



# Challenges and Benefits Of Homeownership

## Conversations with Low-Income Homeowners in North Minneapolis

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Homeownership as a cultural mainstay has proved difficult for low-income Americans both post recession and in times of post-disaster recovery. This paper examines the challenges and benefits of homeownership for low-income homeowners of North Minneapolis struggling to maintain their homes in the aftermath of two crises: the Great Recession and a devastating tornado. Furthermore, this research examines the challenges of ownership for this vulnerable population in light of the role of ownership in the formation of place attachment to home and the social stability afforded through ownership. Data for this paper was gathered through an ethnographic study of low-income North Minneapolis homeowners being assisted by the home repair nonprofit Rebuilding Together Twin Cities. Gaining an understanding of the issues faced by low-income homeowners experiencing the adverse effects of the housing crisis as well as a natural disaster illuminates the complex nature of ownership and place attachment, and will allow us to serve communities in need in a way that is considerate of their experiences.

## 1. Introduction

Rebuilding Together Twin Cities is an affiliate of a national nonprofit organization that assists low-income homeowners of Minneapolis and St. Paul, Minnesota by repairing homes at no cost. This organization assists a variety of low-income homeowners, including those with children, seniors, those living with disabilities, and veterans. A main goal of the organization is to “provide a safe and healthy home for every person,” and to assist households in need to complete repairs at no cost, possibly allowing them to maintain ownership (Rebuilding Together 2015).

In the years following the 2008 recession and subprime mortgage crisis, applications for these services spiked, creating more demand than ever as households struggled to make mortgage payments, much less complete home repairs (K. Greiner, pers. comm.; C. Incitti and P. Lund, pers. comm.; M. Brown, pers. comm.). Home repairs done by Rebuilding Together and other nonprofits in the Minneapolis area such as The Project for Pride in Living and Twin Cities Habitat for Humanity assist homeowners in many targeted areas of the city, most notably north Minneapolis, that suffered from a devastating tornado in 2011 (Rebuilding Together Twin Cities 2015). This article considers the following questions: What challenges and benefits has homeownership presented to these low-income residents of North Minneapolis? What impact have home repairs and renovations had on these low-income homeowners? And how do low-income homeowners experience place attachment in spite of challenges of owning and maintaining a home within financial limits?

Although home rehabilitation was needed in this area, which struggled with relatively high poverty rates and fallout from the recession before the disaster, relief provided by these organizations has been pivotal in transforming the neighborhood after the storm. In post-disaster recovery, low-income homeowners of North Minneapolis striving to make home repairs faced financial difficulties, lack of information, and insurance and contractor fraud (K. Greiner, pers. comm.). The role of nonprofits in disaster recovery is not a main focus of this paper; instead, the work of these organizations is used as a lens through which to view the challenges and benefits of homeownership for their low-income clients.

These homeowners have faced diverse challenges of homeownership and maintenance, but the quality they share is that they have all reached out for help to improve their lives and the lives of their families through nonprofit assistance. This article will discuss the opportunities and alterations present in one low-income group in order to examine homeownership and its impact on place at-

tachment. In understanding this relationship, we can uncover dimensions of homeownership for low-income populations that are experiential, and outside of the often privileged economic discussions of housing for such groups (Fullilove 2009; Fainstein 2010; Hayden 1997). This report will first provide an overview of the literature, and then outline the methodology used to investigate the above research questions. Finally, there will be a discussion of findings and their implications for homeownership and its experiential qualities for low-income residents of North Minneapolis.

## 2. Overview of Relevant Literature

This brief review of the literature aims to provide an overview of the research on the personal and cultural significance of home in the place-attachment literature, and of the relationship between ownership and attachment. The strain that homeownership puts on the finances of low-income households in comparison to its benefits has been a point of debate. Literature addressed here will outline the benefits and pitfalls of homeownership for low-income homeowners and its potential implications for place attachment. The second half of this literature review will aim to summarize the nature of the development of place attachment to home as a consistent point of personal reference as well as a place that promotes community stability.

### **Building Equity for Low-Income Homeowners in Crisis**

The literature weighing the costs and benefits of homeownership reveals both positive and negative aspects of ownership for low-income residents, and is further complicated by the predatory lending that contributed to the subprime mortgage crisis. Some scholars argue that there are benefits to homeownership for low-income people. As a central component of the American Dream, “the rationale for the national emphasis on homeownership is the widely held belief that homeownership benefits individuals and society in a fundamental way. The notion of the house as an asset, particularly for lower to middle income households that can afford to purchase a home, is central to this emphasis” (Boehm and Schlottmann 2008, 225-226). Mortgages and the lending industry have made it possible for lower-income families to purchase homes and gradually put equity into them (Shlay 2006). The ability to slowly purchase such a large asset can play a substantial role in increasing wealth from one generation to the next (Retsinas and Belsky 2004). For example, many homeowners served by Rebuild-

ing Together have either inherited a home that was paid off by their parents, or plan to leave their home to their children. Functionality of homeownership then, can be said to be two-fold, because the owner can use the home for shelter as well as build equity in it as an investment (Marcuse 1972).

