

# Fighting Redlining and Gentrification in Washington, D.C.: The Adams-Morgan Organization and Tenant Right to Purchase

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## Abstract

In the mid-1970s, the Adams-Morgan neighborhood in Washington, D.C., faced both redlining and gentrification. In response to developer-led gentrification and its accompanying displacement, the Adams-Morgan Organization used the tenant right-to-purchase clause of D.C.'s 1974 rent control law to block the eviction of twenty-six families on one street. Simultaneously, the organization leveraged a community reinvestment campaign against a local thrift to obtain financing for evicted families, resulting in successful purchases and further community reinvestment lending. This research shows that tenant right-to-purchase legislation provided the legal opportunity structure necessary for community organizations to fight redlining and gentrification.

## Keywords

gentrification, redlining, community organizing, community development, legal opportunity structure

In the 1970s, the African American neighborhoods of Washington, D.C., suffered from redlining, or differential access to credit based on the racial/ethnic makeup of a given neighborhood.<sup>1</sup> At the same time, the neighborhoods surrounding downtown were beginning to gentrify.<sup>2</sup> This resulted in a curious situation in which members of extant communities could not access credit from responsible lenders even while they were being displaced. This paper reports the successful efforts of the Adams-Morgan Organization (AMO), a group that organized in the Adams-Morgan neighborhood of northwest Washington, to fight redlining and gentrification in a coordinated fashion. Of particular interest is how the group used tenant right of first refusal, a right that had only recently been granted as part of D.C.'s 1974 rent control law, as the legal foundation for their efforts.<sup>3</sup>

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## Methods and Data

This case study is one of the fruits of a larger research project describing the history of the anti-redlining movement in Washington, D.C.<sup>4</sup> In this project, I employed historical methods, using archival data and oral histories. I took advantage of the Washingtoniana Collection at the D.C. Public Library; this collection includes microfilm of the *Washington Star* as well as vertical files, which are collections of loose documents including newspaper clippings on specific topics concerning D.C., such as redlining. These data were foundational in this project. Additionally, I exploited the online archive of *The Washington Post*, which can be searched by keyword.

In addition to the archives, I recorded and transcribed oral histories from four key individuals in the community reinvestment movement of Washington, D.C.: James Vitarello, Robert Stumberg, Gerard Dunphy, and Frank Smith. Vitarello was the executive director of the D.C. Public Interest Research Group (DC PIRG) in the 1970s, where he supervised a research project that documented how thrifts in D.C. were redlining African American neighborhoods.<sup>5</sup> Stumberg was the student director at DC PIRG who hired Vitarello as the group's executive director; he went on to work as an attorney in a Georgetown-based policy center supporting the D.C. government, where he had a major role in drafting community development legislation for the District. Dunphy, a real estate professional on Capitol Hill, conducted personal advocacy against redlining and also participated in DC PIRG's redlining research. Finally, and most importantly for this case study, Smith was the head of the AMO during the 1970s and went on to represent the neighborhood on city council for many years afterward.

## Background and Literature Review

This research documents a social movement that involves a number of theoretical concepts/social processes, each of which has been the subject of a large amount of research. These issues include redlining,<sup>6</sup> gentrification,<sup>7</sup> community development,<sup>8</sup> community reinvestment,<sup>9</sup> political opportunity structure,<sup>10</sup> and legal opportunity structure.<sup>11</sup> The legal opportunity that brought all these processes/practices together in the mid-1970s was D.C.'s rent control law that gave tenants the right of first refusal if their landlords were to sell their housing units.<sup>12</sup>

### *Redlining and Community Reinvestment*

Marcuse has thoroughly defined redlining, and for this research, I use his "absolute-blindfold" definition in which any consideration of neighborhood risk during the appraisal or loan approval process is considered to be redlining.<sup>13</sup> The absolute-blindfold definition was in common use by anti-redlining researchers at the time, who tallied mortgages in different areas to demonstrate redlining. Neighborhood risk is the concept that socioeconomic and physical factors in a housing unit's neighborhood can influence the default risk for a loan.<sup>14</sup> Jackson placed the origin of redlining with the Home Owners Loan Corporation (HOLC) and its infamous race/ethnicity-based security maps of the 1930s.<sup>15</sup> The HOLC maps were undertaken at the behest of the Federal Home Loan Bank Board, for which HOLC was a subordinate agency, and were a systemic characterization of neighborhoods in major American cities using such factors as race, ethnicity, housing age, and housing conditions.<sup>16</sup>

