

**- The Carver Terrace Community Building Project -**

**Project Proposal**

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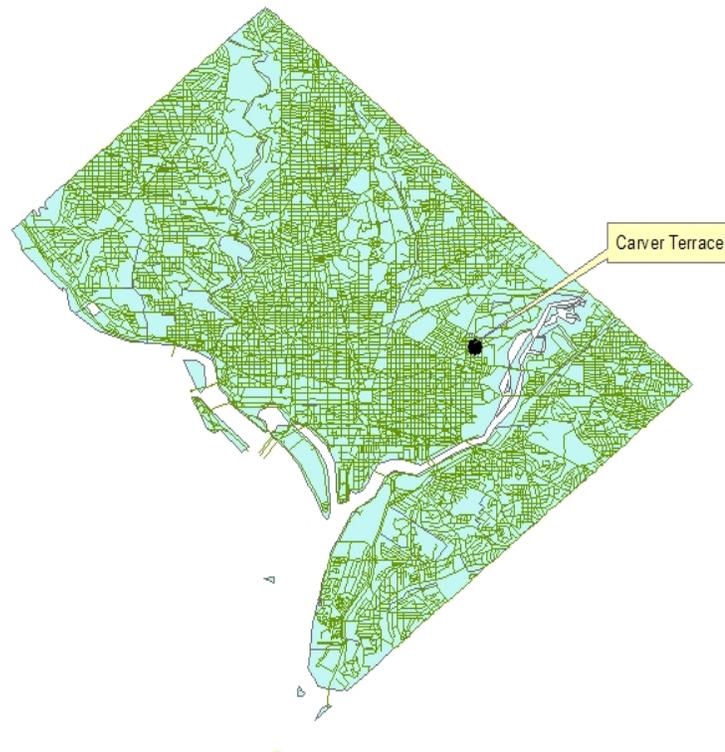
**Project D.C**

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**January 31, 2006**

## - Carver Terrace Community Building Project -

The primary focus of this research project is to assess Carver Terrace residents' perceptions regarding the process of homeownership. What role, if any, does education on the topic have in relation to these positive or negative perceptions? In order to delve into these questions and their inherent sub-problems, one must discover the history of the Carver Terrace community and its residents. This will help to shed light on the community's current housing situation as well as the various aspirations that its residents may have for the future of Carver Terrace. In addition, a true understanding of the social implications of homeownership is crucial. This will give insight into the attitudes and opinions of the residents regarding this important issue. Historical references, as well as recent studies, will further help to facilitate the research process through providing a better and more detailed understanding of the problems faced by low-income families in relation to homeownership.



The Carver Terrace Community, located on Maryland Ave. between 19<sup>th</sup> Street and 21<sup>st</sup> Street, is a subsidized housing development which was erected between 1943 and 1945. Its primary focus was to serve the needs of the growing African-American population in a segregated community. Beginning in the late 1970's, however, Washington, D.C.'s urban areas, like many in the country, began to experience a steady decline. The following decade bore witness to a variety of social ills – drugs, gangs and violence were common place in and surrounding the Carver Terrace community. The D.C. Office of Planning came to refer to the area as a “Hot Spot” due to the increasing presence of excessive violence (Project Proposal, Carver Terrace, Washington, D.C). Presently, the situation at Carver Terrace has improved considerably. The focus is no longer on gangs and violence, but on homeownership and community building.

At the forefront of this vision is the Telesis Corporation, aided by minimal D.C. government funding as well as private financing. Due to the fact that federal funding for Section 8 housing has been continuously reduced, many owners of public housing have chosen to sell their properties. This reduction in federal subsidies directly affects tenants' rents, thus causing many to relocate due to an inability to afford the increased payments (Project Proposal, Carver Terrace, Washington, D.C). Rather than attempt to keep rents at a rate that low income families are able to afford, many owners feel that they have no choice but to sell. Although residents are legally entitled to possess the first right to buy their housing units, many are unable to afford the market-price. Developers then come in and buy the property. Their interests do not lie in low-income housing – instead, they are focused on creating reduced occupancy condominiums which can be sold at or above market price. The fact that the locations of many public housing developments within the