Although the context of this paper focuses on the fallout of the 2008 housing crisis, it is important to acknowledge the rhetoric that supported the initiation of the lending industry in the United States beginning in the 1920s. In addition to being lucrative for financial institutions beginning to give and trade mortgages, social reformers of the Hoover era propagandized the ability of homeownership to create a civil society, free of vice and social ills (Immergluck 2009). This rhetoric set the scene for housing policy developed by the Federal Housing Authority that financially incentivized suburbanization and homeownership in many American cities throughout the 1950s (Fishman 2006). Policy aimed at creating a “nation of homeowners” furthered the rhetoric of homeownership as a means of offering social inclusion by providing a certain family lifestyle and the attainment of social status that became synonymous with work ethic and morality (Fishman 2006; Hanson and White 2011). In the recession of 2008, lax lending practices and unconventional loans in the United States led to the collapse of several major financial institutions and their bailout by the federal government (Aalbers 2009). Societal pressures paired with personal financial decisions based on a predatory lending market pushed many low- to middle-income Americans to accept loans and mortgages that they were ill-equipped to manage; high interest rates and the trading of unconventional lending schemes made uninformed or financially illiterate borrowers destined for default. In the fallout of the resulting bankruptcies and foreclosures, the United States’ economy went into a recession that was felt worldwide (Taibbi 2010). This economic climate created a strain in addition to existing financial challenges for low-income homeowners, making it difficult to maintain their homes; in turn, many of these homeowners looked to housing-based nonprofits to help with home repairs that were difficult to afford (K. Greiner, pers. comm.).

Some scholars argue that for low-income homeowners, the sub-prime mortgage crisis has had important implications for the future feasibility of ownership (Aalbers 2009; Shlay 2006). Due to high interest rates and higher financial risk for prospective homeowners entering into predatory mortgage schemes, homeownership can become more costly in the long run for vulnerable groups. Additionally, challenges for low-income homeowners are compounded with other factors that contribute to concentrated poverty. Human geographer Manuel Aalbers explains, “The combination of lack of employment and falling housing prices is perilous as people who lose their job in a high unemployment area not only

have a smaller chance of finding a new job within a few months, but they also run a bigger chance of not being able to pay off their mortgage loan and might then be faced with negative equity” (2009, 36). In other words, the effects of the mortgage crisis in terms of housing stability and affordability have concentrated themselves in areas with high numbers of low-income and people of color. Because of the segregated nature of many American cities, this has also meant that the strain of homeownership has been felt differently based on geography (Aalbers 2009). Furthermore, low-income homeowners are more likely than other income groups to purchase older homes in need of more repairs (Rohe and Stegman 1994). Rohe, Quercia, and Van Zandt (2007) explain that “low- and moderate-income homeowners may have a qualitatively different homeownership experience due to the difficulties in keeping up with housing-related payments, differences in the quality of homes being purchased, and/or differences in the characteristics of the neighborhoods in which they buy homes” (216). The financial strain on low-income households in the recession has made it difficult to maintain ownership of one’s home, much less find the disposable income to maintain it in order to retain its value.

### **Homeownership as Status and Stability**

Societal influences idealize the attainment of homeownership. Although procuring and maintaining one’s own home is a considerable struggle for many low-income homeowners, the ownership in itself is often seen as the success (Boehm and Schlottmann 2008; Rohe et al. 2007). One observation is that “given that homeowners are usually accorded a higher social status, homeownership can promote self-esteem because the homeowner assumes that others will grant him a certain status based on this factor alone” (Elsinga and Hoekstra 2005, 403). With such a strong cultural connotation with regards to status, homeownership can offer a feeling of belonging and acceptance in society (Shlay 2006). Furthermore, “there is...evidence for the often held belief that improved housing conditions will increase the self-esteem of the residents” (Rohe and Stegman 1994, 182). This finding supports the assertion that if low-income homeowners are able to maintain their homes through enhancements and repairs (like those offered by housing nonprofits), ownership may ultimately lead to increased self-esteem and life satisfaction.