Jackson's research held that HOLC, through these housing security maps, was a racializing agent, causing segregation and redlining throughout American cities. Other researchers, most notably, Hillier as well as Crossney and Bartlet, have critiqued this interpretation; their research has shown that access to HOLC's maps was highly restricted, HOLC made many loans in red-colored category "D" areas, and that HOLC was frequently a small player in a city's loan market.<sup>17</sup> Unlike HOLC, the Federal Housing Administration (FHA) gravely impacted minority

communities because of its racist underwriting manual; the FHA would insure developments only if they included covenants that excluded minorities, especially African Americans.<sup>18</sup>

Jane Jacobs was the first to document redlining, calling it “credit blacklisting.”<sup>19</sup> Activists in Chicago coined the term *redlining* after the red lines drawn around supposedly high-risk areas on lending institutions’ security maps.<sup>20</sup> The community reinvestment (anti-redlining) movement began at the local level and later resulted in national political action. Chicago’s Back of the Yards neighborhood was the first instance of a local community reinvestment movement. As Jane Jacobs describes it, “unslumming” efforts had been stymied by redlining.<sup>21</sup> In response, residents organized and made it clear to the banks that they would collectively withdraw their deposits if the banks did not improve their lending behavior. In response, some of the institutions increased lending to the area, resulting in significant neighborhood improvement. Community reinvestment movements occurred in other cities during the same era. Pittsburgh also experienced early grassroots reinvestment work: in 1957, Pittsburgh residents founded Allegheny Council to Improve Our Neighborhoods-Housing (ACTION-Housing), a group that helped found Neighborhood Housing Services (NHS) in 1968.<sup>22</sup> Again in Chicago, in the late 1960s, community groups led by the famed Gale Cincotta fought redlining.<sup>23</sup> Prior to the passage of Community Reinvestment Act (CRA), Chicago activists practiced Saul Alinsky’s tactics, including entering bank branches during busy hours, opening or closing accounts for one dollar, or dropping handfuls of pennies on the floor, disrupting business.<sup>24</sup> And in 1964, in response to redlining, the State of California passed mortgage location disclosure legislation for thrifts.<sup>25</sup>

Redlining, along with urban renewal, was one of the harmful forces in urban neighborhoods that led to the use of community development as an alternative strategy for the inner city. *Community development* is a very broad term, but it is essentially a strategy that focuses on developing people and place at the same time. Ferguson and Dickens have defined community development as “asset building that improves the quality of life among residents of low- to moderate-income communities, where communities are defined as neighborhoods or multi-neighborhood areas.”<sup>26</sup> Community organizing is often directed toward community development goals even if it is considered a separate activity. For instance, Gale Cincotta’s community action groups organized to force financial institutions to stop redlining.<sup>27</sup>

The great advantage of community organizing was that such groups were able to be politically independent, as the collaborative approach of community development corporations (CDCs), the entities actually performing community development, could sometimes inhibit their effective participation in advocacy campaigns because of the need to maintain funding streams.<sup>28</sup> That being said, CDCs operationalized banks’ reinvestment commitments by creating demand for affordable-housing investment.<sup>29</sup>

The community reinvestment movement, led by Gale Cincotta and her allies, focused on ending redlining and forcing banks to lend to inner-city neighborhoods.<sup>30</sup> The movement succeeded in transitioning from a local movement to a national movement, one that succeeded in changing federal policy. Though the Fair Housing Act of 1968 forbade process-based redlining (in which a specific discriminatory act occurs), it had very weak enforcement mechanisms.<sup>31</sup> In 1988, the act was amended to give the Department of Housing and Urban Development (HUD) wide-ranging enforcement powers, including the ability to initiate a complaint, settle complaints itself using a HUD administrative law judge, or have the Department of Justice litigate the complaint in federal court.<sup>32</sup> In 1975, Senator Proxmire of Wisconsin worked with community reinvestment groups to pass the Home Mortgage Disclosure Act (HMDA), and in 1977, Proxmire also passed the CRA.<sup>33</sup> HMDA forced financial institutions to disclose the geographic location of their loans, and CRA specified that regulated financial institutions have an affirmative obligation to help meet the credit needs of their communities. Furthermore, federal agencies were obligated to use their authorities to encourage institutions to meet local credit needs consistent with the safe and sound operation of those institutions.<sup>34</sup> While the law does not mention redlining, reading the

legal code and Marcuse side by side demonstrates that the language of the law is consistent with the most expansive definition of redlining, in which redlining is the failure of financial institutions to meet the credit needs of their communities.<sup>35</sup> Obviously, this statute places an onus on both financial institutions and federal agencies, but, given the simple and short nature of the bill, the devil would be in the details of enforcement. HMDA and CRA were to form the legal basis for the community reinvestment movement of the late 1980s.<sup>36</sup>

