


Ag&Res
Econ Lib

HD
7287.7
.H53
1995
v.2

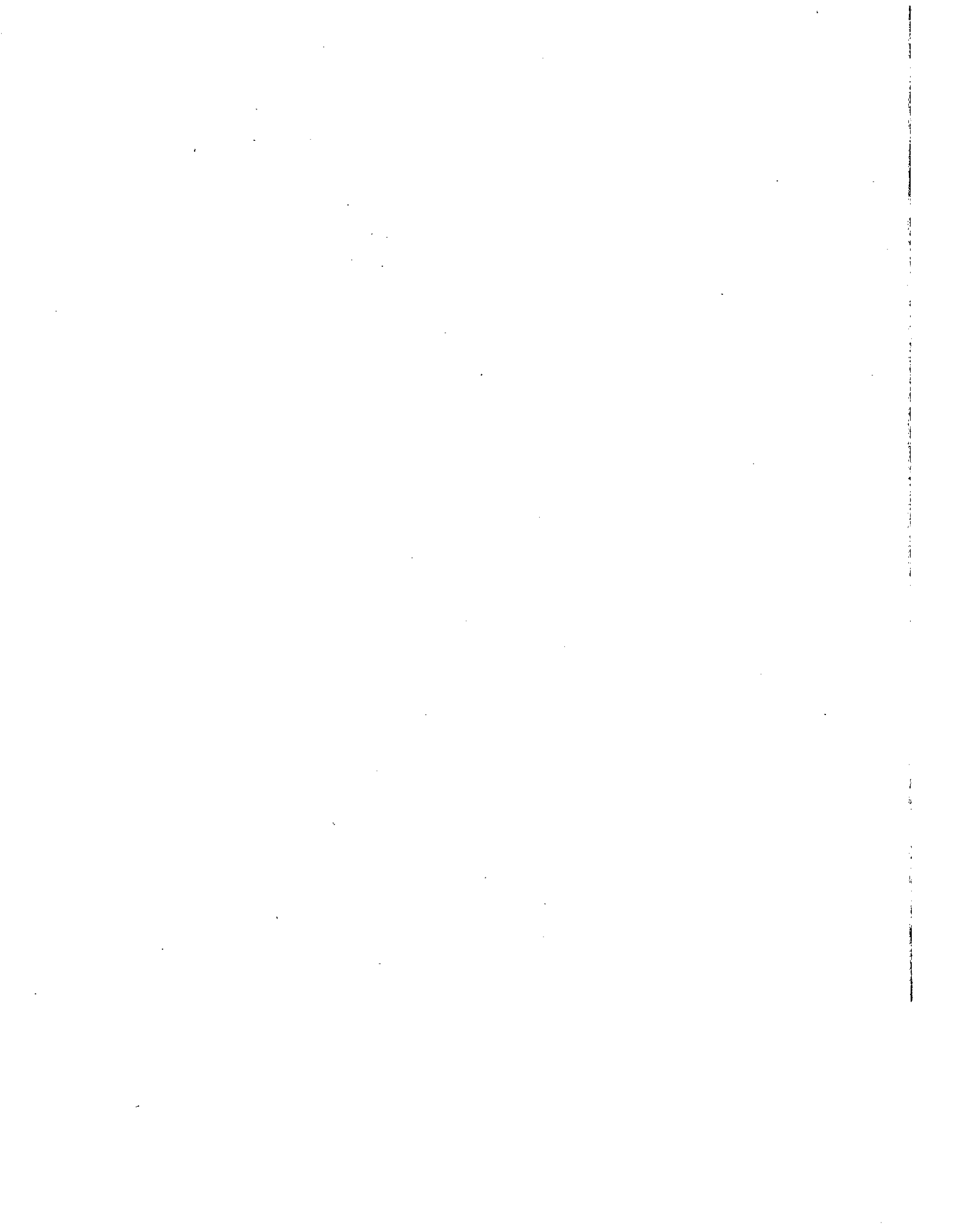


OF CALIFORNIA
B-6 1997
Economics Library

THE
HIDDEN
HISTORY
of
Housing
Cooperatives

Allan **Heskin** and Jacqueline **Leavitt**

Center for Cooperatives
University of California



THE HIDDEN
HISTORY
OF HOUSING
COOPERATIVES

by
Allan Heskin
and
Jacqueline Leavitt

ISBN: 1-885641-11-7

Copyright © The Regents of the University of California, 1995

All rights reserved. No part of this work may be reproduced or used in any means without written permission of the publisher.

Compilation and production of this book was financed by the Center for Cooperatives at the University of California as part of its Competitive Grants Program.

Center for Cooperatives
University of California
Davis, CA 95616

Acknowledgments

The hidden history of this book is itself a result of shared activities that began with co-teaching, discussing, and collaborating on housing issues between the two editors, Allan David Heskin and Jacqueline Leavitt. Throughout the process of proposal writing, soliciting manuscripts, editing, etc., we received support from the University of California Center for Cooperatives, in Davis, California. Initially, the Center awarded us a small grant, and subsequently we received assistance from senior associate Deb Gray. She has believed in the goals of this project and understood the importance of making the articles available in one book rather than seeing the ideas scattered. Her input was invaluable, as was the help of the Center's Director, Mahlon G. Lang, and editors, Georgeann Halburian Ikuma and Ben Greenberg.

Another activity that the Center helps support is the Cooperative Housing Institute at Co-op Camp Sierra, a summer retreat that brings cooperative residents, housing activists, academics, and practitioners together. In more intangible ways, in passing conversations and seminars, Co-op Camp contributed to the making of this book. As editing progressed, the woman who largely made Co-op Camp happen, Bonnie Fish, passed away. Her dedication to and spirit in forming cooperatives informs many of the stories told in this book.

We also wish to thank Meri Gayle Vincent, Secretary to the Department of Urban Planning at the UCLA School of Public Policy and Social Research, who retyped portions of the manuscript. Finally, we acknowledge the graciousness of contributors to this book who patiently awaited publication.

Jacqueline Leavitt and Allan David Heskin
Los Angeles, California
December 1995

CONTENTS

Introduction	1
--------------------	---

Part One: Case Studies in Cooperative Development

1 Dewey Bandy	San Jerardo: The Impossible Dream	17
2 Iain Tuckett	Coin Street: There is Another Way	33
3 Clare Helman	Montreal's Milton Park: After the Opening Fanfare	42

Part Two: Public Policy Responses

4 Johnston Birchall	The Hidden History of Cooperative Housing in Britain	51
5 Jacqueline Leavitt	The Interrelated History of Cooperatives and Public Housing from the Thirties to the Fifties	79
6 William M. Rohe Michael A. Stegman	Converting Public Housing to Cooperatives: Lessons from Nashville	105
7 K. A. Stefan Svensson	Not the Middle Way but Both Ways— Cooperative Housing in Sweden	122
8 Neal Richman	From Worker Cooperatives to Social Housing: The Transformation of the Third Sector in Denmark	143

Part Three: The Cooperative as Home to Contemporary Social Issues

9	Eric K. Glunt Heléne Clark Susan Saegert	Stabilizing the Future of Limited Equity Housing in New York City	165
10	Margaret C. Rodman Matthew Cooper	For Richer and Poorer: A Case Study of Mixing Income Levels in Toronto Cooperative Housing	188
11	Allan David Heskin	Ethnicity, Race, Class, and Immigration in Cooperatives	218
12	Stuart Henry	Collective Justice and Cooperative Structures: Disciplining Deviance in Housing Cooperatives	236
13	David Clapham Keith Kintrea	Housing Cooperatives and Community	261
14	Sylvia Novac Gerda Wekerle	Women, Community, and Housing Policy	281
15	Heléne Clark Susan Saegert	Cooperatives as Places of Social Change	294

Introduction

Allan Heskin and Jacqueline Leavitt

Stories of the formation of housing cooperatives by poor and working-class people are often heroic tales lost in housing history. The discovery of these stories is no easy matter. Co-ops have often escaped all but local notice. Their histories may be known only by their founding members or rest in archives of agencies to which annual reports were once sent. Not until the past half decade was any volume of books and articles published on the subject. Luckily, authors in Europe and North America have begun to write about the development of such cooperatives. The literature has also begun to move past such historical accounts to examine the cooperatives' operations and to create a theoretical framework for understanding their meaning and their importance to overall housing policy.

In this single volume we bring together the best of these efforts with the written reports of many co-op practitioners whose work is not yet widely published. Our desire is to make this hidden history of housing cooperatives more accessible to both scholars and practitioners. The book begins with some of the many recent histories of struggles to generate housing cooperatives to give the reader a feeling for the human drama that has taken place. The next section examines the broader history of the housing cooperative movement and policy issues several nations have faced. This part of the book clarifies for the reader, through comparative and historical analysis, current policy choices facing people in the United States. Part Three examines many contemporary issues faced within the cooperative movement—class, gender, ethnicity, community, empowerment, and justice. Clarity about how these issues manifest themselves in housing cooperatives is central to any evaluation of this form of housing.

One of the most striking features of the material collected for this book is its breadth. The volume includes reports on women's cooperatives in Toronto, Canada; African-American cooperatives in New York City; a Latino farmworkers' cooperative in the Central Valley of California; and mixed ethnic cooperatives in Montreal, Canada; Nashville, Tennessee; Los Angeles, California; and London, England. The cooperatives came out of squatting; anti-displacement struggles after both public and private enterprises failed; housing abandonment; experiments in the conversion of public or council housing; and the construction of new social housing. Some cooperatives were started under government auspices and others against all prevailing public policy. The co-ops are in large buildings, small buildings, historic structures, and in buildings that express modern and postmodern architecture. Sometimes the cooperatives

are located on a single site. Other times they are scattered on noncontiguous parcels of land. The cooperatives are organized around communitarian ideology; a single theme, such as feminist principles; or simply functional solutions to a group's housing problems. The cooperatives examined here also involve people from a single or a mix of class backgrounds, although our selection of material has weighed the sample more toward working-class populations.

Whatever your previous thinking about housing cooperatives, you will find that such preconceptions do not hold across the many histories, resident groups, origins, and house forms represented in the chapters that follow. Certainly people who equate cooperatives with the 1960's communes and the hippie movement in the United States will be surprised.