Washington, D.C area are seen as prime real-estate sites speaks to developers desires to purchase these locations as quickly as possible. Carver Terrace, for example, is located less than two miles from the U.S Capitol, is easily accessible by car or public transportation, and is conveniently served by four local public schools, grades K through (Project Proposal, Carver Terrace, Washington, D.C). All of these factors contribute to a developer's wish to rid the area of low-income families and sell to individuals of higher socioeconomic status. This problem is compounded by the fact that banks are reluctant or unwilling to provide loans to low-income families, thus making it virtually impossible for them to secure their housing unit. Rather than have developers displace over 290 families, the Telesis Corporation stepped in to assist residents. The corporation's emphasis on neighborhood redevelopment and resident empowerment make it the perfect candidate for aiding Carver Terrace residents in securing their place in a rapidly gentrifying city.

The Telesis Corporation was founded in 1985 and it mainly plans, finances and builds affordable housing in cities throughout the country. It is focused on the revitalization of urban neighborhoods through involving residents in the process ([www.telesiscorp.com](http://www.telesiscorp.com)). Their notion of civic engagement and resident empowerment can be seen through their long-term goal of resident ownership at Carver Terrace. In purchasing the property from the owner, the Telesis Corporation has essentially created a loan which the residents will pay back over time (approximately fifteen years) through rent payment. Once the loan is paid in full, the residents will have the opportunity to buy their homes from the corporation at a reduced price. In addition, a limited-liability trust corporation has been established to manage the property and to prepare residents for their ownership opportunities. However, the question remains – Are the resident's of Carver

Terrace interested in purchasing their housing units? What perceptions do residents hold towards homeownership? Although many view owning a home as a great opportunity, what possible factors could lead residents to view homeownership as a negative? Can these attitudes be altered through further education on the benefits of homeownership and through community leadership organizations?

### **- Literature Review -**

Homeownership among low-income and minority families has been at the forefront of national housing policy initiatives in recent years. With the emergence of President's Bush's "Ownership Society," greater emphasis has been placed on owning a home than ever before. Although 69.2% of Americans are currently classified as homeowners, statistics show that homeownership among low-income and minority families is significantly lower than that of their white counterparts (Coy, 2004). The reasons for these disparities and their resulting effects are intricate and complex. The fact that low-income families and minorities have been discriminated against in both the housing and the private markets speaks to their hesitance in attempting to purchase a home (Kinnaird, 1994). While there are inherent benefits in becoming a homeowner, many renters focus on the negative aspects and choose to remain where they are. Based on the Goal Gradient hypothesis, which states that effort is increased as one nears the completion of a goal, Carney and Gale state that low-income families are reluctant to purchase a home because they view homeownership and the accumulation of assets as an unreachable and very difficult goal, therefore they choose to make no attempt at all (Carney and Gale, 2000). Furthermore, the authors cite sociological models stressing the

importance of community influence in making significant economic decisions involving saving and purchasing a home. Carney and Gale state that an individual who does not see others in his reference group attempting to save or accumulate wealth/assets, he or she may be less likely to do so (Carney and Gale, 2000). Those who do venture into the market and become homeowners often encounter a number of obstacles, forcing them to return to renting within a matter of years (Danilo, 2005). The reasons leading to these occurrences within low-income and minority communities must be examined so that change, as well as progress, may begin to occur.

### **Homeownership in Minority Communities:**

The issue of homeownership within minority communities throughout the United States begs to be examined. Based on a number of past and present discriminatory practices, homeownership within the minority community is strikingly low when compared to white homeowners across the nation. Although there have been various initiatives to reduce barriers, some of which include the Fair Housing Act of 1968, Equal Credit Opportunity of 1974 and the Home Mortgage Disclosure Act of 1975 (Freeman and Hamilton, 2002), the disparities between blacks and whites in relation to homeownership are staggering. Recent studies show that only 49% of African Americans own their homes – when compared to the 76% of white homeowners throughout the nation, we see that the gap is rather substantial (Danilo, 2005). Within the last decade, however, the homeownership rate for African-American households has significantly increased. In 1994, 43% of African-Americans owned homes, whereas today, the percentage has increased to 48.8% (Danilo, 2005). This seemingly positive increase is further perpetuated by the Bush administration and its proclamation that first-time and

minority homeownership are major priorities. HUD (Housing and Urban Development), a sector of the Bush administration, has declared that his vision will become a reality. The numbers, however, are misleading. While owning a home does help families accumulate wealth, for low and middle-income families, price appreciation may actually increase their debt load (Danilo, 2005). In fact, statistics have shown that first-time African American homeowners are more likely to return to renting status than their white counterparts. Currently, there is the significant risk that African-Americans and low to middle income families will be forced to terminate their homeowner status within the first seven years of purchasing their first home (“HUD Study Details Experience of Low-, Medium-Income Homebuyers,” 2005).