As an extension of this, culturally homeownership represents an important means by which we feel pride and comfort in our space, and can drastically impact one’s sense of place attachment to the home. As Kimmage (2011) argues,

“The American Dream could be defined as the spiritualization of property and consumption, the investment of joy and dignity in consumption and property ownership” (27). In essence, homeownership has become the consumption of intimate space and by association, the consumption of the comfort, identity, and pride it entails. It has come to symbolize a sense of stability that is treated as prerequisite to upward mobility (S. Kramer, pers. comm.). Inhabiting a space that we have ownership of not only provides a means to build equity in an investment, but also, for better or for worse, it becomes an outward representation of ourselves (Marcus 2006). In this way, the meaning of homeownership spans far beyond the home or real estate as an object and begins to define our personal identity as well as social networks within communities.

### **Home in Place Attachment**

Working from a different perspective than the above literature, some argue that the importance of emotional attachment to places goes largely understudied in favor of a financial understanding of the importance of places (Fainstein 2010; Hayden 1997; Marcus 2006). Scholarly work focusing on place attachment, or the emotional and psychological attachment to important places, has placed a strong emphasis on the home as a “central reference point in human existence” (Relph 2008, 20). Proshansky, Fabian, and Kaminoff (1983) explain that “through personal attachment to...places, a person acquires a sense of belonging and purpose which give meaning to his or her life” (60). As part of daily life and as a potential source of stability, home is an important environment in shaping identity. On multiple scales from the dwelling itself to home town to home region, attachment to home can become a recurring theme, and a frame of reference for understanding changes throughout one’s lifetime (Relph 2008; Tuan 1972; Hummon 1990). What home means in terms of scale may also vary from person to person. For example, some people may identify their childhood home itself as being the most personally significant representation of home, while others may consider their home town or neighborhood to have the same significance (Tuan 1972).

Conversely, some experience a negative association with home when it comes to signify a history of instability or abuse (Taylor 2009). Theories on place attachment have largely focused on the positive effects of developing a strong relationship to place, notably the home. Environmental psychologist Lynn Manzo (2013) criticizes place attachment literature for blindly treating place attachment as a predominantly positive experience. On the contrary, she argues that

attachment can be manifested in a more nuanced, ambiguous attachment towards important places. She introduces the idea of “ambivalence” when it comes to attachment; despite being a place of personal significance, other factors may create the feeling that the state of one’s home or community is undesirable to outsiders, or that it reflects poorly on them as individuals. The potential for a feeling of ambiguous place attachment is relevant to this research since many homeowners may feel emotionally attached to their homes, but are seeking help to improve its safety or appearance.

Because of the significance of attachment to home in understanding identity, changes to the environment can be quite noticeable and have considerable effects on our perception of a place and ourselves. Appleyard (1979) explains that “when alien characteristics invade it we experience a sense of loss. They are labeled as foreign, and if they try to replicate local character they may be termed false or ersatz” (151). Furthermore, the connection between the characteristics of home and identity are argued to be so strong that their disruption or loss can result in an ego crisis of the place-attached person (Hummon 1992). Despite actual characteristics of home and how it might appear to broader society, the reflection of home in the shaping of our own socialization creates an attachment to place (Marcus 2006). When a home appears distressed or out of sorts, this image is projected on residents, who may align themselves strongly with the appearance of their home; their reputation and ego is damaged by default.

A key factor in the relationship between home and development of identity is the ability to alter one’s space. Our influence in creating comfortable spaces instills personal identity in a place, and constantly reinforces that identity as it surrounds an individual daily. Marcus (2006) explains, “The greater control we exercise over an object or an environment, the more closely allied with the self it becomes” (52). In this way, the ability to tailor one’s home to one’s own preferences is a strong factor in the development of attachment to place. This relates to the homeowners assisted by housing nonprofits in that their financial restrictions sometimes may not allow them to make alterations to their homes that reflect their identities, or to personalize their space.

On a larger scale than the individual household basis, the nature of place attachment can be predicated on the social relations in a community as a whole (Hummon 1992; Scannell and Gifford 2010). In Bourdieu’s (1986) *Forms of Capital*, social capital is the benefit that comes with being a trusted member of a group, as in a neighborhood. “The volume of the social capital possessed by a given agent thus depends on the size of the network of connections he can effectively mobilize and on the volume of the capital (economic, cultural or symbolic) possessed

in his own right by each of those to whom he is connected” (Szeman and Kaposy 2010, 88). Place attachment scholars argue that the amount of social capital in a location can positively impact one’s sense of place attachment (Scannell and Gifford 2010; Lewicka 2011). Sociologist David Hummon (1990) explains that “local social involvements—particularly those with friends, but also those involving kin, organizational memberships and local shopping—prove to be the most consistent and significant source of sentimental ties to local places” (257). For homeowners, this means that place attachment is more than just a personal attachment to their home, but also an attachment to the social relations that it sets the stage for, both on a household and neighborhood scale.