THE IMPORTANCE OF UNDERSTANDING COOPERATIVES

Housing policy is in disarray in the United States as well as elsewhere in the world.¹ Government and the private sector are both perceived to have failed to provide adequate affordable housing. Increasingly people are looking to a third sector, consisting of community controlled nonprofit and cooperative housing for answers.² In this book we look at the cooperative portion of this third sector. We examine the question of whether cooperative housing should be more central to the U.S. approach to affordable housing in the 1990s. Do co-ops work? Do they provide decent affordable housing to people over the long haul? What are the potential pitfalls in such an approach? What lessons can be learned by comparisons with housing policy in other developed countries?

While there have been moments in this country when the issue of a cooperative strategy has been more alive than at other times (around the turn of the century, as part of the public housing debate in the 1930s, in the counterculture days of the 1960s), rarely have cooperatives been encouraged. Cooperatives are frequently thought of as a halfway step between renting and real homeownership, or an alternative "to the usual private affair."³ Residents of cooperatives clearly have more control over their environment than do renters in the United States, but they are not owners in the archetype single family form that is the center of the American Dream.

THE DOMINATION OF THE MYTH OF OWNERSHIP

While an array of financing devices and tax deductions has been extraordinarily successful in creating masses of middle class homeowners, government-sponsored attempts at converting lower income citizens of the U.S. to owners of single family homes have often ended in disaster.⁴ National policy makers have seemed unable to understand the crippling realities of poverty.⁵ The mythology of ownership is so strong that it is believed that becoming a single family

homeowner will instantly transform all the conditions of one's life. It is as though tenure status creates a whole individual, substituting for a steady income and stable lifestyle.⁶

DISTINGUISHING INDIVIDUAL HOMEOWNERSHIP FROM COOPERATIVES

The cooperative is a housing form that embodies full participation of residents and elements of mutual aid. The most popular version in affordable housing circles since the mid-seventies in the United States is the limited equity cooperative.⁷ As the name suggests, this form of tenure limits the use of the resident's home as a vehicle for accumulation, or what some call speculation. In classic terms the exchange value is separate from the use value. The result is the decommodification of the cooperator's home.

Sometimes local regulation excludes more than speculative gain. In California, for example, the accumulation is limited typically to the rate of inflation on what is usually a modestly priced share.⁸ In California, individual accumulation is not based on any increased value of the property nor is equity built up by the individual's contribution to the co-op's monthly mortgage payment.

As the mortgage of a limited equity cooperative is paid off and if the property rises in value, the cooperative accumulates wealth. The cooperators, as a group, have access to what can be a significant collective wealth. The members of a cooperative can apply this wealth to improve the situation of all the individuals in the cooperative. Often cooperatives have tapped their wealth to provide social and other services to the members.

Individual accumulation may be a by-product of limited equity cooperatives in the sense that housing costs may be kept low, allowing cooperators to save and invest money outside their housing. Sometimes this has led to cooperators having money for a down payment on a single family home.

In the meantime, the cooperative residents who move on and the residents for whom such individual accumulation and the purchase of a home are impossible do have many of the benefits of homeownership. The literature on homeownership stresses that much of what ownership gives is a sense of well being that comes from a feeling of belonging in space. As M. Vittoria Giuliani puts it,

The feeling of belonging linking an individual to his home is the result of a process of appropriation resulting from the continual interaction between a passive component, related to continuity, stability, duration, and an active component, which is expressed by acting on the space, modifying it, in other words, by means of its personalization.⁹

Cooperatives can give a person continuity, stability, and duration, all desperately needed in many poor and working-class people's lives.¹⁰ The extent to which cooperatives give personalization is an issue. Personalization, the extension of one's sense of self to the body and to the material world, occurs in many ways in the interior and exterior of a house. Stuart Ewen states, the "highly individuated notion of personal distinction—marked by the compulsory consumption of images—stands at the heart of the "American Dream."¹¹ In housing, the heart of the dream house is the pitched roof, chimney, white picket fence, and yard. Curiously, the conformity of this image is popularly associated with individualism although cartoonists have caricatured tract houses with facades so identical that the commuting husband cannot find his way to the right door. Experiences related in this book suggest that the removal of accumulation from the tenure form can give a great deal more opportunity for personalization. The very strict design controls related to maintenance of property values so common in market-based collective housing, whether condominiums or homeowner associations, are often not present in limited equity cooperatives. Still, there is a collective element.

Robert M. Rakoff, who explores the meaning-system of houses, states that the house carries great meaning as a refuge, a place for child rearing and for "order, continuity, physical safety..."¹² He adds, however, that the house also is seen as an indicator of personal status and success, and a search for a realm for personal control "in a world where he or she generally feels impotent."¹³

Sometimes this freedom has been seen positively as freedom to change physical structures and personal behavior, or as the freedom to take responsibility for one's actions and for the welfare of one's family. But simultaneously, and more commonly, this freedom has been seen negatively as a freedom from others' control, from the need to be responsible to others and for their property, from material want, or from the perceived uncertainty of the outside world. Above all, the sense of freedom that people have associated with owned houses has expressed their belief, if not their experience, that these private spaces are a real and proper realm of self fulfillment.¹⁴

The negative element of this freedom can be translated into an escape from cooperative living no matter how benign the interaction with others might be. Cooperatives can certainly be oppressive meddling institutions. In the best cases, however, both single-family homeownership in a neighborhood context and cooperatives represent a balance of individualism and community. It is perhaps the search for balance of these two vital elements that has led the private sector to build an estimated 150,000 common interest developments in the United States that house 30,000,000 people.¹⁵

While disagreement exists about the essential nature of the cooperative community, interdependence in cooperatives is not in doubt.¹⁶ Cooperative advo-

cates would argue that this interdependence is a better response to the sense of impotence Rakoff describes than individualism of the single family home. Community is an alternative solution to the problem. For lower income people, when single family homeownership is impossible, the community and control of cooperatives can look very attractive. This is particularly true for working-class women whose earnings are still below men's. Because of this and other similar circumstances, groups on the economic margins of society are pulled by the advantages of co-ops and pushed into them by their inability to attain the American dream.

STRUCTURE OF THE BOOK

These and other issues are presented in this volume. We start Part One with three quite amazing stories, one from the United States, one from Canada, and another from England. Dewey Bandy tells the first tale. Entitled "San Jerardo: The Impossible Dream," this case involves migrant farm workers who fought to stay in the Salinas Valley of California. The farm workers physically resisted eviction, then squatted together in the City of Salinas after being evicted, and eventually ended up buying a farm labor camp that they converted into a housing cooperative.

The next article, by Iain Tuckett, is entitled "Coin Street: There is Another Way..." Tuckett tells the story of a thirteen-acre project in the Waterloo area of London that lies on the River Thames. The last act of the Greater London Council was to give this land to a community group to develop a group of housing cooperatives, supportive services and neighborhood-based businesses.

Clare Helman wrote the third case, where she tells the extraordinary story of the Milton Park cooperatives in Montreal, Canada. After a struggle lasting 15 years, residents in 1983 officially opened a cluster of twenty housing cooperatives in a six-block area of central Montreal, known as Milton Park. The residents saved most of their neighborhood and turned 597 dwellings, housing 2,000 people, into housing cooperatives at a cost of nearly \$40 million. Helman's article tells the story and brings the activity of the cooperatives up to date.

Part Two addresses issues of history and national policy. First, Johnston Birchall gives us the history of housing cooperatives in England from the nineteenth century to the present in a piece entitled, "The Hidden History of Cooperative Housing in Britain." Next, Jacqueline Leavitt examines the history of housing cooperatives in U.S. housing history and focuses on debates from the 1930s to the 1950s, when cooperatives were proposed but rejected as a form of public housing. Leavitt's article is brought into the present by William M. Rohe and Michael A. Stegman, who examine the U.S. government's HOPE (Home Ownership for People Everywhere) program of the late 1980s and early 1990s. Their focus is on cooperative conversion of public housing, using a case study from Nashville, Tennessee, in their analysis.

The last two pieces in Part Two convey important lessons about cooperative housing from the experience of Scandinavia. First is an article by K. A. Stefan Svensson entitled, "Not the Middle Way but Both Ways: Co-operative Housing in Sweden." Svensson makes the accurate observation that compared with Sweden, the United States, Canada, and Great Britain have marginal cooperative housing programs. He tells the history of cooperative housing in Sweden. He describes how cooperatives rose to prominence after World War II and addressed Sweden's massive postwar social need, and goes on to examine how co-ops subsequently lost much of their social character. Neal Richman follows this piece with an article on Danish social housing entitled, "From Worker Cooperative to Social Housing: The Transformation of the Third Sector in Denmark." Richman tells a story similar to Svensson's about the rise of cooperative housing in Denmark. The Danish story varies, however. Although cooperatives have come under the same pressures as Swedish housing, this form has not lost its social character.

Part Three begins with an article by a team of researchers: Eric K. Glunt, Heléne Clark, and Susan Saegert. They report on their management review for UHAB (the Urban Homestead Assistance Corporation), a highly respected technical assistance group in New York City. In this two-year-old investigation of cooperatives, Glunt, Clark, and Saegert explore a number of interrelated questions about the ongoing physical and financial conditions in cooperatives and levels of satisfaction among individual shareholders about their buildings, blocks, and neighborhoods. The findings suggest a number of different policy directions that are echoed in other chapters in this section.

Next is a group of articles that draw the reader closer to an understanding of the ways people experience everyday life in a cooperative. Unlike the heroic tales about starting a cooperative, the outside world is less likely to know about this level of detail. The title of Margaret C. Rodman and Matthew Cooper's "For Richer and Poorer: A Case Study of Mixing Income Levels in Toronto Cooperative Housing" states their focus. Rodman and Cooper first introduce the context that for a time placed Canada in the forefront of countries that integrated cooperatives into national policy.¹⁷ The authors then turn to findings from their three-year ethnographic study of two Toronto co-ops, Harbourside and Windward. Both cooperatives successfully mixed different income groups despite official discouragement. The issue of income mix has significant implications in the United States, where such an approach might shed light on social policies that could counter the growing gap between society's haves and have-nots.

The next paper is Allan Heskin's chapter, "Ethnicity, Race, Class, and Immigration in Cooperatives." Heskin, who lives in one of the five cooperatives he discusses, provides a fine-grained texture in his penetrating analysis about multiethnicity and how this affects daily life. The five cooperatives in the

Silverlake/Echo Park district of Los Angeles include immigrant Latinos from some fourteen Latin American countries, African-Americans, Asians, Chicanos, and Anglo-Americans. Heskin's analysis is a primer in the conduct of social relations in the multiethnic cooperatives.