### **Obstacles to Homeownership:**

In order to better understand why low- and middle-income homebuyers often return to renting status, HUD conducted a study to assess the post purchase experience of low and middle-income families. The major factors contributing to the termination of homeowner status include falling earnings, increasing home values, and a desire to return to renter status. Increasing home values affect a homeowners’ return to renting status due to the subsequent increase in property taxes, which, when coupled with existing mortgage payments, become too much of a financial burden. In addition, the study concluded that ownership terminations are more likely among families with low household earnings and low education levels. Other characteristics include large family size and proportionally young heads of households (“HUD Study Details Experience of Low-, Medium-Income Homebuyers,” 2005). To expand upon this point, Carney and Gale state that low income families are generally headed by younger individuals with fewer years of schooling.

These individuals also tend to be single parents and are less likely to be employed. The researchers then conclude that the aforementioned characteristics are directly correlated to a lack of wealth accumulation – since low-income families are less likely to have had education on financial planning and saving (Carney and Gale, 2000). Following from this progression, low income families lack the financial security or monetary savings needed when faced with rising mortgage payments or increased property taxes. This is especially true for the large families mentioned earlier. Day to day living expenses and consumption needs can be a burden on low income families when there are more individuals to care for. This alone is a tremendous contributing factor to the financial burden which is created through rising mortgage payments.

Unfortunately, the Housing and Urban Development study also found that the greatest risk of homeownership termination is found within the African American community. Reasons cited include discrimination within the job market. This overt, as well as covert, discrimination affects job security and financial stability, thus making it difficult to sustain a home and the myriad responsibilities that come along with it (“HUD Study Details Experience of Low-, Medium-Income Homebuyers,” 2005).

Discrimination within the job market can come in many forms. For example, in his research, Caputo found that white males have the greatest advantage over black males and females in regards to job training and additional job sponsored education. His research focused on the effects of perceived discrimination on investment in human capital, defined as people’s abilities and skills that can be used in the workforce (Caputo, 2002). He discovered that African-Americans receive less in terms of programs designed to enhance human capital, thereby making them less desirable to current employers as well as potential employers (Caputo, 2002).

Another interesting factor cited by Carney and Gale is that of wealth and financial assets. African-American families are disproportionately represented in terms of asset accumulation. Statistics show that 67% of black households have zero or negative financial assets (negative due to credit card debt and outstanding loans), whereas only 30% of whites fall into this category (Carney and Gale, 2000). Furthermore, 70% of black households with no wealth accumulation in 1984 also had no wealth in 1994 (Carney and Gale, 2000). This translates to the fact that these African-American households had accumulated approximately \$25,000 less than their white counterparts (Carney and Gale, 2000). The fact that African-Americans have less of a financial cushion, or no financial cushion at all, when compared to white homeowners speaks to the fact that sudden increases in mortgage rates can not be handled successfully. An important contributor to this lack of saving is a lack of institutional mechanisms to save (Carney and Gale, 2000). Since 1986, a large percentage of personal savings has occurred through tax preferred accounts, such as pensions, 401(k) plans, and IRAs. Many of these institutions are provided by employers and may be unavailable to those of low socioeconomic status. Those who are more likely to be unemployed, work part-time, or be employed by companies who offer insufficient benefits generally are not able to take advantage of the savings plans listed above. Also, these saving incentives are structured as deductions and do not provide immediate benefits to members of low-income households who pay no federal tax (Carney and Gale, 2000). The notion of immediate benefits is an important one in that many low-income families cannot afford to put their money aside in savings accounts due to the everyday living expenses that they incur. Based on the reasons cited above, many African-American families are forced to relinquish their homeowner status.