### 3. Methodology

This article uses the case study of philanthropic home repair work in North Minneapolis to uncover positive and negative aspects of ownership for low-income homeowners. North Minneapolis serves as an appropriate case to carry out this work since challenges in the neighborhood represent the nexus of two crises for low-income homeowners; adverse effects of the recession of 2008 concentrated on low-income homeowners, and post-disaster recovery efforts have historically resulted in uneven redevelopment along class lines (Vale and Campanella 2005; Aalbers 2009). The challenges and benefits of ownership for low-income Minneapolis homeowners are magnified in the process of reestablishing their homes in both post-disaster and post-recession conditions. As part of this case study, ethnographic research was conducted that consisted of participant observation and in-depth interviews.

#### **The Case of North Minneapolis**

Homeowners included in this study belong to a vulnerable and precariously housed population. The portion of North Minneapolis with the most devastating aftermath of the storm is home to some of the poorest residents of the city. About one third of the 5,800 families in the area live at or below the poverty line, and the average per capita income is around \$13,000 annually (U.S. Census 2015). In addition to the general wealth disparity between North Minneapolis and other parts of the city, participants in this research have had to qualify for services from Rebuilding Together based on specific program selection criteria. This includes homeowners with a household income at or below 50% of the area median income, senior citizens, people living with a disability, or parents with

children under eighteen living in the home (Rebuilding Together Twin Cities 2015).

Many members of these vulnerable populations in North Minneapolis have reached out to Rebuilding Together for assistance with their home maintenance. Of these applicants, about sixty have been served, and about eleven of those served owned property directly damaged by the tornado of 2011 (M. Brown, pers. comm.). In addition to property damage, the conditions of the lending industry and economic trends in recent years have created financial vulnerability for North Minneapolis homeowners who may be prone to foreclosure. While the entire housing market of Minneapolis was affected by the housing crisis, foreclosure rates in the region have steadily decreased since 2008 (Berg 2015). However, North Minneapolis bears a proportionally higher rate of foreclosure than Minneapolis as a whole. In 2008, housing in North Minneapolis made up about 40% of foreclosures, and in 2014 about 50% of foreclosures, showing a marked increase for that area of the city ("Minneapolis Trend Report" 2014). North Minneapolis, as a majority black community, is an example of the large disparity in homeownership and foreclosure rates between whites and people of color in the state of Minnesota (Minnesota Compass 2014; Sepic 2015). With the highest levels of vacancy and foreclosure rates in the city has come consistent population loss as jobs and education opportunities on the north side continue to dwindle (Berg 2015).

### **Ethnographic Methods**

I conducted this ethnography through participant observation and in-depth interviews that took place over the course of a twelve-month period during which I worked with Rebuilding Together Twin Cities to assist homeowners on a daily basis. Overall, homeowners were at or below 50% of the area median income (per program requirements). About two-thirds of applicants receiving services were female. The races of applicants receiving services were fairly evenly split between white and black homeowners, with very few Latino or Asian homeowners (one and two clients respectively). All homeowners were over the age of thirty-five, with a vast majority of homeowners over the age of fifty. I collected data in the form of interviews and participant observation as a staff member of the nonprofit. I conducted a series of interviews with homeowners and nonprofit employees, including both directors and staff. Staff members of the organization have aided in this effort, as they have the unique opportunity to witness changes and develop relationships with homeowners receiving services. In the course of

this research, I conducted in-depth interviews with six nonprofit staff members representing the nonprofits Rebuilding Together Twin Cities, Twin Cities Habitat for Humanity, A Brush with Kindness, and the Project for Pride in Living. Homeowners assisted by Rebuilding Together in North Minneapolis served as a sample group to help make broader conclusions about the potential effects of homeownership on similar communities. Collecting personal narratives of homeowners has been key to this research, as it helps to uncover the deep emotional ties to home as well as the stability that is offered by homeownership. I carried out participant observation through fieldwork, acting as project manager for Rebuilding Together Twin Cities. I acted as a liaison for applicants hoping to have repairs completed, interviewed homeowners for the nonprofit, developed project work scopes, and ultimately assisted volunteer crews to complete the actual repairs. In doing this work, I interacted with over forty homeowners at their Minneapolis homes, assisted with repairs at the homes of thirty-five of these homeowners, and conducted in-depth interviews with five homeowners. The demographics of the five homeowners selected for in-depth interviews reflected the overall make-up of clients of Rebuilding Together.