Stuart Henry's chapter is entitled, "Collective Justice and Cooperative Structures: Disciplining Deviance in Housing Cooperatives." Henry presents a case study of a London cooperative against the backdrop of a literature review in which he guides the reader through the theory of collective organizations. The reader learns about the myriad obstacles a cooperative faces in trying to maintain a non-hierarchical form. In the second part of his paper, Henry discusses Habit Housing Cooperative in London, and in particular emphasizes issues about rent arrears. Rent collection, if not the hardest, is one of the most difficult management tasks a cooperative assumes. The issue of rent collection is often prominent in the transition from individualized tenants to a collective landlord. Henry's chapter captures this dilemma for the cooperative as he points out ways to avoid what may be inevitable pitfalls.

In "Housing Cooperatives and Community," David Clapham and Keith Kintrea examine the idea of creating a sense of community, which has long been identified with cooperatives. Clapham and Kintrea define community as mutualism and interdependence rather than feelings of solidarity. The authors describe cooperative conversions of council housing in Liverpool and Glasgow and the role that community plays from the perspective of the residents affected. In Glasgow, community ownership has come to mean a policy that embraces both community-based housing associations and tenant-management cooperatives. Clapham and Kintrea give voice to residents in six of the Glasgow tenant-management cooperatives and conclude that a sense of community either precipitated the initial organizing or was created in the formation of the cooperative.

Next is a paper by Sylvia Novac and Gerda Wekerle entitled, "Women, Community, and Housing Policy." After discussing historic examples of women's collectives the authors analyze the intersection of community and gender. They use case studies of two women's housing cooperatives in Toronto, Canada to illustrate their case. The authors conclude that these efforts have a significant role to play in fighting sexism in overall housing policy.

Heléne Clark and Susan Saegert's chapter, "Cooperatives as Places of Social Change" ends Part Three. Clark and Saegert use critical theory to examine the value of cooperatives as instruments of social change. At the heart of their exploration is Jurgen Habermas' categories of system and lifeworld, purpose and communicative action, colonization, resistance and rationality. Clark and Saegert suggest that the home and housing are central spaces from which to challenge the housing establishment. Thus, they return us to the questions raised

in the beginning of this introduction: Should cooperatives be encouraged? Do cooperatives work? What are their pitfalls? What is their impact on the residents? What can we learn from other countries with more experience than the United States?

CONCLUSIONS

The readers of this book will find strong evidence in the articles for the proposition that housing cooperatives are an important housing form and that they work. They will also find warnings of the possible problems cooperatives can encounter. Sometimes they fail through inadequate funding, internal conflict or market decline, and at other times paradoxically through economic success. The authors also show that cooperatives can be created by remarkable people seeking control over their lives and that they can be weakened by their regularization in government. The reader will also learn that housing cooperatives are laboratories of human interaction and that community can result, but that social conflicts present in the larger society must be transcended before this end can be fully realized.

We have concluded that cooperatives are an important housing form particularly for poor and working-class people. Our hope is that in following the many paths in this book the readers who are believers will be encouraged, that at a minimum the cynics will be bothered, and that others will be provoked into learning more. It is clear to us that reform is needed in democratizing our housing if United States housing policy is to work for the working class and poor.

NOTES

¹ See Hartman (1963); Hays (1985); Keith (1973); Schwartz et al. (1988). For a discussion of the U.S. withdrawal from support for affordable housing see Lazere, Leonard, Dolbeare, and Zigas (1991) pp. 30-32 and Stegman (1991) pp. 25-28. On the point of selling off the housing see Lazere et al. pp. 50-51 and Stegman, Chapter 4, pp. 57-73.

² See Davis (1994).

³ Muller (1947) p. 65.

⁴ For a discussion of tax benefits supporting homeownership for the middle class see Lazere et al. (1991) pp. 34-36. As noted, "81 percent of the \$37 billion in tax benefits from the deductibility of home mortgage interest will go to the 20 percent of households with income above \$50,000." The most significant example of homeownership programs for lower income families is the HUD Section 235 program which was beset by numerous problems ending in many cases in foreclosure of the property. For a discussion of the Section 235 program see Schafer and Field (1980). See also Stegman (1991) for a discussion of several federal attempts at promoting homeownership for lower income residents.

⁵ For a discussion of this issue in the context of public housing vs. homeownership see Bellush and Hausknecht (1980).

⁶ Stegman (1991) p. 32.

⁷ If getting the government out of public housing is what is driving schemes to privatize public housing, equity build-up is a potent selling device aimed at the residents. In the United States, among the seventeen housing authorities participating in a homeownership demonstration program, the U.S. Department of Housing and Urban Development's (HUD) resale restrictions required only a minimum of five years. Although individual authorities could extend, eliminate, or phase out restrictions, as Michael Stegman points out, tenants would stand to gain substantially even in soft markets (Stegman 1991, p. 64).

⁸ For a discussion of the legal status and practice in California see Heskin, Bandy, and Primo (1989). A majority of the resident families were very low income, less than \$10,000 per year incomes, and people of color. A majority of the share prices were less than \$1,000.

⁹ Giuliani (1988), p. 2.

¹⁰ Kemeny (1981) points out where societies promote individualism and are unprepared to look after its old people, homeownership becomes an individual's means to ensuring a stable future. In the United States, owning is tantamount to an insurance policy for old age, providing at least minimal shelter even if there is a shortage of money for maintenance and other essential items. Proportion-

ally more older people in the United States own their homes, lending credence to Kemeny's observation.

¹¹ Ewen (1988), p. 58.

¹² Rakoff (1977), p. 94.

¹³ Rakoff (1977).

¹⁴ Rakoff (1977), pp. 94-95.

¹⁵ Barton & Silverman (Common Interest Communities).

¹⁶ Our work disagrees on this subject. One of us sees cooperatives as a form of family (Leavitt and Saegert, 1990) and the other a form of neighborliness (Heskin 1991). Literature on community is voluminous (see for example Reynolds and Norman, 1988).

¹⁷ In 1992 Canada discontinued its funding of the cooperative development program. This will be discussed further in the introduction to Part Two of this book.

REFERENCES

- Barton, Steve, and Carol Silverman. (Eds.) *Common Interest Communities: Private Government and the Public Interest*. Berkeley: Institute of Governmental Studies, University of California, Berkeley.
- Bellush, J., 1980, and M. Hausknecht, Ed. 1976. *Urban Renewal: People, Politics, and Planning*. Garden City, N.Y.: Doubleday.
- Davis, John E. 1994. (Ed.) *The Affordable City: Toward a Third Housing Policy*. Philadelphia: Temple University Press.
- Davis, Mike. 1990. *City of Quartz. Excavating the Future in Los Angeles*. New York: Verso Press.
- Ewen, Stuart. 1988. *All Consuming Images: The Politics of Style in Contemporary Culture*. New York: Basic Books.
- Giuliani. 1988. M. Vittoria. Paper prepared for European Plan Construction of Architecture. Oct. 1988.
- Hartman, Chester. 1963. "Social Values and Housing Orientations." *Journal of Social Issues*.
- Hayes, Allan. 1985.
- Heskin, Allan, 1991. *The Struggle for Community*, Boulder, Colorado: Westview Press.
- Heskin, Allan, Dewey Bandy, and Natasha Primo. 1989. "Limited Equity Housing Cooperatives in California: Proposals for Legislative Reform." Berkeley, California: California Policy Seminar.
- Heskin, Allan. 1991, *The Struggle for Community*. Boulder, Colorado: Westview Press.
- Keith., Nathaniel S. 1973. *Politics and the Housing Crisis Since 1930*. New York: Unwise Books.
- Kemeny, Jim. 1981. *The Myth of Homeownership: Private Versus Public Choices in Housing Tenure*. Boston: Routledge and Kegan Paul.
- Lazere, Edward B., Paul A. Leonard, Cushing N. Dolbeare, and Barry Zigas. 1991. *A Place to Call Home: The Low Income Housing Crisis Continues*. Washington, D.C.: Center on Budget and Policy Priorities, and Low Income Housing Information Service.
- Leavitt, Jacqueline and Saegert, Susan. 1990. *From Abandonment to Hope*. New York: Columbia University Press.
- Leavitt, Jacqueline, and Susan Saegert. 1990. *From Abandonment to Hope: Community Households in Harlem*. New York: Columbia.
- Rakoff., Robert M. 1977. "Ideology in Everyday Life: The Meaning of the House." *Politics and Society* 7: 1, 85-104.
- Schwartz, David C., Richard C. Ferlauto, and Daniel N. Hoffman. 1988. *A New Housing Policy for America: Recapturing the American Dream*. Philadelphia: Temple.
- Stegman, Michael. 1991. *More Housing, More Fairly: Report of the Twentieth Century Fund Task Force on Affordable Housing*. New York: Twentieth Century Fund Press.

Part One

Case Studies in Cooperative Development

Introduction

In Canada, Great Britain, and particularly in the United States, countries that have not consistently supported social housing or high levels of resident participation, we unfortunately have come to expect affordable, even more so resident-controlled affordable, housing to be accomplished by heroes and heroines. The three chapters in Part One by Bandy, Helman, and Tuckett contain reports of long, dramatic struggles by such heroes and heroines who fought for and won the right to develop housing cooperatives. You cannot help but be struck by the amount of effort put into these people's campaigns not only by the residents but also by the residents' professional and political supporters. Those involved were clearly fighting for more than housing. In our experience such fights are, at their base, more for dignity and self-respect than for property and more for gaining at least partial control over one's life than for accumulation.

Such stories fly in the face of those who view human motivation as a singular drive for economic gain. Cooperatives seem to speak to the deeply held populist sentiment so often suppressed in an extremely disempowering world. Populists want to give ordinary people a voice in matters important to their lives and create democratic institutions that "rest on the widest possible dissemination of wealth and power" (Boyte, Booth, and Max, 1986, pp. 25-29). Central to populist beliefs are the ideas of the cooperative community, democracy, and empowerment (Reissman 1986, pp. 53-63). These ideas run all the way through the three stories.

The Bandy, Helman, and Tuckett tales are, of course, not the only such tales. There are other published and unpublished tales that could have been included. Another example can be found in Alan McDonald's *The Weller Way* (1986). The incidents related there are important because they, like many

other pioneering efforts in this field, contributed to institutionalization of the co-op formation process.

The Weller Way story involves the construction in the early 1980s of a 61-unit cooperative in Liverpool, England, as replacement housing for people in a clearance project. Weller Way residents lived in housing managed by a London-based housing association that had been taken over after bankruptcy of the owner. The residents were awaiting demolition of their homes and relocation. The residents in frustration and anger sought a better solution to their problem. A cooperative was the answer and they fought passionately to implement their idea and won.