In his article, “When Home Buying by the Poor Backfires,” Peter Coy refers to low-income families who have bought their first homes and are forced out because of the inability to maintain mortgage payments as families that have “[fallen] out the back door” (Coy, 2004). While many contend that homeownership teaches responsibility and builds wealth, Coy argues that homeownership for low-income families is not necessarily the answer. Based on the fact that many of these families have unreliable incomes, they may be tempted to borrow against their home equity in order to pay off household bills. While this may seem like a quick solution, the possibility of accumulating wealth is lost. The ease of acquiring a home-equity loan allows people to extract whatever wealth they have already accumulated, thus forcing them to begin all over again. In addition, the fact that lenders offer low down-payment mortgages to low-income families may seem like a positive effort, yet it simply gets these families “in the door” because low down-payments only serve to raise monthly payments – monthly payments that may be hard for low-income families to maintain (Coy, 2004).

Another obstacle that is perhaps the most evident is the fact that home prices have significantly risen. From 1994 to 2004, home prices increased 78% (Kirchhoff, 2005). This is compounded by the fact that personal incomes only rose by 64% (Kirchhoff, 2005). The fact that the numbers do not add up speaks to the growing problem of housing affordability. Also, the cost of buying a home has been increased by federal regulation, with increasing taxes and transaction fees (Gattuso & Utt, 2003). This is significant in that many low- and middle-income families find that they simply can not afford to move from their current residence to a new home. The price increases in the housing market is preventing families from even attempting to purchase a home, thus causing them to

remain within renter's status. This affordability factor is crucial in understanding the obstacles faced by low- and middle-income families.

### **Education on Homeownership:**

The question remains – how can this be avoided? How can low and middle income families maintain their homeowner status so that they are able to accumulate wealth and inter-generational assets? One suggestion offered by HUD is to provide pre and post homeownership counseling to families (“HUD Study Details Experience of Low-, Medium-Income Homebuyers,” 2005). In doing this, families are taught how to better prepare for the shocks that may come with owning a home. Through education on homeownership, HUD believes that families will be more willing to remain homeowners. HUD is not the only organization that advocates homeownership education for low and middle income families. The sorority Delta Sigma Theta recently held a homeownership fair focused on education (Tanangachi, 2005). Their primary goal was to dispel the myths that many believed to be true to homeownership and to convince renters that owning a home is key to building wealth. Many renters in attendance expressed feelings of anxiety. They felt that the process of buying a home was daunting and overwhelming, expressing fears of loan denial and financial insecurity. In response to this, homeownership educators explained that owning a home was an excellent way to ensure security. They also explained that although the renters' fears regarding loan denial were understandable, many banks have programs specifically geared towards the low and middle-income borrower (Tanangachi, 2005).

Another example of education working to motivate low- and middle-income families to purchase homes is that of housing counselors. In his article, Peter Panepento

details the story of a man dedicated to teaching low-income renters the benefits of homeownership. The students expressed that they were intimidated by the thought of buying a home. The fact that many of them grew up in public housing made them believe that homeownership was not an option that was open to them. Yet, over the past five years, this particular housing counselor has helped over 500 families purchase their first homes. Through education on the various resources available to them, such as government aid and other incentive programs designed to help low income renters become homeowners, families managed to change their perception towards the homeownership process (Panepento, 2004).

### **Perceptions of Homeownership and Community Involvement:**

Before education on homeownership can begin, the sociological implications inherent in owning a home must be examined. Feelings of pride, status, personal enjoyment and community respect have all been cited as social factors in purchasing a home (Marcuse, 1972). Yet, one researcher asks a very interesting question: Is homeownership associated with attitudes and behaviors that seem supportive of the prevailing social order? In other words, what is the relationship between homeownership and attitudes towards participation in voluntary organizations and informal interactions with neighbors? Community based studies have shown that homeowners are more likely to be knowledgeable about community affairs and are more apt to participate in community affairs and local politics. Reasons for this connection lie in the fact that homeowners generally view owning a home as an investment, therefore they want to protect the environment in which their investment lies (Blum and Kingston, 1984).

Basically, the researchers believe that economic incentive is the driving force behind homeowner involvement within the community.

Often regarded as “emancipation for the poor,” homeownership is seen as a saving grace. Yet, many argue that this is not the case. The opposing argument to the positive factors of homeownership, such as wealth and asset accumulation, revolves around the notion that selling homes to low and middle-income residents is an inefficient move. One author states that this will simply place a burden on low-income families who are unable to bear the inherent investment costs and risks (Kinnaird, 1994). The fact remains that a striking number of homeowners return to renter status within seven years – the number is raised significantly when focused solely on African American homeowners.