## Limitations

My involvement with the nonprofit Rebuilding Together and the fact that informants were recruited directly from a pool of clients receiving services could potentially pose a threat to validity. However, one of the strengths of long-term ethnographic study of a group is that institutional affiliation can often be transcended by building individual trust through repeated and consistent contact. For this reason, I believe that homeowners that we worked with for long enough to complete repair projects were likely to be candid about their feelings and experiences. On the other hand, homeowners who are attached to their homes enough to reach out for support from housing nonprofits may represent a group of residents that are more concerned with ownership and upkeep than the larger group of low-income homeowners or homeowners in general. Additionally, the focus in this paper on homeownership for low-income residents may not be reflective of the feelings of place attachment associated with low-income communities that are not able to secure ownership.

## 4. Findings

Beginning with some of the challenges and benefits of homeownership that have been revealed through ethnographic study, specific themes of the experience of ownership emerged consistently across many informants. The relationship between ownership and place attachment as well as the home as a reflection of personal and community identity represent consistent themes throughout discourses of ownership among low-income homeowners. The following sections describe the most prevalent themes among discussions with clients and their implications for cultural ideologies related to home ownership for this group.

### **Challenges for Low-Income Homeowners**

The narratives that describe the personal financial hardships of homeowners served by Rebuilding Together are each unique. For homeowners assisted by Rebuilding Together, the reasons for seeking help often stemmed from mounting issues associated with ownership that are many times more disruptive than they might be to the lives of a middle-class family. As Cristin Incitti of Twin Cities Habitat for Humanity emphasizes, “Low- to moderate-income [households] can be one marital issue or one health crisis away from being below the poverty line” (pers. comm.). For many homeowners assisted by housing nonprofits, health issues, family difficulties, and intergenerational poverty are often at the root of their need for assistance in keeping up their homes (S. Kramer, pers. comm.; C. Incitti and P. Lund, pers. comm.). Additionally, the terms of mortgages available to low-income households are often predatory, and based on terms with high interest rates that can make ownership more expensive and riskier still (Rohe and Stegman 1994).

Some hardships are the direct result of owning a home and the precarious financial situation it can create for low-income homeowners. Directors of Twin Cities Habitat for Humanity describe a culture of consumption leading to extreme debt that often plagues homeowners and can even make them ineligible for services offered by both nonprofits and government agencies (C. Incitti and P. Lund, pers. comm.). Conditions out of direct control like the high cost of health care or contractor fraud also contribute to debt and loss of credit. As an example of this trend, one homeowner Rebuilding Together assisted was faced with the need to adopt her newborn grandson, an obligation that weighed heavily on her both financially and emotionally. She had to stay home from work part time with the

baby and cancel her home security service to make ends meet. Her request was for some repairs that were necessary to make her home secure for her and her grandson. Each homeowner has a narrative that explains his or her need for the services of housing nonprofits. Each story illustrates the seemingly infinite ways that the precarious financial standing of low-income homeowners can be fully destabilized, nearly instantaneously, as well as any avenues for escaping debt or enhancing quality of life. Extra costs of maintaining a home can be an additional risk for populations that are “one crisis away” from the poverty line, or that are already in extreme debt (C. Incitti and P. Lund, pers. comm.).

The tornado that struck north Minneapolis in May of 2011 was one such crisis. Killing one and displacing over two hundred residents, 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 (“Deadly Tornado” 2011). Following the storm, many contractors canvassed the neighborhoods and gave estimates to repair roofs and other tornado damage. As we visited with homeowners of North Minneapolis, several residents revealed that, desperate for immediate low-cost repairs, they agreed to the terms of these opportunistic contractors and signed contracts. Some of the contractors turned out to be unlicensed or fraudulent, meaning that oftentimes work was paid for and not completed, or not able to be covered by insurance (Furst 2011).

When staff members and I visited one homeowner for the first time, she was beside herself with confusion about how to manage the faulty work done on her home by a fraudulent contractor demanding payment. Since the contractor was not properly licensed, her insurance was unable to cover the work. The correspondence between her, the insurance company and the contractors, along with several neighborhood organizations that had tried to assist her, was staggering. Before long, her entire coffee table was covered with pages of communications between the parties involved as she struggled to explain the chain of events that had gotten her into such financial trouble. Homeowners have also fallen victim to their insurance companies, some of which have refused to cover roofs or other critical repairs. Years later, some homeowners still attempt to settle disputes about claims that have gone uncovered by their insurance companies (Rao 2012).