In the mid-1970s the Weller Way residents became tired of waiting for relocation and began to protest the delays, demanding that clearance take place immediately. The idea of the cooperative emerged after the residents were told they would have to wait ten more years because there was no replacement housing and no land in the area to build new housing (McDonald, 1986, pp. 30-33). Although there is a long history of cooperative housing in Britain, the idea of the construction of cooperatives as replacement housing in clearance projects was new (p. 14). Because of this the Weller Way residents faced many battles, echoed in the other stories in this book, as they struggled to convince the establishment of the wisdom of their idea. Their efforts led to at least partial acceptance of the concept and the construction of a cooperative.

New York offers many examples that could fit in this group of stories. Some 400 limited-equity cooperatives have been created in that city. Their origin is different than the cases above because they are the product of landlord abandonment of buildings and resident takeovers after city tax foreclosures. But as in the stories which follow, tenants initially banded together informally and formed ad hoc cooperatives. Fighting against resistance, they legitimized the idea of residents taking control of their housing. As in Britain, their efforts led in the early 1970s to the formation of a formal cooperative development program to address the problem of abandoned housing in New York City.

The ultimate question of whether cooperatives work, whether people can make them work given the constraints, even when heroes and heroines are present, is an important one. Certainly the Bandy report shows a difficult transition to stability after the initial struggle. If the cooperatives are successful, the question then becomes whether such heroic successes are replicable. While the multiplicity of stories are a strong indication that there are many heroes in many places on the planet, not all buildings contain such people. The process does sometimes become institutionalized and proceeds even without such people. How does this affect the outcome? The Weller Way residents were unhappy with the flat character of the institutionalized cooperatives that followed their effort. The histories that set the context for such

stories and their aftermath are set forth in Part Two. The chapters in Part Three contain many more stories of what happens after formation under circumstances both of heroic effort and after institutionalization. They will help answer these questions.

Journal of Economic Surveys

REFERENCES

- Boyte, Harry, Booth, Heather and Max, Steve. 1986. *Citizen Action and the New American Populism*. Philadelphia: Temple University Press.
- McDonald, Alan. 1986. *The Weller Way*. London: Faber & Faber.
- Reissman, Frank. 1986. The New Populism and the Empowerment Ethos, in Harry Boyd and Frank Reissman, *The New Populism: The Politics of Empowerment*. Philadelphia: Temple University Press.

SAN JERARDO: THE IMPOSSIBLE DREAM

Dewey Bandy

The San Jerardo cooperative is easy to miss from the Old Stage Road that winds through the rich farmlands just outside Salinas, California. Encircled by Eucalyptus trees, the 28-acre site containing 64 units of cooperative housing is nestled in the middle of hundreds of acres of crops. Upon driving into the cooperative one is struck immediately by its rural, village-like atmosphere. Many of the neatly kept cottages have large vegetable gardens in the rear. Periodically the crows of roosters punctuate the air. The noise of children in the playground located at the rear of the cooperative attests to the family nature of the cooperative. In an area of high rents, low vacancy rates, and a shortage of family-sized units, San Jerardo stands as an oasis in a sea of housing problems.

What is also easy to miss about San Jerardo is the rich and important history of that cooperative. San Jerardo was the first in a series of farm-worker housing cooperatives that helped pioneer Latino nonprofit housing in the Salinas Valley. It was born in an environment dominated by a powerful agricultural aristocracy. Poorly paid Mexican farmhands were little more than serfs. The land the cooperative would be developed on was not zoned for permanent housing and was coveted by powerful agricultural interests who wanted it returned to agricultural use. Initial efforts to procure funding for the co-op were turned down. Even supporters of the farm workers' desire for permanent affordable housing discouraged them from attempting the project. The one agency that finally provided financing was unenthusiastic about the idea.

Our story of the San Jerardo cooperative begins with the struggles of displaced farm workers in Salinas. Under the leadership of Sixto Torres, the United Farmworkers Union (UFW) successfully organized the Pic N' Pac workers in 1971.¹ Many of these farm workers had worked together for several years in the fields and lived together in Pic N' Pac labor camps. Approximately fifty families, living at the La Posada labor camp formed the core of the union.

Faced with an increasingly militant work force, Pic N' Pac responded by shutting down its operations and closing its camps. In August 1971 the company attempted to evict the fifty La Posada families. The families refused to move and began to make noises about buying the camp property. Pic N' Pac quickly backed down from the eviction and agreed to let the families remain at the camp rent free until October 31, 1971.

Sixto Torres was a fearless, rank-and-file UFW organizer at Pic N' Pac. His efforts on behalf of Pic N' Pac workers had won him the respect and support of the La Posada families. Although his reputation was one of a UFW firebrand, Torres also proved to be a shrewd strategist and an entrepreneurial visionary who was not afraid to pursue impossible dreams.

With Sixto in the lead, the efforts to develop farm-worker-owned housing began in April 1971. At this stage the goals were to buy the camp or, alternatively, develop a farm-worker complex of single-family homes in the Salinas area. Sixto was able to weave deep-seated desires and aspirations of his people for dignity, social integration, and security into a vision of ownership and control.

Between April 1971 and February 1972, Sixto and the families appealed to numerous federal, state, and local agencies for funds to buy the camp. Sixto had been well schooled through the UFW in confrontational tactics. He used his knowledge to keep the plight of the families in the public eye and maintain pressure on government agencies. The county welfare department, the city council, the local congressman, the housing authority, and other state and federal offices were targeted by up to 200 boisterous pickets.² While these efforts did not succeed in forcing a long-term solution, they did pay off in winning an eviction delay. The eviction date was moved back to January 1, 1972.³

When the families refused to leave in January, legal action was immediately taken to evict them. The judgement went against them, and by March 1972 they were under court order to vacate the camp by May 12. Still the families refused to move. Sheriff's deputies attempted to evict the families on Monday, March 15, but backed off when they were confronted at the entrance by some two hundred defiant La Posada residents. Regrouping, the authorities moved again on Wednesday, May 17. Waiting until the men left for work, the police moved in to evict the women and children with the expectation that the resistance would thereby be lessened. In fact a virtual riot erupted as the police encountered initial resistance from the women and later from the men who poured in from the fields. In a show of solidarity they were joined by fellow UFW members who were not living at the camp.

Confronted by hundreds of defiant farm workers, the authorities called in reinforcements. Scuffles broke out, the families were teargassed, and seven farm workers were arrested. Sixto was among them. Angered at seeing his ten-year-old son arrested by a sheriff's deputy, Sixto demanded that his son be released. When the district attorney overseeing the evictions refused, Sixto took more direct action and began choking him. Several police officers interceded and Sixto joined his son in the patrol wagon. Eventually the camp was secured by the authorities.

Still the families didn't disperse. The experience with UFW organizing and Sixto's leadership had molded the families into a formidable force. They began

a squat on the streets outside La Posada in cars, tents, campers, and makeshift cardboard and tarp shelters. A communal kitchen was set up. Assistance poured in from sympathetic groups throughout the state. In order to dramatize their plight, the families would drive over 150 miles each day to the HUD offices in San Francisco for a sit-in and then return back to the street.

It was during these trying times that the women of the La Posada families became a powerful force in the struggle. They were determined that their families should have decent, affordable, and stable housing. When some of the men would waiver and bring up the idea of finding other housing, the women quickly put such notions to rest. The women would tell the men to leave if they wanted but they and the children would remain. The squat drew an extraordinary amount of nationwide media attention to the embarrassment of the City of Salinas. Local authorities were not sure how to respond. They tried to threaten the families with legal action and attempted to break up the families' unity by offers to relocate them on a case by case basis. This divide-and-conquer strategy was clearly understood by the families who refused to back down.

On the other side, a councilman openly expressed the city's frustration with demands that the families be housed en masse:

It alarms me that thirty families will get together and say they're not going to look for individual houses...somebody is going to have to find houses for all of us...In my judgement it is not our responsibility.⁴

As a last resort, negotiations were opened up between the State of California Human Resources Development Department (HRD) and the Monterey County Housing Authority (MCHA) which owned an abandoned labor camp, Camp McCallum. Previously during the squatting, the MCHA had refused to open the camp because it lacked the funds to put the run-down camp back into habitable condition.

A tentative agreement was reached on May 31 and finalized on June 1 after eighteen days of squatting. Under the terms of the agreement, HRD leased the MCHA camp for ninety days. The housing was to be temporary, and the families had to agree to take whatever relocation housing was offered to them while they were at the camp. The city council enacted an anti-squatting ordinance on the day the tentative agreement was reached, but was relieved that the ordinance would not have to be enforced. The council's relief was to be short lived. The families succeeded in being rehoused en masse, and as the local authorities and HRD were to soon find out, it would be much harder to move the families out of the camp than it was to move them in.

The move occurred on June 6. The camp itself was outside of town in the middle of prime agricultural land. The surrounding growers were among the most powerful agricultural families in Salinas. They had never wanted a

migrant camp there and were angry about the relocation of all these families. Further, after several years of disuse, Camp McCallum was an uninhabitable mess. There was no water or electricity, windows were broken, roofs leaked, doors were missing, and weeds had overrun the common areas. Seemingly there was little incentive for the families to try to remain there after the 90-day period.

The families cleaned the camp up, fixed up the interiors of the barracks, and partitioned off units for each family. With most of the men working in the fields during the day, the women played a primary role in making the run-down camp liveable. They added small touches which brought a sense of home and place to the barren, barracks-style camp. Flowers were planted, a rudimentary playground was set up, and fiestas were planned. Women also played an important role in maintaining political support for the families by seeing to the entertainment of visitors who were concerned with the plight of the families. Perhaps most importantly, they created a sense of place and something worth fighting for.

The families gave the appearance of trying to comply with their agreement with HRD while covertly resisting it. The MCHA application forms necessary to relocate the families never seemed to get filled out. When relocation housing was offered, many families found one reason or another to turn it down. To cover themselves, a residents' committee was formed to find relocation housing, although it never seemed to have much success.

The authorities were effectively losing control. When they threatened to renew evictions, the families would call their bluff and threaten a La Posada style action. The MCHA would then back down and extend the deadline to vacate. No one had the stomach for a replay of the La Posada affair. Instead MCHA bided its time as the pressures of poverty and migration took their toll. Slowly the families began to trickle out of the camp to work in other areas of the state or find permanent housing. When only a few remained, the MCHA tried to dispose of the problem by selling the camp to a private entrepreneur, Leo Briggs, for \$50,000 in April, 1973.