The literature focused on homeownership for low and middle income families, as well as articles focused on characteristics of community participation, cover a number of topics that will be further examined through research centered upon the residents of the Carver Terrace community. Such topics include perceptions regarding homeownership within Carver Terrace, further information that may be needed to alter these perceptions, and visions for the future of the community. The literature provided above will allow for a better understanding of these various topics which form my research questions. In addition, the cited literature will assist in the construction of more accurate and informed hypotheses.

**- Research Questions –**

Throughout the course of the academic year, I will focus on the following research questions:

What perceptions do Carver Terrace residents have regarding the ownership of their *current* housing units? How may these perceptions hinder or support the Telesis Corporation's plan to transition the residents from renting to homeownership within the Carver Terrace Community?

- How do the residents of Carver Terrace perceive the process of homeownership in general (not only in relation to homeownership within Carver Terrace)?

*Hypothesis:* The residents of Carver Terrace perceive the process of homeownership to be complicated and intimidating, thus causing them to view it in a negative light.

- What information do residents need, if any, regarding homeownership in order to better understand the process?

*Hypothesis:* Residents need education in the form of information sessions or workshops explaining the benefits of homeownerships (i.e. home equity, generational assets, etc.) and the ways in which it can be achieved by low-income families (i.e. bank lending policies specifically directed towards low and middle income families, savings plans, etc.)

- What are the residents' visions for the future of the Carver Terrace Community?

*Hypothesis:* Residents hope to see their community improve with better security, more community programs for youth and teen residents and increased community

participation in resident organizations, such as a neighborhood watch or a resident's association.

The process of homeownership is complex in that it involves many factors that often go unmentioned. Described by Gattuso and Utt as “the most complex single financial transaction” (Gattuso & Utt, 2003) a family will ever make, the process of homeownership is often daunting in that it denotes transaction fees, significant down-payments, and monthly mortgage fees. The *transition* from renting to owning is also part of the process. With this comes increased responsibility and the potential for higher risk, especially among low-income families. I plan to focus on how the residents view this process and whether or not the negatives (transaction fees, increased responsibility, etc.) outweigh the positives (potential for wealth accumulation, generational security, etc.).

In addition, it is important to note that education is also an important factor in influencing these perceptions. Literature has shown that workshops focused upon homeownership have eased the anxiety of many renters. In many cases, hesitation to begin the homeownership process is due to a lack of knowledge and understanding on the topic. Yet, when information was provided, many became excited about the possibility and potential benefits to owning their own home (Panepento, 2004).

I am also interested in the connection between the resident's visions for the future of Carver Terrace and their potential ability to become homeowners within the community. Community based studies by Blum and Kingston show that homeowners are more likely to become involved in their community through participation in community organizations and local politics (Blum & Kingston, 1984). Such community involvement has been shown to solidify community bonds and improve neighborhood conditions.

These research questions will help discover the true desires of the residents of Carver Terrace. They will also help to find whether or not education on issues pertaining to homeownership will alter the resident's perceptions in any way. Finally, the questions will help to determine whether or not the Carver Terrace residents associate owning their current housing units with visions of the community's future.

### **- Data and Methods -**

The primary focus of this research project is to assess resident's perceptions regarding homeownership. I hope to determine what obstacles, if any, they foresee in transitioning to homeownership and whether or not additional information and education on the topic will alter these perceptions. In order to assess these perceptions, I will implement the use of focus groups and well as a general survey.

#### **Research Methodology:**

The data that I will be using to complete my research project consists of previously transcribed focus group sessions. The focus group protocol and sampling was designed as part of a community building project within the Carver Terrace housing complex, and for my project I have chosen to analyze the data collected. I will be drawing my results and conclusions from these transcripts. Primarily this work will be used to support the community-building project at Carver Terrace Housing Community.