### *Gentrification and Resistance*

*Gentrification* was termed by Glass, who identified the phenomenon in working-class quarters of London in the early 1960s.<sup>37</sup> Hackworth and Smith described four phases of gentrification in relation to varying approaches from local government.<sup>38</sup> The first phase, in the 1950s and 1960s, was spatially limited but involved extensive state intervention in the form of eminent domain and government subsidies for slum clearance. At the time, local and national governments wanted to shore up inner-city real estate values and bring the middle class back into the city, and their interventions generally worsened conditions for the working class. Gentrification slowed as a result of the oil crisis of the 1970s, but during this period, real estate interests bought up large amounts of property in the inner city. From the late '70s onward, gentrification began again in earnest, with mostly laissez-faire approaches from city government. Following a slowing of gentrification during the late '80s and early '90s, gentrification from the late '90s onward has been characterized by often-extensive state support.

Theoretically, several strands have emerged in the gentrification literature over the last forty years, with the tension between structure and agency a key theme throughout. Sociology researchers, not surprisingly, have emphasized culture and social movements in the gentrification process, with Zukin being the leading voice in this camp.<sup>39</sup> Zukin detailed the history of the conversion of loft space in the SoHo neighborhood of New York City from manufacturing to artist housing/studio space.<sup>40</sup> This process marked a departure from the previous phase of urban development, as the gentrifiers revalorized the space via preservation rather than redevelopment. Zukin went on to identify gentrification as cultural practice; homogenous gentrifiers use preservation (and modulating their tastes to whatever historic building stock is available) to enhance rents and thereby push out extant residents, with population densities decreasing and tax returns rising in the affected areas (thus ensuring the approval of the city government).<sup>41</sup> This process removes affordable rental housing from the market, dealing a major blow to low-income households.

Prominent in geography is the neo-Marxist camp, of which Neil Smith was the primary voice.<sup>42</sup> Throughout his writing, Smith emphasized the importance of capital and production over culture and the market. Smith's theory of the rent gap along with his work on uneven development and capital switching are applicable to this case study.<sup>43</sup> Smith holds that gentrification exploits the gap between capitalized ground rent and potential ground rent that has opened over time as an area has been devalued.<sup>44</sup> This "rent gap" exists because inner-city areas for reasons of location and infrastructure are inherently valuable, but many years of disinvestment have led to a gap between the current and potential ground rents. Smith identified the "switching" of capital from the periphery of an urban area to the core, and back again, as an inherent feature of capitalism.<sup>45</sup> Once an area is developed, the investors in that area realize the returns on their investment by devaluing the area over time. As part of that devaluation process, from the 1930s onward, banks and thrifts systematically disinvested inner-city, minority neighborhoods throughout the United States. However, the effects of such structure were enhanced by actions at the federal level. Disinvestment was driven by federal policy; the FHA required racial covenants on all developments until the practice was declared unconstitutional in 1948. Furthermore, the FHA standards on new home development essentially cut off the inner city from investment until the late 1960s. Harvey connected redlining directly with capitalism and ghetto formation:

The banks, naturally, have good rational business reasons for not financing mortgages in inner city areas. . . . It is a general characteristic of ghetto housing that if we accept the mores of normal, ethical, entrepreneurial behavior, there is no way in which we can blame anyone for the objective social conditions which all are willing to characterize as appalling and wasteful of potential housing resources.<sup>46</sup>

Landlords respond to the declining value of their properties with undermaintenance. With falling prices, financial institutions cease supplying mortgage capital to such neighborhoods given the falling value of the collateral guaranteeing their loans and instead seek higher returns in the suburbs. However, given that the problem is one of collective action, the idea that inner-city areas are “naturally” declining leads to a self-fulfilling prophecy of disinvestment.