FAMILIES PURCHASE CAMP McCALLUM

The story should have ended there, but it didn't. Leo Briggs was a wheeler-dealer whose speculative adventures always required ready cash. Briggs's unorthodox business style soon met up with Sixto's grassroots real estate brokering. They quickly became friends, and a contract was drawn up on notebook paper selling the property for \$150,000. In July 1974 a down payment of \$20,000 was made with the remaining principle to be retired interest free on monthly payments of \$2,500.

Although most of the families had left the camp, they hadn't abandoned the dream of owning their own housing. The group remained intact. Sixto

proceeded to organize the fifty former La Posada families into a hastily put together housing development group. Although the families all had moved from the camp, all of them were poor, and the camp needed major rehabilitation, Sixto still raised \$20,000 in cash for the down payment, which he collected and kept in a suitcase until it was paid over to Briggs. Each of the fifty families put down \$400 as a membership fee and continued to pay a \$50 monthly mortgage payment.

On their face, Sixto's actions seemed utterly crazy. His informal methods of putting together the sale and raising the money violated laws which required a licensed broker for the sale of the property. State security laws governing the sale of stock, which should have stopped the sale of membership shares, were simply ignored. The organization was not even incorporated as a nonprofit corporation until well after the sale.

No nonprofit housing developer in their right mind would have ever touched such a project. Nothing even remotely resembling standard pre-development planning had been conducted. There was no preliminary financial feasibility analysis, architectural sketching, engineering inspection of the property, or project sponsor identified.

The zoning allowed only temporary housing, and any change would require that the Monterey County Board of Supervisors issue a use permit. Powerful growers, business groups, Anglo homeowners, and the local Alisal School District were vehemently opposed to any farm worker housing at that site. Previous efforts to convert the parcel to commercial and housing use were quickly killed at the planning commission by this powerful alliance. It was unlikely that the planning commission could be persuaded to recommend the granting of a use permit.

THE BATTLE FOR THE USE PERMIT

It all seemed hopeless to Sixto's detractors who were genuinely concerned about poor farm workers losing their investment. While they set out to dissuade Sixto, he was busy trying to make the project fly. He approached the Central Coast Counties Community Development Corporation (CCCDC) for help and soon met up with another impossible dreamer—Ed Moncrief.

When CCCDC assigned Moncrief to aid Sixto, they couldn't have made a better choice. Moncrief was already experienced in developing agricultural cooperatives, and the prospect of starting a housing cooperative excited him. Like Sixto, Moncrief was a visionary who was willing to take risks and pursue his vision with a bulldog's determination. One of the professionals who worked with Moncrief had these observations:

Ed's normal style is one of having the vision of what might be done and pursuing it regardless...of all things that had to be overcome.

Agricultural Extension I. R. R.

He is not abrasive, he is generally very good at dealing with other people...but not necessarily with all the little fine details nailed down. Because if he focused on the details he would have of course known this couldn't possibly be done. So he has had a number of projects that are sort of minor miracles...and he just has an ability to have faith that the project is going to work out and exercises his leadership that way.

Moncrief quickly put together a project steering committee of professionals and farm worker leaders. Sol Salinas, Dave Foster, and Legal Services attorney Dave Kirkpatrick made up the professional team. On the farm worker side, Juan Aleman and Catalina Jimenez were the representatives. This project committee was able to line up interim funding from several nonprofit foundations, develop site plans, and complete an environmental impact report.

Moncrief astutely recognized that the battle for the use permit would involve both political and technical dimensions. Under Moncrief's direction the committee formulated a three-pronged strategy. First, and most important, community support had to be won and the opposition neutralized. Second, the need for farm-worker housing had to be demonstrated. The third prong was to publicly embarrass the Alisal School District. Since the school district had become the front for opposition to the project, it was decided to take them on first. If their objections could be knocked down and the school district publicly embarrassed in the process, the planning commission and other potential opposition might be intimidated.

Moncrief also sensed that the image and style of the San Jerardo project would have to be recast. Because of its La Posada and UFW origins, the project had developed a radical image. A new image of San Jerardo as a self-help effort by Latino families to build their own housing had to be created. The ownership of the property had to be stressed to counter customary conservative objections to subsidized housing and "government giveaways." Sixto had to keep a lower public profile and switch away from his confrontational style.

Fortunately both Ed and Sixto were pragmatic visionaries. They were not wedded to a particular style of action or hobbled by the need to maintain ideological purity. They were quite versatile and flexible. Both possessed an intuitive sense of when to turn on the charm. They knew how to craft their portrayal of the project to the people they were trying to win over. While both Sixto and Moncrief had egos, they were quite capable of subordinating them in order to win over a supporter or neutralize opponents.

In winning over community support, Moncrief capitalized on tensions that had developed in the Salinas area. The bitter, protracted class and racial conflict within the economic sector had spilled over into the civil sphere. Racial tensions within the city had reached intolerable levels. As a result, there was a

growing sense within leading Anglo circles that the city could not continue to function with deep racial antagonisms and divisions. There was a growing recognition within these civic circles that some kind of healing process had to take place.

Moncrief used this opening to engage in extensive, informal, face-to-face personal lobbying. He was able to defuse concerns that the project would become a stronghold for the UFW. Instead, the project was presented as an opportunity to begin healing the racial divisions. Moncrief also exploited the fact that the two main ethnic groups in Salinas, Latinos and Italians, were predominantly Catholic.⁵ Moncrief, who was an active Catholic, used the church as neutral ground:

Ed was really active in the church, and he plays guitar in Sacred Heart Church. He has a singing group that performs at some of the other churches, so he has strong church ties. I remember one particular attorney who had a long in-depth conversation with Ed at a Christian meeting, followed up by another meeting in his office. That was an example of a situation where someone who would ordinarily have been very hostile to the project was willing to listen because Ed was able to talk to him under circumstances where he was really open to hearing what the project was about. And I don't know that this particular gentleman went out and did amazing things for the project, but my impression was that he may have done some things behind the scenes or at least he didn't join in opposing it.

Moncrief and the committee also took advantage of differences between newer corporate farms developing in the region and the established family farms of Salinas. The corporate farms were more businesslike in their operations and recognized the need to house farm workers. These corporate farms were integrated into corporations whose operations were not confined to the Salinas Valley. Consequently the kinds of issues which concerned corporate farms were narrower than those of local growers. They were less involved in local politics and were less emotional about issues than local growers.

When local growers were approached, Moncrief and the committee had only limited success. More than a few doors closed in their faces. They were more successful in getting letters of support from the local managers of corporate farms. The letters defused concerns about the UFW nature of the project and preempted this sector from being enlisted into the opposition's camp.

SCHOOL DISTRICT OPPOSITION

The attitude of the Alisal School Board was heavily influenced by local growers and prominent Salinas elites who opposed the San Jerardo project. Historically, opposition to previous attempts to develop Camp McCallum had been led

by the School Board. Not surprisingly, the opposition once again coalesced around the School Board.

The School Board objected that the farm-worker development would create a segregated ghetto, overcrowd local schools, create a public nuisance by concentrating poor families, and create leapfrog development, and that it was opposed by the community. The project committee, in a skillful campaign, knocked the objections down one after another. The campaign included shrewd use of the media that had the result of embarrassing the School Board.

To overcome the overcrowding objection, Sixto's UFW contacts with the State Migrant Education Office were used to obtain a written commitment of substantial supplemental financial support to relieve the impact of any possible overcrowding. In an unscheduled private meeting with the head of the School District, Sixto took a representative of the migrant office to bring the good news to the superintendent. When the secretary told him the superintendent was unavailable, Sixto simply barged into the office and confronted the superintendent personally.

Later at School Board meetings on March 11 and June 11, 1975, covered by the local media, Moncrief confronted the Board.⁶ In his attack, Moncrief skillfully portrayed the School Board's continued objections as representative of their insensitivity to the plight of the families. The Board's only response was that the written offer of state money was nebulous and that the funds still might not be enough. Increasingly these objections began to look weak and contrived.

In order to counteract the charge that the community was opposed to the project, farm-worker families went door-to-door to gather signatures supporting the project. Using their UFW contacts the families were able to gather approximately 5,000 signatures supporting the project. To show the need for farm-worker housing, the committee had to document the number and conditions of farm labor camps in the area. Many of these camps were illegal and not registered with either the MCHA or the Monterey County Health Department. No reliable documentation existed on the actual conditions of this housing. Because of the large number of illegal, unregistered camps scattered throughout the area, it would have been very difficult for Anglo professionals to find them or gain entrance in order to document conditions. However, the San Jerardo farm workers could blend in easily and get the needed data. The Anglo professional who worked on this effort commented:

We put together a book documenting all the labor camps in the valley. Putting the material together to really get the supervisors interested in the whole thing. I think we found that there were 140 legal camps and another 50 or so that were not even registered in the county. But, through Sixto and Juan Aleman and a bunch of

other people we were able to locate those camps and go in and photograph them, and we actually collected rent receipts from people to show what kinds of rents were being charged. What kind of zoning violations [and] health and safety violations there were.

PLANNING COMMISSION DECISION

In September of 1975 the efforts of the San Jerardo committee came to fruition when the planning commission voted 3 to 2 to recommend the issuance of a use permit. The commission had seen the School District publicly embarrassed. More support for the project had been gathered than anyone would have thought possible. Many potential opponents of the project had either been converted to supporters or had their antagonistic zeal neutralized. The need for the housing had been made obvious. Faced with popular support and a feasible proposal the commission could do little else than approve it.

The coup de grace came when Moncrief found that the planning commission, in rejecting a proposal to develop 220 units by the MCHA on the parcel in 1969, had used the large number of proposed units as its rationale to turn down the project. In rejecting the proposal, the commission set a 65-unit ceiling to prevent overdevelopment. Privately, the commission may have hoped that the low density would make any future development of the parcel financially infeasible. Since the San Jerardo proposal consisted of only 60 units, the planning commission's previous decision made it even more difficult to reject the farm workers' proposal.

The long arm of the UFW was also at work. A local retailer who did substantial business with Latinos was a member of the planning commission and opposed to the project. Having seen the extent of popular support for the project and the effectiveness of previous UFW boycotts, the retailer became concerned about the consequences of opposing the project. When the vote for the project took place, this commissioner was conspicuously absent.

COUNTY APPROVAL IS WON

The victory at the planning commission did not end the opposition to the project. Defeated at the planning commission, the opposition appealed to the Monterey County Board of Supervisors. However, in October 1975, by a 4-to-1 vote, the supervisors upheld the recommendations of the planning commission and granted the use permit.