My second research methodology will come in the form of a survey of Carver Terrace Residents. The survey questions are mainly focused on residents' attitudes towards homeownership, community involvement and feelings on the current condition of the Carver Terrace community. A random sampling methodology will be used to select

approximately 100 households to be utilized for the purposes of this project. The households will be randomly selected (approximately 150 to account for attrition rates) from a complete list of Carver Terrace Residents which will be provided by Carver terrace management. Once the sample has been randomly selected, those households will be called in order to determine whether or not they are interested in participating in the survey. If they are interested, we will then set up a specific time to conduct the survey. If they are not interested, we will thank them for their time and proceed to the next household on the list. During these phone calls, we will follow a script which briefly describes the purpose of the research project and gives a general overview of the survey while stressing the fact that participation is completely voluntary and confidential. We will go on to explain that their responses will not be linked to their name when the data is collected and analyzed. Furthermore, we will stress the fact that they should in no way feel obligated to participate and that they may choose to not respond to a given question at any time.

The survey will be conducted by members of the GU research team, Carver Terrace volunteers, and student volunteers. In an effort to involve community residents in the research project, we have contacted all focus group participants through phone calls and mass mailings in order to give them the opportunity to be involved in this process. Although participating residents will be given monetary incentive to help conduct the surveys, the voluntary nature of their participation will be fully stressed. This emphasis also holds true for student volunteers. Through classroom announcements, mass e-mails, and simple word of mouth, the Georgetown University community has also been targeted to help conduct surveys. Although participation is completely voluntary, we hope to have approximately ten resident participants and ten student participants. Once the volunteers

have been gathered, they must attend a mandatory training session. The training session will consist of a general overview of the survey, rules regarding the survey and how it is to be conducted and a practice session where each volunteer will have a chance to ask survey questions as well as record responses.

In addition, volunteers will be paired together - one Carver Terrace resident and one Georgetown student. The pair will travel together from one survey appointment to the next. In all cases, the Carver Terrace resident will obtain signed consent and ask the open and closed ended survey questions while the Georgetown student records the responses. All survey sessions should take approximately twenty to twenty five minutes. As a precautionary measure, we will have all volunteer pairs return to a central location following their second survey session. Here, members of the GU research team will be able to look at the completed surveys to ensure that they are being conducted properly and to correct any errors that may be taking place. As mentioned earlier, monetary incentive *will* be given to all surveyors – resident and student. This is contingent upon attending the mandatory training session and the successful completion of a specified number of surveys.

### **Research Participants:**

The research participants will be the residents of Carver Terrace. In total, there are 725 residents and 292 households, 80% of which contain three people or less. The average age in the community is relatively young – 28, and 11 – 20 year olds make up almost 30% of the residents. 58% of residents are 30 or younger, 25% are between the

ages of 30 and 50, and only 17% are over the age of 50. For our research purposes, only residents above the age of 18 will be asked to participate.

### **Data Analysis:**

Once all of the Focus Group sessions have been transcribed, I plan to look for similarities, differences and general trends among the answers provided by the residents of Carver Terrace. Based on my research question, however, question 6 and all of its sub-questions regarding attitudes towards homeownership, perceived obstacles and the possibility of further education on the issue would be most useful. All of the questions, however, are interconnected, therefore I plan to look for general trends throughout. Based on preliminary analysis, I have found that one major trend involved the quality of recent renovations. The fact that many residents believed that the renovations were completed too quickly and with faulty materials led many to decline any offers to potentially own their current housing units. I found that many of the residents' perceptions of homeownership within the Carver Terrace community were negative based on problems within the community that they felt were not being addressed. In addition, many residents expressed a need for more community programs, a visibly active Resident's Association, and heightened security, thus showing that they would like to be more involved in their community if they had a vehicle for doing so.

The survey questions have not yet been finalized, therefore I am unsure as to which questions best correspond with my research question. However, since many of the questions on the survey are not open-ended, they can be easily codified and analyzed using the Statistical Package for Social Sciences (SPSS).

**Data Liabilities:**

While we will make every effort to ensure that our sample population is representative of the entire Carver terrace population, we realize that that may be difficult given the fact that participation within our study is purely voluntary. Those who choose to participate in the focus group sessions, for example, may be doing so because of previous knowledge of the Telesis Corporation and their homeownership plan, while others may have never heard of the company before. We are hoping to get a large enough sample so that the majority of residents at Carver Terrace are represented. That way, we will be able to truly gauge the attitudes and perceptions of the residents in regards to homeownership.

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