While capitalist structures may be acting against working-class communities, these communities do not lack agency, and gentrification is often an actively contested process. In the Mission neighborhood in San Francisco in the mid-2000s, activists proactively engaged in community planning, including disrupting the activities of the city’s planning department, rather than just protesting eviction after eviction.<sup>47</sup> And in Park Slope, Brooklyn, in the early 2000s, the Fifth Avenue Committee, a local nonprofit organization, declared its neighborhood a “Displacement Free Zone.” If the organization became aware of a low-income tenant being evicted because of rent increases, the organization would deploy an array of tactics, including negotiation with the landlord, working with religious leaders to influence the landlord, demonstrating in front of the landlord’s home or business, and generating media attention about the unfairness of the eviction. If these tactics failed, the organization would use South Brooklyn Legal Services to represent the tenant in housing court.<sup>48</sup>

As in the examples of the previous paragraph, this paper demonstrates that gentrification processes can be actively contested by organized communities; structure is tempered by agency as such processes unfold. However, the efforts of organizations in combating gentrification and redlining may be limited or enabled by the political and legal opportunities that are presented to them.

### *Political and Legal Opportunity Structure*

According to political opportunity structure theory, the successes of social movements are due to the availability or nonavailability of political opportunities.<sup>49</sup> While a given social movement will not necessarily convert a political opportunity into a success for its constituency, over time, political openness and political structures substantially determine the success of social movements. According to McAdam, the dimensions of political opportunity are as follows: the relative openness or closure of the institutionalized political system, the stability or instability of that broad set of elite arguments that typically undergirds a polity, the presence or absence of elite allies, and the state’s capacity and propensity for repression.<sup>50</sup> From within the planning literature, Grengs used political opportunity theory to explain the success of the transit equity movement in Los Angeles.<sup>51</sup> And in analyzing peri-urban environmental planning in Indonesia, Hudalah, Winarso, and Woltjer emphasized how political opportunities are not mechanistic but are rather contested, symbiotic interactions between structure and agency.<sup>52</sup> Legal opportunity structure is similar to political opportunity structure, but the venue of conflict is the courts rather than the legislature.<sup>53</sup>

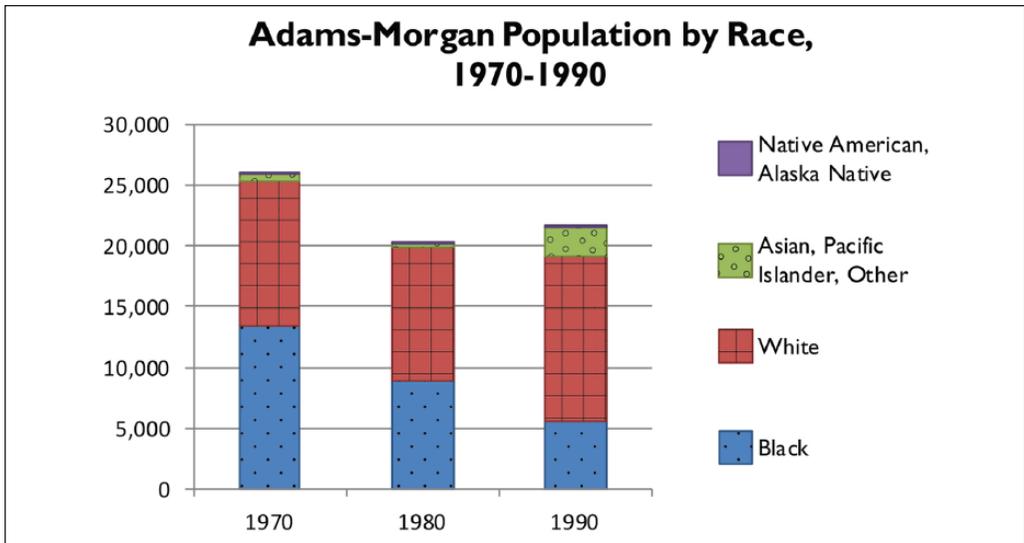
Political opportunity theory and legal opportunity theory are directly relevant to this research because in 1973, the District of Columbia was granted home rule by Congress. This grant of self-determination gave its majority African American population control of the city’s politics overnight. Home rule was vital to the passage of such legislation as it allowed progressive actors, such as Marion Barry and David Clarke, the opportunity to direct the course of the District rather than rely on the urban renewal-oriented federal commissioners that had controlled the District prior to home rule.<sup>54</sup>