Prior to the hearing Moncrief did extensive personal lobbying with the supervisors. He met privately with supervisors to defuse concerns about the project becoming a hotbed of UFW organizing. Moncrief also brought Sixto to some of these meetings. Although Sixto's English was limited, his presence and capacity to communicate with a few words was not. Despite his reputation as a

UFW radical, Sixto was able to turn on the charm and adapt his approach to the audience. He was most persuasive.

Professionals on the San Jerardo committee attributed their victory to the meticulous, thorough preparation of the committee and the concomitant lack of preparation by the opposition. The presence of a prominent Salinas attorney to represent the project provided legitimacy. The unsubsidized-subsidized ownership of the property by the families was played up to the conservative board.

At the hearing the growers and their attorney were poorly prepared. Where the San Jerardo team had their facts and figures nailed down, the growers' attorney was often confused and lacking in basic information. While the project committee packed the meeting with supporters, the growers failed to mobilize an outpouring of the many homeowners who opposed the project. Ironically, the long-standing political dominance of the growers who opposed the project also worked against them in a curious way. Professionals on the project committee attribute the growers' lack of preparation to the fact that they had grown accustomed to simply having their way over the years. The possibility that the ruling could go in favor of farmworker families was simply unfathomable.

The icing on the cake was a powerful speech by Sixto which visibly moved the supervisors. A professional at the hearing described the impact of this speech:

We worked with him for about three weeks ahead of time, helped him write a speech, translated it for him and helped him learn it in English so that he could make the presentation. And just the way he has, the supervisors just about gave him a standing ovation for speaking in English to them. He just had some kind of magic about him, you know. He was just an amazing person.

On January 6, 1976 the growers filed a lawsuit to block the project. The growers claimed that the project was illegal because it was owned by farm workers and therefore a subdivision. According to the suit, the agricultural zoning permitted only labor camps for transient workers and such housing necessarily could only be owned by employers. Thus, it was contended "self-provided housing as proposed cannot be within the definition of a labor camp."

BUREAUCRATIC BATTLES

While the struggle to obtain and retain a use permit was underway, the San Jerardo committee had to fight an additional battle with the Farmers Home Administration (FmHA) bureaucracy to obtain Federal financing. In late 1974 they submitted an application (actually called a preapplication) for funding. Their application called for the development of 60 cooperative units by the farmworker-controlled San Jerardo Housing Corporation.

These efforts started on an inauspicious note when the state office of FmHA rejected the funding request. Moncrief, with the assistance of influential politi-

cians that supported the project, went over the head of the state office and met with FmHA officials in Washington D.C. Moncrief's persuasiveness, combined with behind the scenes lobbying by these supporters, led to the rejection being rescinded. A new preapplication letter was sent to the state FmHA office in February 1975.

Even with impressive political support for the project, the FmHA moved slowly. It wasn't until June 1975 that FmHA responded to the second preapplication and then only to request extensive information on the project. This information normally would have been provided on the final application, but since the FmHA was unfamiliar with cooperatives, it was requested on the preapplication. Compiling the information took several months and delayed the project considerably.

Another delay was caused by the lawsuit to overturn the use permit. When the case was filed, the FmHA slowed down the processing of the loan application and waited for the outcome of the court case. It was not until after a court ruling favoring San Jerardo in September 1976 that the FmHA really began to move on the application. Finally in September 1977 a \$1.8 million loan was approved.

The FmHA was not the only source of bureaucratic delay. Three months were lost in 1977, as teams of lawyers reaffirmed that the Public Utilities Commission (PUC) did not have to approve an internal sewage system which had already been approved by the state Water Quality Control Board. Although this should have been patently obvious from PUC regulations, the unusual nature of the project promoted what Moncrief termed "bureaucratic over caution."⁷

It took eight months of haggling with the state Department of Real Estate (DRE) before it approved the project by releasing a public report. This agency was set up to regulate conventional housing forms and was not prepared to deal with such an innovative project. Its mission was to protect middle-class consumers by insuring that condominiums and subdivisions met certain financial and construction standards. In dealings with San Jerardo and other co-ops, the DRE has consistently hindered development by applying these inappropriate standards.⁸

Eventually Moncrief had to outflank the DRE by enlisting the aid of Arnold Sternberg, the director of the State Housing and Community Development Department (HCD), to pressure the agency. By this time the state governorship had changed hands and Jerry Brown Jr., a liberal democrat, had come to power. Sternberg was a staunch supporter of self-managed low-income housing and at that time had considerable pull with the Governor.

On still another occasion a horrendous catch-22 dispute developed involving DRE and the State of California Corporations Commission, which had to approve the incorporation of the San Jerardo cooperative as a nonprofit corpo-

San Jerardo: The Impossible Dream

ration. The Corporations Commission required that a member-approved board of directors be in place before it could approve incorporation. Simultaneously, the DRE told the project committee that they could not solicit members for the cooperative until the Corporations Commission had released the public report approving the cooperative.

In a different variation of this conflict, DRE required that the homes be completed before members could be solicited. Simultaneously, the FmHA was insisting that membership be established before the loan could be approved. It took a month of haggling by Moncrief before "we finally got them [DRE] to recognize that a loan commitment from the U.S. government was security enough that the project would be built."⁹

In these bureaucratic battles Moncrief worked to "out bureaucrat the bureaucrats." Influential political figures were enlisted to pull strings and pressure FmHA and state agencies. Moncrief meticulously combed regulations in order to go head-to-head with bureaucrats who wanted to split hairs over the project. He developed a canny ability to sense which issues were winnable and which ones they had to accommodate.

BUREAUCRATIC DELAY AND MEMBERSHIP STRESS

In waging such a long, arduous struggle, casualties were inevitable. As is often the case, the casualties were the farm-worker families. At the core of these problems was the slow pace of development. Only two of the proposed 64 units had been rehabilitated by April 1977. This was because the project received very limited development funding until the FmHA released funds in September 1977. Rehabilitation began shortly afterwards and was not completed until April 1978. By this time only a few of the original La Posada families were left.

All the delays and demands of the struggle had taxed the financial and psychological resources of the membership. Migration and seasonal unemployment broke up the continuity of the group. Some were too poor to continue involvement. Moreover, despite bilingual training sessions, many members still remained confused about what a cooperative was and the restrictions it placed on speculative resale of the shares.

Under these circumstances, it was hardly surprising that internal conflict and tensions developed. What was surprising was that in spite of all these problems Sixto was able to hold enough of the families together to keep the project alive. Despite threats, rumors, one lawsuit, complaints to different agencies, and two attempts to dissolve the group, Sixto was able, by hook or by crook, to keep the dream alive.

FRUITS OF VICTORY

Now, nearly two decades after that ragged band of farm workers took to the streets of Salinas, some of the accomplishments of that struggle are becoming visible. Ed Moncrief used the San Jerardo experience to found Community Housing Improvement Systems and Planning Association (CHISPA), which is one of the most successful community and housing development corporations in the state. His relationship with the city has evolved into a much more cooperative one. For its part, the city government is much more sensitive and responsive now to housing needs—in part due to the San Jerardo struggle.

Moncrief now sees San Jerardo as the training ground for CHISPA and much of its subsequent housing development, which includes three other cooperatives. Interestingly, one of those cooperatives, which was developed in nearby King City, also grew out of a La Posada-type squatting action. Like San Jerardo, this cooperative also opened doors in its community that were previously closed to farm workers.

As for San Jerardo, the turmoil continued for a number of years as farm workers struggled with the demands and issues that come with a democratic, cooperative community. Like many other cooperatives, mistakes were made and often times the cooperators had to learn the hard way.¹⁰ In recent years, these troubles seem more and more behind them. Some of the children, more educated and assimilated than their farm-worker parents, are becoming active in cooperative affairs as they get older. They have an excellent manager who encourages participation by the membership. Most recently San Jerardo has become active in cooperative affairs within the state. San Jerardo has participated in the organization of the state-wide California Mutual Housing Association in order to better support existing cooperatives and develop new ones.¹¹

A Head Start preschool program operates out of the cooperative's community center and currently serves 79 children. The cooperative provides a summer youth recreation program and hires two residents to run it. The residents themselves raised \$25,000 to develop a multipurpose recreation sports field within the cooperative's property. It is not surprising that 85% to 90% of San Jerardo's teenagers graduate from high school, compared to a 40% to 50% rate for Latino teenagers in Salinas.

The cooperative provides for the members in other ways. Space is rented to a small convenience store on the co-op grounds. An internal personal loan program is run by the cooperative that provides up to \$1,000 personal loans to members. Very low interest rates are charged and the loan is repayable over a nine- to twelve-month period.

And San Jerardo gives much back to the larger community. The cooperative moved a four-bedroom house into the cooperative and operates it as affordable rental housing. A smaller house has also been obtained and will soon be rented

out as well. They are soon to embark on an internally-funded affordable housing development program and rent units out at affordable rates. All the funds will be generated internally through rents from the store, Head Start program, and the four-bedroom house. No other public or charitable funding will be used in this innovative program.

Perhaps the greatest achievement has been an empowered community. Thanks to long work by executive director Jose Trujillo, the board and the membership, San Jerardo has become a democratic community which has taken on the kinds of social problems communities and neighborhoods everywhere face. The cooperative structure has served as the vehicle through which the community has successfully addressed problems such as gangs and drugs. A key community leader in San Jerardo noted that in other kinds of subsidized rental housing people get told to shape up or ship out. At San Jerardo the members of the community take responsibility and help those causing problems to get themselves together. Indeed, those original seeds planted so many years ago by Sixto Torres, Ed Moncrief, Juan Aleman and many others have produced a richer harvest than anyone could have imagined.

Dewey Bandy, Ph.D., is a housing specialist at ACLC, a nonprofit development corporation in Stockton, California, that develops affordable housing in the central valley.