For many homeowners assisted by Rebuilding Together Twin Cities, homeownership is a double-edged sword. The experiences of these residents reveal some truth to the idea that ownership offers much-needed stability and consistency for an income group that may struggle with job insecurity and other hazards. However, there seems to be some logical incongruity in the idea that securing the



**Figure 1.** Condemned homes in North Minneapolis marked for demolition.

American Dream of homeownership can also make low-income homeowners vulnerable to a host of complications. Cultural norms teach us that we should be able to maintain the space we own, but problems like predatory lending schemes or impossibly high repair costs can create shame and low self-esteem for these homeowners. In the fallout of the housing crisis, many made the argument that the notion of homeownership was to be questioned and that lower-income or financially illiterate homeowners were partly to blame for the high numbers of foreclosures. The contradiction here lies between homeownership as cultural icon symbolizing much-needed stability for vulnerable communities and the potentially devastating financial burden of predatory lending and contracting that can impede or even prevent upward mobility.

Being unable to maintain a home forces low-income families in the United States to stand by while what is most often their biggest asset falls apart around them. It is not at all uncommon to hear homeowners applying to Rebuilding Together describe themselves as “depressed” or “overwhelmed” by the condition of their home (H. Broadfoot, pers. comm.; K. Greiner, pers. comm.; J. Ross, pers. comm.). Feeling as though they are inadequate or unfit homeowners, many find



**Figure 2.** In the spring of 2011, a tornado in North Minneapolis damaged hundreds of homes and the large trees that lined the streets.

it difficult to even know where to start with their repairs. Inhabiting one's main asset as it depreciates is a devastating experience. Just as the function of the home is two-fold, serving as an asset and as a living space, its devaluing hurts the owner both financially and experientially. For many people, the ability to express their identity in aesthetic or ornamental alterations becomes an important symbol of ownership.

### **Benefits of Homeownership for Low-Income Homeowners**

Homeownership has become a symbol for economic and social stability in the American context. Whether it has a legitimate link to upward mobility or the belief in this connection has become a self-fulfilling prophecy, ownership of property is seen as foreshadowing better things to come for the first-time homeowner. Cristin Incitti of Twin Cities Habitat for Humanity explained that “a lot of [the families we assist] see homeownership or housing stability as the base for that next step, like higher education for their kids, or economic advancement for them” (pers. comm.). Additionally, the consistency and perceived guarantee of stability in homeownership can offer security to low-income residents and a starting point on the path to upward mobility.

Homeownership and quality of life have a complicated relationship when it comes to the burdens faced by low-income homeowners. In the current anticipatory state following the housing crash, the future of homeownership as an American value is not yet apparent. Higher standards to qualify for mortgages have made it impossible for many people who once qualified for loans under the lax pre-recession standards to purchase a home (D. Christensen, pers. comm.). Interviews with nonprofits reveal that more low-income homeowners than ever are seeking the assistance of home-improvement-based nonprofits to help them reinvent and reclaim important spaces that have fallen into disrepair (C. Incitti and P. Lund pers. comm.; K. Greiner pers. comm.; S. Kramer, pers. comm.).

## Homeownership and the Development of Place Attachment

As argued in the place attachment literature, the home has been established as a place of unparalleled significance for individuals and households. However, the specific effects of ownership and the experiences it leads to in terms of place attachment are largely unstudied. The following section discusses the findings of this research and gives examples where place attachment developed in a way that was contingent on ownership for various reasons. The importance of preserving the home through repairs and restoration will be discussed in terms of the home's ability to store and be associated with important memories. Additionally, the privileges afforded by ownership that allow for personalization of one's space were a significant finding of this study. Finally, ownership and its implicit longevity of tenure will be discussed as a way of promoting community stability for a vulnerable population.

