
The 919 L Street Cooperative, before and after rehabilitation. Washington Innercity Self-Help Papers, Courtesy, D.C. Community Archives, Washingtoniana Division, DC Public Library

important in the early 1980s. Brian and other tenants in his building “were just very dogged that the whole city should not just become a city of luxury condos for lobbyists, or whatever.” They did not want to create a place where “you’d stay in it a while, and then you’d move out and get this big lump sum, and go and buy a big mansion or something.” So they fought instead for an LEC, thinking “we’re gonna buy a building, it’s gonna be a co-op, we’re all gonna pull together, it’s not gonna go condo.”

Brian and his fellow tenants—both in his building, and in other low-income buildings around the city—were very clear. They saw the coming of condominiums as a sign that they might soon lose their homes. “Condo was and is a bad word to a lot of people. Cause when they hear condo, that means—you get out, and other people move in,” he said. “But at the same time that was happening, rents were going up, so getting out meant not just getting out of the building, it meant getting out of the neighborhood, it meant getting out of the city.” Fear of displacement from the neighborhood and even from the city, Brian emphasized, drove the desire of tenants to purchase their building so they could remain in place.

Other District tenants had a similar analysis. The Beverly Court Tenants Association, an Adams Morgan organization, faced the sale of its building in 1977. Populated primarily by artists who tolerated a deteriorating building because of the cheap rent and the community it fostered, the apartment building was described by one tenant as “a nice low-rent building for eccentric people.” After the building’s owner died, estate managers planned to sell. The tenants mobilized not only to keep their homes but also to send a powerful political message. Among the association’s five goals were “to help stop speculation and displacement, especially in the Adams-Morgan and Mt. Pleasant neighborhoods” and “to demonstrate to lenders, city officials, and tenants groups that it is possible for low-income renters to become co-op homeowners.” The association urged community members to help convince a local bank to lend the purchase price. “Without your help, another forty apartments will become available for condominium conversion by greedy speculators; condominiums which can only be afforded by the rich.” Ultimately, the Beverly Courts tenants were successful. On Friday, April 13, 1979—Good Friday, as it happened—they finalized the purchase.

The rhetoric of the Beverly Courts tenants echoed that of Brian, the Glover Park tenants, and many others: here was an opportunity to create a resource for low-income people. The housing struggle was both political—sheltering their housing from the speculative market and preserving it for low- and moderate-income residents—and personal. Not only did they create stable, affordable homes where they could live without fear of displacement, they also gained collective control of their living spaces. They were creating a commons.

Thirty years after the TOPA law paved the way for LECs, the author surveyed 40 current and former members of 10 LECs to assess the impact of the commons on their lives. The interviews clearly
show that the LECs made and continue to make a significant material difference in the lives of their members. Through the commons, members enjoy affordable housing, physical and social control over their homes, long-term stability, and the creation of supportive, tightly meshed communities.

LEC members continue to be an affordable option for low-income tenants. In 2003 the median monthly cost of a two-bedroom unit for LEC members in Washington, D.C. was $587; this was just over half the comparable Fair Market Rent of $1154, as defined by the U.S. Department of Housing and Urban Development. The author’s analysis of extant LECs shows that, as of 2011, LEC members were still paying about half the HUD Fair Market Rent level for comparable units: the average monthly cost for co-op members in this study was $759, while the Fair Market Rent for a two-bedroom unit in D.C. that year was $1461.

Co-op members repeatedly emphasized the importance of this level of deep affordability. Phyllis, an African American woman in her 70s, grew up in D.C. and in 1971 moved with her husband into her rental complex in the Capitol View neighborhood, east of the Anacostia River, where they raised eight children. After years of work, the tenants purchased the complex and converted it in 2001. Phyllis reflected that living in an LEC caused “less stress” than renting on the private market, which her grown children do. “If everybody decided to get a limited-equity cooperative, pool our money, and live there and raise our kids, it’s gonna be much cheaper than going out there on the private market, worrying about what they need, what they don’t have, working themselves half to death.”

Phyllis echoed the sentiments of many other co-op members for whom having an affordable place to live allowed them to pursue alternative careers, assist family members in need, buy their children the things they wanted, pay off their consumer debts, and invest in fixing up their apartments. Having an affordable home allowed members to alter, if sometimes only slightly, their relationship to wage work, and to make choices they could not have otherwise afforded. This freedom is a key component of what the commons provides.

The second important thing that LECs provided their members was control over their space. While it is possible for low-income Washingtonians to find affordable housing in the rental market, rental housing is by definition controlled by an outside landlord. LECs, by contrast, provide their members with control over their housing because co-op members collectively own their homes. 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, helped found a Brightwood co-operative on Peabody Street NW in 1989. Like many rental apartment buildings of that era, her building was in shambles. “You didn’t have heat during the winter, you didn’t have hot water,” Gloria recalled. “It was just a mess.” She remembered the refrigerator with a faulty door that caused her family’s food to spoil: despite repeated complaints, the company refused to fix it. But the building changed after the tenants purchased it and residents took control. Repairs were done quickly without much hassle. If someone said he or she needed a new refrigerator, the board president simply sent someone out to confirm the need and, noted Gloria, “then we just go out and get a new refrigerator. We don’t have to wait and jump through hoops.” The difference, she emphasized, was that “We have a little power. . . . Cause you can make a lot of your own decisions, you have the governing power.”

For Gloria, the democratic nature of the co-op’s self-governance made it a better place to live. With collective decision-making, members had more control over their physical environment, including such seemingly mundane things as being able to choose what kinds of flowers to plant on the grounds. Yet the ability to make and enact even small decisions about their homes could be of profound importance.