NOTES

- ¹ The workers picked strawberries.
- ² "La Posada Pickets hit Four Salinas Locations" Salinas Californian. December 30, 1971.
- "La Posada Residents Picket Regional OEO" Salinas Californian. January 24, 1972.
- "La Posada Residents Picket Regional OEO" Salinas Californian. January 24, 1972 grant.
- "La Posada Pickets March Again in San Francisco" Salinas Californian. February 9, 1972.
- ³ "La Posada Will Have Bleak Christmas" Robert Miskimon Salinas Californian. p 1. December 23, 1971.
- ⁴ "Council Readies Eviction Law" Salinas Californian. May 29, 1972.
- ⁵ At that time there was a movement within the Church to promote a greater sense of social responsibility among its parishioners.
- ⁶ "Alisal board resists migrant camp plea despite spoken assurance of state aid" Salinas Californian. June 12, 1975.
- "Alisal again says no to co-op farm housing" Salinas Californian. July 16, 1975.
- ⁷ Quoted from "San Jerardo project ready for builders" Salinas Californian. December 17, 1977. pp 1,4.
- ⁸ See: Allan Heskin and Dewey Bandy (1988) Limited Equity Housing Cooperatives: Recommendations for Legislative Reform. California Policy Seminar, University of California at Berkeley.
- ⁹ Quoted, Ibid. "San Jerardo project ready for builders."
- ¹⁰ See: Martin Zone (1987), "Participatory Management in Farmworker Housing Cooperatives" Masters Thesis, University of California at Davis; Allan Heskin (1991) The Struggle for Community. Boulder, Colorado: Westview Press, and Dewey Bandy (1993).
- ¹¹ The key organizer of the California Mutual Housing Association has been Dave Kirkpatrick, the former legal services attorney.

REFERENCES

- Bandy, Dewey. 1993. *Characteristics and Operational Performance of California's Permanent Housing Cooperatives*. Davis: Center for Cooperatives, University of California.
- Heskin, Allan. 1991. *The Struggle for Community*. Westview Press.
- _____ & Bandy. 1988. *Limited Equity Housing Cooperatives: Recommendations for Legislative Reform*. California Policy Seminar, University of California at Berkeley.
- Zone, Martin. 1987. "Participatory Management in Farmworker Housing Cooperatives." Master's Thesis, University of California at Davis.

COIN STREET: THERE IS ANOTHER WAY...

Iain Tuckett

The Waterloo area of London lies on a great sweeping bend of the River Thames. It is called the "South Bank" although geographically it lies directly between the City (the office centre of the capital) and the West End (its shopping centre). Small wonder that it is the property developer's dream: an area in the heart of London ripe for development. As an added bonus it has been chosen, much against the wishes of its local community, to be the railway terminal for the Channel Tunnel.

At the heart of Waterloo is the 13-acre (5.2 hectare) Coin Street site, adjacent to the National Theatre and with stunning riverside views of St. Paul's, Somerset House and the Houses of Parliament. Derelict since the Second World War, the Coin Street area — eight separate sites spreading across a similar number of streets — has been the subject of numerous large-scale, multi-million pound hotel and office proposals over the years. The country's largest private companies and some of its most powerful interests have lined up behind these proposals but none has made it beyond the drawing board. Now the area is being redeveloped by a group of local residents: night printers, pensioners, community planners, a docker, a deliveryman, and a telephonist. They have formed a nonprofit company, bought the entire site and are in the middle of developing it with co-operative homes for 1,300 people in housing need, plus a new park and riverside walkway, managed light industrial workshops, retail shops, a social and community centre, and various other recreation and amenity facilities. This is the story of how the Waterloo community fought for its survival and is winning.

Let us go back 170 years to the second decade of the nineteenth century, when London was in the middle of a massive expansion during which its population trebled in just 50 years. People were being forced out of the countryside and into the towns where the industrial revolution was in full swing. The South Bank had until then remained largely undeveloped marshlands. Now the riverside was being lined with factories and wharves and behind them closely packed and over-crowded terraced houses were built to accommodate lower-paid working people. The river flooded regularly and the air was filled with factory fumes. It was no place for the better off who chose to live on higher ground in places such as Herne Hill, Highgate and Hampstead. When the railway came to Waterloo (named after the famous battle of 1815) people who lived in its way

were simply displaced into the surrounding streets. They were hard times, uncertain times, but families and neighbours supported each other, and a close-knit community spirit developed in the face of adversity.

By the beginning of the twentieth century the urban anarchy of the previous century had led to the emergence of a new breed of city engineers and planners. They looked at the grand buildings on the North Bank and the squalor on the South and had an idea. So when it came to choosing a home for the new London-wide government they decided to build "County Hall" on the South Bank, using public investment to pave the way for private sector developers. The latter were slow to respond and the planners had to have another go with the Festival of Britain (1951), a fore-runner of today's Garden Festival-approach to land preparation. Streets of terraced houses which had survived Hitler's bombs fell to the Festival's demolition contractors. The bailiffs had to be called in to forcefully evict some families, but mostly people just accepted that the authorities would do what they wanted and that was that.

By the early 1970s the local population had fallen from 50,000 to 20,000 and then to a mere 5,000. The loss of families had led to the closure of schools, and the loss of trade had led to the closure of shops. At the same time the office developers were moving in. Shell's massive international headquarters led the way and was followed by the International Publishing Corporation, London Weekend Television, I.B.M. and others. The nature of the area was changing and the dwindling population did not like it.

But attitudes to authority were also changing. The late 1950s and the 1960s had seen the birth and rapid growth of the consumer movement, as reflected in protest marches, *Which?* magazine, and the satirizing of the Establishment's antics in *Private Eye* and *That Was The Week That Was*. For the first time in the U.K. public consultation in the drawing-up of plans was required by the 1968 and 1971 Town and Country Planning Acts.

Not that those who lived in Waterloo had heard of these Acts nor of Town and Country Planning for that matter. But the idea that people had rights was certainly taking hold. A few interested residents began meeting with those who had a "professional" concern for the area: local councillors, priests and staff from the Blackfriars Settlement (a philanthropic organization established in the previous century to do good works in the area). A "welfare rights" stall was opened in the local market and people were asked for their views on the needs of the area. A paid community worker was recruited and an abandoned library was converted into a "drop-in" Action Centre.

But, as is often the case, it was external threats which most galvanized people into concerted action. Plans to build over a local playground led to a public inquiry and the discovery of the "planning system." What was more, the local objections were listened to and the plans were turned down. But the process

itself was also important, with the inquiry acting as a focus for recruiting community support. Out of it was born the Waterloo Community Development Group (WCDG), a forum for local people to discuss plans for their area: their plans and those of others.

The early meetings of WCDG were vital in establishing an identity for local residents, for defining "them" and "us." Narrow definitions of "what was wrong" (my roof leaks) gave way to wider perspectives (we are losing all our supermarkets), to explanations (because of the loss of local population), and to solutions (we need more family housing built in the area). The discovery of the planning system with its new requirements for public consultation provided both a focus and a tool for the alternative vision which began emerging. With the support of Lambeth Council (or at least parts of it, including the Chair of Planning and some junior, more idealistic planners), WCDG held a series of public meetings to agree on a "planning strategy" for Waterloo. We called for "homes not offices" to redress the balance and mix of uses in the area.

What surprised the professionals was the energy and expertise with which locals approached the task of developing this planning strategy. People walked the streets making maps of existing land uses, recording changes in the character of shops, and listing housing loss and the sites available or likely to become available for redevelopment. When it was finally adopted by the Council, the Waterloo District Plan drew its strength from being both technically sound and hugely popular locally. It was "our" plan and we would fight for it. And we had to.

The future of Coin Street was the key to the future of the area. It was the only site capable of accommodating enough new homes to reverse the decline in population. But before the ink could dry on the District Plan, indeed before the ink had even been put on it, property speculators announced their intention to develop Coin Street with Europe's tallest skyscraper hotel and over 130,000 square metres of offices. The second battle of Waterloo had begun.

In this battle the London government, the Greater London Council (GLC), was a vital participant. Not only did it have planning powers and resources to back its policies but it was also the owner of nearly half of the Coin Street area. The other half was owned by Lord "Master Butcher" Vestey, the beef baron with an international business empire, political connections, and a well-publicized ability to avoid paying taxes. No development could proceed without the agreement of the landowners. Lord Vestey's stance as a partner in the consortium proposing the hotel and office scheme put the local plan for housing and a park at a disadvantage. Most people would have given up. But the community was not calculating odds. The history of involvement had produced a new perspective: "they" were trying to steal "our land," frustrate "our plans," and destroy "our community!" By the time we set up the Coin Street Action Group in 1977 we had an identity, an "alternative" vision supported by local consensus,

self-confidence from past successes, and a network of personal and organizational contacts. Public participation is not a tap which can be easily turned on to suit some bureaucratic consultation programme, but, once established, it is not so easily turned off either.

By 1977 the initial community meetings had spawned a host of local self-help and campaigning organizations, each of which attracted fresh supporters to work towards the shared alternative vision. A new umbrella body, the Association of Waterloo Groups, had been formed in 1976. The Community Development Group was only one of its members. There were also pensioners' groups organizing regular activities and outings, tenants' associations campaigning for improvements on their estates, a group running an Adventure Playground for kids, another producing the "S.E.1" Community Newspaper, the Colombo Street Sports and Community Centre, which had converted a derelict building into a thriving indoor sports and recreation facility, the local churches, and many others besides. Over the next few years they were joined by health groups, mothers' and toddlers' groups, an employment project, a day centre for the homeless, a community education project and a community law centre. The combination of sensitive community development, motivation derived from a shared vision, a large number of highly committed individuals and the availability of supporting resources from various inner-city regeneration initiatives was giving back to the community a sense of confidence, responsibility and control over its destiny.

It was in 1976 that we discovered housing cooperatives. Here was a mechanism which not only allowed us to develop the housing we wanted but which also made it available at rents people could afford and in a way which ensured that it remained directly under the collective control of the tenants. It was six years after the foundation of the Hatch Row Housing Co-operative that 19 families moved into new homes with gardens. We might have thought twice had we known it was going to take so long. But the experience gained was crucial in building confidence in our ability to "make real" our shared vision.

The local government borough boundary runs through the middle of the Coin Street area and most of these "self-help" initiatives took place on the Lambeth side where the Council was sympathetic to the community vision. On the other side of the boundary the same vision was being promoted by the North Southwark Community Development Group, but it met with a hostile response from Southwark Council. Southwark preferred to see the riverside developed with office blocks because it believed this would increase the Council's local tax base. Starved of Council support, self-help initiatives were more limited but the community groups were still determined to demand a proper planning strategy.

The formation of the Coin Street Action Group in 1977 linked community groups from both sides of the borough boundary and led to the preparation of a

community plan for the development of the site. In this we were helped by the Greater London Council architects whom we had met and with whom we had worked when the GLC was still supporting us. Now, with the GLC actively promoting a giant hotel and offices scheme, we asked the architects to help us draw up designs for homes and a new park. We needed a comprehensive plan to provide a positive focus to our campaign. Unpaid, in their private time and in response to the brief laid down by the Action Group, the GLC architects produced an outline scheme. Thus, when the national government held a public inquiry into the future of the Coin Street area in 1979, the local community appeared as a planning applicant with its own development proposals.