## Memory as a Quality of Home

Embedded in the preference for homeownership is an image of stability and prosperity. On top of this learned connotation of home is laid the personal identity and experience of those who live there, along with memory of events that have taken place there. The layering of these intimate notions of place can give the home deep sentimental value. Bachelard (1958) said, "We experience the house in its reality and in its virtuality, by means of thought and dreams. It is no longer in its positive aspects that the house is really 'lived,' nor is it only in its passing hour that we recognize its benefits. An entire past comes to dwell in a new house" (87). Beyond having the home as an asset, memory and experi-



**Figure 3.** Repairs done by Rebuilding Together Twin Cities to create a workspace in the home of a low-income Minneapolis resident.

ence become important motivations to preserve the home, as maintaining one's home translates to the preservation of times past. Some of Rebuilding Together's clients treasure their homes as places they have had their friends over to sit in the garden or had family over for Thanksgiving. Furthermore, being unable to keep up one's home can take away from creating these memories in the first place when homeowners are hesitant to have social gatherings because of the state of their home. Several homeowners have voiced to us that they were glad to receive our help because they were too embarrassed to have their friends or family over. One homeowner used to host parties for her friends, but hadn't done so in years. Another homeowner had never even had his family come over for a visit. Indeed, the creation of positive memories and place attachment has strong ties to the quality and condition of the built environment. These memories can serve as comfort to a homeowner. Keeping the home in good condition in effect keeps the memory alive.

When a member of Rebuilding Together staff and I entered the home of one of our applicants for the first time, we were struck by an entire living room wall devoted to family pictures and bible verses. The homeowner explained to us that her home was very important to her, since it helped her to feel close to her son, whom she had lost in a gunfight several years earlier. We asked her what her most significant memories in her home were and she thought of two that stood out. The first was her friends, family, and neighbors coming to offer their support and condolences after her son's death. The second was her friends, family, and neighbors coming over for a barbecue to celebrate new landscaping and exterior painting done by A Brush with Kindness. She expressed that the possibility of more repairs, to her, represented the possibility of continuing the memory of her son in the place that was closest to him.

Memory associated with the intimacy of home represents another way the upkeep of a house becomes an important part of the psyche of the homeowner. A sentimental attachment to these memories is such that inability to maintain a home directly translates to a mental disconnect from what would be nostalgia. Though less tangible than other aspects discussed, memories of the past as well as promise for the future play an important role in the experiential quality of homes and are contingent on maintenance. Through this work, I witnessed home improvements act as a way of preserving places that hold important memories for homeowners; in addition, the act of repairing a place so strongly associated with such memories appears therapeutic, further enhancing attachment to place. Additionally, the restoration of homes allows for them to become places that are tenable for creating new memories in the future, strengthening place attachment through hope in a way that anticipates better times to come.

## Significance of Self-Expression

One of the homeowners assisted by Rebuilding Together 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 worse 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?” (H. Broadfoot, pers. comm.). Along with a few other repairs, Rebuilding Together assisted him with interior and exterior painting. Another staff member and I went over to his house with our usual deck of color swatches, thinking that he would select one of them. When we arrived, it turned out that in his excitement, he had already gone to the hardware store and picked out the colors on his own. To our surprise, the color he chose for the exterior was called “copper sky,” which was a similar shade of orange to a pumpkin. The color was ordered as he asked, and volunteers painted it on. Once 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” (pers. comm.). Since Rebuilding Together’s repairs, this homeowner has begun to take on some landscaping and flooring installation that seemed overwhelming before (H. Broadfoot, pers. comm.). This type of propensity towards personalization was not at all unusual during my time at Rebuilding Together. Once given the opportunity to make choices that helped them to represent their own personalities and tastes through their homes, a majority of homeowners I worked with made unique choices in paint colors, landscaping, flooring, and patio pavers.

The relationship between identity and the state of one’s home as described by Marcus (2006) is quite clearly present in these examples. Marcus’s assertion that the ability to alter and personalize one’s space is positively associated with the development of place attachment is also visible in the findings of this study. However, a component that is not widely emphasized in related literature is the privilege of alteration that is afforded by ownership over other forms of tenure, such as renting. Without owning their homes, these residents would not have been able to personalize their space to the degree that they have, showing an aspect of place attachment that is for the most part enjoyed by homeowners who have the financial stability to proceed with such alterations.

## Community Stability and Building Trust with North Minneapolis Communities

Low-income homeowners of Minneapolis struggling to repair their homes with tornado damage and within the financial constraints of the recession have been hesitant to accept services from nonprofits like Rebuilding Together. Contractor fraud and uncompensated insurance claims created a climate of distrust in North Minneapolis, making it difficult for organizations outside of the community to help rebuild. Establishing enough trust to assist homeowners in the area has been a challenge, and showcases the difficulty of asking for help in maintaining a home (K. Greiner, pers. comm.). Many housing-related nonprofits in the Twin Cities rely on word of mouth and the trustworthiness gained by hearing about these organizations from someone in the neighborhood (S. Kramer, pers. comm.). Until homeowners see these nonprofits in action, or hear a success story from a trusted source, they are often skeptical of the services offered. This is not without reason, given the precarious situations that many low-income homeowners find themselves in, as well as the predatory schemes that many of them have fallen victim to. In this way, North Minneapolis as a cohesive community resented many housing nonprofits at first, out of a sense of survival and self-protection (K. Greiner, pers. comm.).