Nearly all LEC members surveyed who mentioned the social control exercised by the LEC said they were grateful for it and credited it with improving their quality of life. Social control in LECs can take various forms, including monitoring who enters the building with cameras or through the work of residents who keep an eye on the front door; writing house rules that prohibit noise and other disturbances, and then enforcing those rules; being selective about incoming members, which sometimes includes visiting a prospective member’s current housing to see how well he or she maintains it; and not being shy about evicting members who repeatedly violate rules or do not pay their monthly co-op fees.
Eduardo, a Salvadoran immigrant in his 40s, came to Washington in 1980 and moved into a rental building on Colorado Avenue, NW. "It's too many people coming over here," recalled Eduardo, describing the building when he arrived. "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." After residents purchased the building in 1997, Eduardo said, "we have more securities. . . You don't hear no people running in the hallways, or people making music on top of you, making noise and everything. . . And everybody respects everybody." The contrast with rental life was stark.

A third important benefit of LECs was stability. LEC members valued the ability to will their units to their heirs; they also valued the sense of security that comes with knowing that their building will not be sold out from beneath them. Stability meant that co-op members did not need to worry about being evicted or having their rents suddenly raised. Despite the city's strong tenant protections, illegal evictions and rent hikes remained a persistent threat, particularly in gentrifying neighborhoods.

Rachel, a single white woman in her early 40s who grew up in an LEC in New York City, lived in a Columbia Heights limited-equity co-op. The LEC, she said, was a very "supportive space" that enabled her and other members to make career changes and pursue educational goals. "There's something about the stability of this place," Rachel offered, "and knowing that we can't get kicked out, even maybe psychologically, that I think for many people has helped them make some sort of jump." While the co-op's affordability was crucial, equally important was the stability and sense of support from fellow members. Over time a commons must be stable: a resource its members can depend upon for the long term, no matter how their lives may change.

Finally, LECs provided members with a sense of community that they deeply valued. While community within LECs takes many forms, most co-op members help each other out financially, socialize together, or provide emotional support during difficult times. Members described visiting fellow members in the hospital, sending gift baskets and cards in times of illness or sorrow, cooking meals together, throwing community parties, helping elderly members with technology, and spending
time with each other's children. Several interviewees said that the cooperative felt "like a family," in contrast to their previous, more anonymous rental situations. In 1979 Washington Post reporter Joann Stevens, writing about a group of tenants who had recently purchased their building, neatly captured the contrast of community life before and after: "The new owners, neighbors who had lived as strangers in the complex as long as 17 years, sat in [the tenant association president's] living room laughing like old friends." 43

Financial help for members often came in the form of loans from the cooperative for expensive repairs, payable in installments. And the early spirit of the commons was evident when some members chose to give funds to their less affluent neighbors. When the tenants of the Beecher Low-Rise Tenant Association in Glover Park began buying their buildings in 1978, they went through a period of self-management during which they had governing power but the units were still owned by the landlord. The tenants realized, to their chagrin, that they needed to raise their own rents by about $100—an increase of more than 80 percent—in order to cover their costs. While nearly everyone paid the higher rent, some tenants struggled to come up with the money. "So we asked people for extra money each month, to develop a fund so we could subsidize the people who didn't have money every month," explained Margaret, a white woman in her 60s and resident since 1968. "Some people gave $50, some people gave $10. So people who were limited income, we supplemented them, we subsidized" with no need for repayment. Because the tenants were working collectively to purchase the buildings, they felt moved to contribute to each other to ensure that everyone could remain in the complex. "People contributed," Margaret recalled. "It was great." 44

The residents' long-term mutual commitment—repeated throughout many of my interviews with I.F.C. members across the city—is a crucial component of a commons. As the commons scholar Elinor Ostrom writes, a commons
requires a membership of people who "have
shared a past, and expect to share a future."45
In a city with ever-escalating housing costs, such as
Washington, it can be difficult for people to estab-
lish and hold onto long-term communities, in
which both pasts and futures are shared. But the
benefits of life in the commons are such that ten-
ant leaders around the city continue to work to create
LECs into the present.

In the mid-1970s, something special took place in
Washington, D.C. Low-income residents, sick of
evictions and wary of increasing rents, started to
fight the displacement that was confronting them.
Their elected leaders were sensitive to the fact that
thousands of low-income, mostly African Ameri-
can, residents of the District were losing their
homes at the very moment that this same group
had finally—after a hundred years—gained politi-
cal power in the city. And so, under pressure from
tenants and activists, the City Council enacted a
series of anti-displacement laws—the strongest
and most long-lasting of which was the law that
gave tenants the opportunity to purchase their
housing. The work then fell to tenants to take
advantage of this law.

During the following decades, scores of low-in-
come tenant associations used this right to collec-
tively purchase their homes and turn them into
limited-equity cooperatives. In doing so, they cre-
ated a form of the commons: a space that was not
for exchange to the highest bidder on the market,
but rather a space for living, raising children, and
creating community over the long term. Not all of
the LECs created in the late 1970s and ‘80s still
exist—in 2014 the city is home to about 100 LECs.
But the fact that so many have survived despite
the pressures of the real estate market, and that
tenant associations have continued to create them
through the 1980s, 1990s, and into the 2000s, is
testament to their material importance in the lives
of their members. As the city continues to struggle
with rising housing costs in the 21st century, the
preservation and expansion of this housing com-
mons becomes ever more crucial for low-income
Washingtonians.

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Notes

Names of interviewees have been changed to protect
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