The Times called it "one of the longest, costliest, most important and most confused planning inquiries ever held in Britain." Despite their clear disadvantage in terms of resources, local community groups dominated the proceedings. This was achieved by an extraordinary level of public involvement, good organisation, and the support of a large number of talented and sympathetic "outsiders." In the run-up to the inquiry the Coin Street Action Group was operating through 24 sub-groups each concentrating on a particular aspect of the campaign. One sub-group supervised the preparation of "technical" evidence; another encouraged and supported people who had never before spoken in public to come to special "evening sessions" where they could tell the government inspector what they thought in a community hall full of like-minded locals. Three street theatre groups were recruited to visit local estates and entertain at demonstrations which were organized to mark each step in the Coin Street saga. A tape-slide show telling the history of the area provided both a vehicle for local people to publicise their views and an easily accessible way of finding out about the issues (in turn reinforcing the local perspective). The fundraising sub-group secured small but vital grants from the Gulbenkian Foundation, the Hilden Trust and Lambeth Council; these funds were supplemented by weekly jumble sales and other fundraising events. The community development approach to campaigning attached a high priority to drawing in new supporters, identifying particular roles for them to play and encouraging them to take on specific responsibilities. It enabled the Action Group to cover an extraordinary range of issues and activities and also built up a formidable local base for the campaign. A door-to-door petition was signed by 80% of Waterloo residents, while only 1% said they did not wish to support the campaign (and the remainder were absent when canvassers called).

Cynicism about the fairness of the public inquiry process meant that great importance was attached to publicity and making the issues "political." Many a press release came off the inky banda machine way past midnight and was delivered in the early hours.

In 1980, after receiving the inspector's report, the government rejected the office scheme as "massive and over-dominant" but also rejected the community scheme as "failing to exploit the employment potential of the sites."

The government decision effectively cleared the way for a slightly scaled-down office development, and those behind the original scheme duly obliged by submitting a revised planning application. The Greater London Council backed them; Southwark Council backed them; and Lambeth Council put pressure on us to accept a "compromise" scheme. Legal advice was prepared warning Lambeth councilors that continued opposition to offices was "unreasonable." But the Action Group was not prepared to shift on its opposition to offices and eventually won the support of Lambeth councillors. We drew up a new scheme which increased the amount of housing but also included a substantial amount of managed workshop space and shopping. The new scheme was submitted for planning permission and the Government announced that a second public inquiry would be held.

At this stage, the issue of land ownership re-asserted itself. The Greater London Council elections were looming and the (Opposition) Labour party manifesto included a commitment to support the community scheme. Since the GLC owned half the site, it was possible that a new administration would block any office scheme even if it received planning permission from the national government. Faced with this possibility, the out-going GLC administration sought to sell off its landholding in what was later described by a High Court judge as "the most disgraceful episode in this whole unhappy saga." The national government also acted shamefully at this point. It announced that the inquiry would only look at the office scheme and not the local community's proposals, and it sought to rush the inquiry through before the GLC elections.

We were outraged and, with the certainty of being morally right, were prepared to go to almost any lengths to prevent the inquiry. When the inspector sought to start proceedings just four weeks before the elections, some 400 people drove both him and the assorted lawyers from the hall. Two days later, with six bus-loads of policemen to support him, he tried again. But the 400 people were also there again and so were the press and the television cameras. On the third day, it was announced that the inquiry would be postponed until after the elections "in the interest of natural justice." Nature had needed a helping hand.

This proved to be a decisive turning point. The campaign had become a heroic struggle, something which encouraged support regardless of the odds. But, when after the elections, the GLC "changed sides" to support the local community, these odds were shortened. A grant helped meet the costs of participating in the inquiry, technical staff were made available and—of huge psychological importance—we were seen to have the backing of one of the two

major landowners. (The outgoing GLC administration had signed an agreement to sell its land to the office developers but only if they obtained all necessary consents within three years.)

The second Coin Street Inquiry lasted nearly one year, and the local community again dominated proceedings. The knowledge and confidence gained from the first Inquiry helped maintain the high level of public involvement over this long period. Regular newsletters distributed to every house in the area kept people informed of progress. Regular social events encouraged solidarity and helped spread the idea that campaigning could be fun. By now, the quickest way for a newcomer to be integrated into the community was to "get involved in Coin Street." Supporting the campaign was essential for any politician wanting to be elected as a representative of the area.

In 1983, the Government announced that it was giving planning permission to both the office and the community schemes. Basically, this meant that whoever owned the land could decide the nature of the development. Our immediate task was therefore to prevent the office developers from obtaining the remaining consents (road closure orders and permission to knock down buildings) which they needed in order to force the GLC to sell its land. Our second objective was to prepare a mechanism for implementing the community scheme. In order to facilitate this process, we persuaded the GLC, Lambeth Council and Southwark (which had finally decided to support us during the borough elections the previous year) to meet with us as a Joint Advisory Committee (JAC). The purpose of this JAC was to co-ordinate and direct the efforts and powers of the various parties, something notoriously difficult to achieve when a number of local government agencies are involved. Having learnt from experience elsewhere, we rejected the formally constituted approach where years can be spent wrangling over the voting rights of each party. We emphasized that it was only advisory and that it was simply a pragmatic way of getting everyone around the table who could help.

The JAC proved remarkably effective. The office developers, faced with coordinated opposition, finally pulled out and sold their land holdings to the GLC in March 1984. In July 1984, the GLC sold the entire site to a nonprofit company set up by local community groups. With the community now controlling the land, other developers lost interest, and gradually the political contentiousness of Coin Street could be reduced. Four years later it is hard to find anyone who will admit to office development as being conceivable. It makes you wonder why it was such a battle!

Nevertheless, getting agreement that the local community could be trusted with the site did not prove easy. The community itself was fortunately united in deciding that, unless we undertook the development ourselves, the site would

Community Development / Research

at best remain a political football and most likely end up being sold to raise money for local government coffers. The community groups therefore took legal and financial advice and set up Coin Street Community Builders (CSCB) to purchase the site and implement the community scheme.

Lambeth Council was not so keen. Its centralist administration was suspicious of community groups, especially ones as determined and independent as the Action Group. The GLC, as landowner, held the decisive position and fortunately it had a particular commitment to community organisations. The fact that the Government had announced its intention to abolish the GLC helped focus minds and discouraged the natural instinct to hold on to the site. Eventually, a package was agreed to whereby covenants were put on the land restricting its use to those things proposed in the community scheme. At a stroke, this reduced the amount of money we had to pay for the site and made our development proposals more viable. £1 million was borrowed and secured against the land, and the site was bought. CSCB has subsequently been able to meet repayments from income received through short-term uses of the site, notably car-parking. In the long-term, costs will be met from the permanent commercial parts of the development.

Four years later, in 1988, the new park and riverwalk are open, the first housing co-operative has just been occupied, a market has been opened and plans for the next stages of development are well advanced.

The change-over from campaigning to implementing the scheme was not always as easy as this brief summary suggests. But a crucial element was the experience obtained elsewhere in the area during the long campaign for Coin Street. In particular, CSCB, all of whose members are local residents, was able to call on individuals who had already developed three housing co-operatives, had managed a whole range of staff and projects, and who were totally committed to the Coin Street scheme. Another important ingredient has been the community development approach which has remained an essential feature of CSCB and is perhaps best illustrated in its approach to selecting and training the first tenants of Mulberry Housing Co-operative.

Coin Street Community Builders is currently carrying out the refurbishment of Stamford Wharf as a landmark mixed-use building overlooking the River Thames, as well as 78 flats and communal facilities for Rediwood Housing Co-operative. The scheme includes some 70 "work-shops" where craft artists will design, make and sell their products; restaurants and cafes; retail shops; a Thames discovery centre; an employment training area; and a tented performance space with a daily programme of events. A further new-build housing co-operative starts on site in 1992.

From initial publicity onwards, CSCB has sought to involve people in housing need who had never heard of, let alone considered living in, a housing co-operative. A special training programme was devised which was accessible to disadvantaged families and which aimed to build up their skills and confidence not just in running the co-op but in relating to their neighbours and the surrounding community. It is still the early days, but the signs are that this induction programme has been enormously successful. Attendance and participation at general meetings are high; over half of the members stood for election to the management committee; seven working groups are actively covering a whole range of activities from parties and newsletters to finance and maintenance; and the community spirit in the co-op is obvious to any observer. Nothing could be a greater reward for those who campaigned for the community scheme. Nothing could so well demonstrate that "there is another way..."

Iain Tuckett is Chief Executive of the Coin Street Group of Companies.

MONTREAL'S MILTON PARK: AFTER THE OPENING FANFARE

Clare Helman

In September 1983, the Milton Park housing project was officially opened. One hundred thirty-five buildings containing 597 homes had been saved, upgraded, and offered to residents at affordable prices. The area had been divided into 20 co-ops, plus several nonprofit corporations for the elderly, the disabled, roomers and others who did not wish to take on the responsibility of co-op housing. It had been a hard, sometimes bitter and underhanded battle, and was now somewhat of an administrative nightmare for those charged with the mechanics of turning the co-ops over to residents, but it had been won despite unbelievable odds.

Going into one of the Milton Park apartments is an easy transition from street to home. One passes familiar stores and neighborhood faces, walks up one or two flights of stairs and is home. Looking out of the window, one sees those same buildings and faces, just a bit below. The architecture inside and out is scaled to human dimensions and is "homey."

Although La Cité, a modern highrise complex, dominates the neighborhood physically, neither its architecture nor financial base were suited to the area. Even the inroads of gentrification were not enough to sustain the demands of a high-priced hotel, the fancy restaurants and boutiques, the small but pricey apartments. To date, the mall has never been a success, the hotel keeps changing hands, and the vacancy rate in the high-rises continues to be above average in a city where tenants have a glut of condos and apartments from which to choose.

TWO VIEWS OF THE MILTON PARK PROJECT

Bob O'Callaghan has retired. He's still a co-op member, but no longer the president. His co-op, Les Tourelles, has 26 units and 36 members. One difference from its early days is that now there are more children. Couples have settled in, started families. Mobility is minimal. The sense of transience from pre-co-operative days has gone.

So has the sense of urgency about meetings. Now there are perhaps three or four meetings a year to discuss maintenance and finances—bread-and-butter issues, not the life-and-death dramatic ones of the organizing days.