The trust developed between housing-based nonprofits and North Minneapolis residents can be seen in the increase in nonprofit work in the area. Additionally, neighbors not affiliated with nonprofits sometimes begin to complete repairs themselves. It is not unusual to hear that homeowners have taken on projects of their own, or assisted a neighbor in getting help after receiving nonprofit services. The momentum and spirit of rehabilitation often spreads to the neighbors after repairs have been completed. Director of A Brush with Kindness, Pat Lund 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...it spreads and it brings the entire neighborhood up in a variety of ways” (pers. comm.). Effects of these home repairs are seen in the overall wellbeing of Rebuilding Together’s clients, in their mood and in the pride they feel for their homes. After work started on her home, one homeowner said, “Since all of this started, I’ve just felt better. And I know it’s because of this. It just has to be” (J. Ross, pers. comm.).

The stability of these networks also translates to vigilance in the neighborhood. Strengthened by the ability to stay in their homes, community members who have established relationships in the neighborhood often look out for one an-



**Figure 4.** A kitchen renovation done by Rebuilding Together Twin Cities.

other, reporting to each other and sometimes the police if they see suspicious activities. Two of the homeowners we assisted in North Minneapolis live right next 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 of her neighbors, and is a watchful eye in the neighborhood. She looks out for her neighbors, and calls the police if needed. Her next-door neighbor, who is considerably younger, calls to check on her several times every day, and just to chat. Parents often send children in the neighborhood to stay after school with these neighbors, who are trusted members of the community, until they come home from work. Both neighbors suffer from health problems, and the work done by Rebuilding Together has helped make their homes safer, so that they may stay in them longer, and continue to contribute to the social stability of the neighborhood.

Although just a small part of the social network of this community, this example shows the importance of stable housing situations and strong social capital in the welfare of the neighborhood. The ability for residents of north Minneapolis to become homeowners can be said to be beneficial to the area as a whole, as well as to the social networks that exist there. Somewhat of a personal financial risk, homeownership for this area seems to act as a means of stability and vigilance for the entire community. Furthermore, the role of rehabilitation projects here points to a positive association between place attachment and home improvements on a community scale.



**Figure 5.** Accessibility ramp and exterior repairs for this low-income homeowner helped to make the home safer and more personal.

## 5. Conclusion

The ideal of homeownership is so strongly pervasive in American culture that it compels low-income residents to place themselves in precarious financial situations to benefit from the perceived status and stability it affords. Strong cultural rhetoric that ties homeownership to self-esteem adds another dimension to the value ascribed to home as more than just a dwelling. The home is part commodity, part identity, making it a perilous purchase for low-income Americans, who may struggle with upkeep and repairs. However, the cultural significance of home also has important implications for place attachment. The findings of this article indicate several ways in which ownership, while often treacherous in terms of financial risk for low-income residents, has positively influenced their sense of place attachment through the improvement and personalization of space.

In exploring the effects of housing degradation in North Minneapolis, this discussion has shown the importance of the quality of the built environment as it relates to ownership and the home as a main asset. A home as a storage space for important memories becomes a place of anxiety when it falls into disrepair, thereby signifying the loss of such memories. In effect, the rehabilitation of homes where important memories took place is significantly uplifting for homeowners. Other homeowners viewed the improved state of their homes as a symbol of memories that would be made in their home in the future, now that they were proud and comfortable enough to share their home with others. The ability to alter one's space through personalization, a privilege afforded predominantly to owners, exhibits a way in which ownership indirectly enables attachment. Additionally, the work of housing nonprofits can be said to enhance this

relationship, using the dominance of ownership as a means for self-expression, place attachment, and neighborhood stability. A connection to place tied to memory and belonging, along with influential involvement in the neighborhood, is made possible through ownership in this context. The stability offered by homeownership contributes to the social networks of what may otherwise be transient communities. What may start as simple painting or landscaping sometimes resonates, resulting in more repairs not just for that homeowner, but for other parts of the neighborhood as well. The stability of these neighborhoods is enhanced through improvements that allow some residents to remain homeowners through times of crisis.

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## Lead Photograph

Partenon, Porto Alegre, Brazil. This picture shows the socio-economic inequality within the city of Porto Alegre. While middle-class households live in adequate multi-unit buildings, like the one in the background, poor families struggle to build their own adequate housing. Photograph by Fernanda Jahn Verri