In Washington, the areas that were subject to gentrification in the mid- to late 1970s were in the “fertile crescent” of neighborhoods around downtown D.C.<sup>55</sup> These neighborhoods were inherently valuable because of their close proximity to the city’s central business district. Lee, Spain, and Umberson identified the significant gentrification-related displacement that occurred in such central Washington neighborhoods in the 1970s, with the result that population declined in many such areas as single whites and white couples replaced black families.<sup>56</sup> Such displacement is damaging to social capital and can result in overcrowding, unsafe housing conditions, reliance on the shelter system, and homelessness.<sup>57</sup> To mitigate problems of displacement, in 1974, the D.C. city council gave tenants the right of first refusal in D.C.’s 1974 rent control law, only one year after home rule was granted to D.C.<sup>58</sup> Political access led to legal access; a progressive city passed rent control legislation that granted tenants the right of first refusal.

Tenant right of first refusal means that if a landlord were to sell a housing unit, the existing tenant would have the opportunity to match the price and purchase the unit. Later, faced with the problem of widespread gentrification in the form of condominium conversions, D.C. again codified the right of first refusal with the 1980 Tenant Opportunity to Purchase Act (TOPA).<sup>59</sup> Tenant opportunity to purchase forces landlords to first offer buildings to tenants before selling them on the market. In the case of a one-unit building, the landlord must provide an offer of sale to the tenant, regardless of whether or not a third-party contract is in place. If the landlord has a third-party contract in place, the tenant must match that offer to purchase the building. Additionally, the tenant can assign or sell his or her rights to other groups.<sup>60</sup> By giving local residents the opportunity to gain tenure, they can change from victims of displacement to beneficiaries of gentrification, as their homes increase spectacularly in value. TOPA has been cited as a legislative precedent for activists wishing to enact a similar program in Philadelphia.<sup>61</sup> Purchases under TOPA can be effected with a variety of financing mechanisms, to include low-income housing tax credits and community reinvestment loans, as this research shows.<sup>62</sup> However, of late, TOPA has been weakened by the judicial decision that a sale of 95 percent of a building’s value does not constitute an actual sale.<sup>63</sup> As laudable as tenant purchase is as a way to mitigate gentrification, the use of public resources for tenant-purchase scenarios comes at the expense of creating permanently affordable housing.<sup>64</sup> After all, beyond the neighborhood stabilization that comes with tenant purchases, a major benefit of such purchase scenarios is that they give residents equity stakes in their housing, allowing them to gain from the dramatic increase in ground rents that occurs during gentrification. This is very much in line with the conclusions of O’Toole and Jones, who showed in their work that TOPA’s goals of wealth accumulation and tenant empowerment could supersede the preservation of affordable housing.<sup>65</sup> As this paper shows, that newfound tenant power is what enabled the people of Adams-Morgan to help shape their destiny in the face of the gentrification of the mid-1970s.

## Results and Discussion

AMO, a community group formed in 1972, took a stand against both redlining and gentrification in the mid-1970s.<sup>66</sup> AMO played a significant role in forming the neighborhood’s identity; in the words of Frank Smith, “we actually helped them define the boundaries for our neighborhood.”<sup>67</sup> The neighborhood name itself is a legacy of integration; after the 1954 *Brown v. Board of Education* decision, the all-white Adams school merged with the all-black Morgan school, creating the Adams-Morgan identity. Adams-Morgan, like many other neighborhoods in the District, had suffered from disinvestment in the postwar era. From 1950 to 1960, the average value of a single-family home had fallen from \$19,196 to \$16,400. The neighborhood was also experiencing a population increase during that time period, leading to perceived overcrowding. These statistics, along with increased crime, all made the area attractive for urban renewal advocates. Though an urban renewal plan was written, it was ultimately defeated because of increasing



**Figure 1.** Racial composition of Adams-Morgan from 1970 to 1990, from National Historic Geographic Information System, Decennial Census for 1970, 1980, 1990, for census tracts 38, 39, 40, 41, and 42.02.

opposition to urban renewal in general due to concerns over public housing and displacement. The residents in the neighborhood had seen the large-scale displacement that had happened in southwest D.C. during urban renewal, and they did not care to repeat that area's fate.<sup>68</sup> Due to the disinvested state of the area, by the early 1970s, Adams-Morgan had become a prime target for speculation and gentrification.<sup>69</sup>

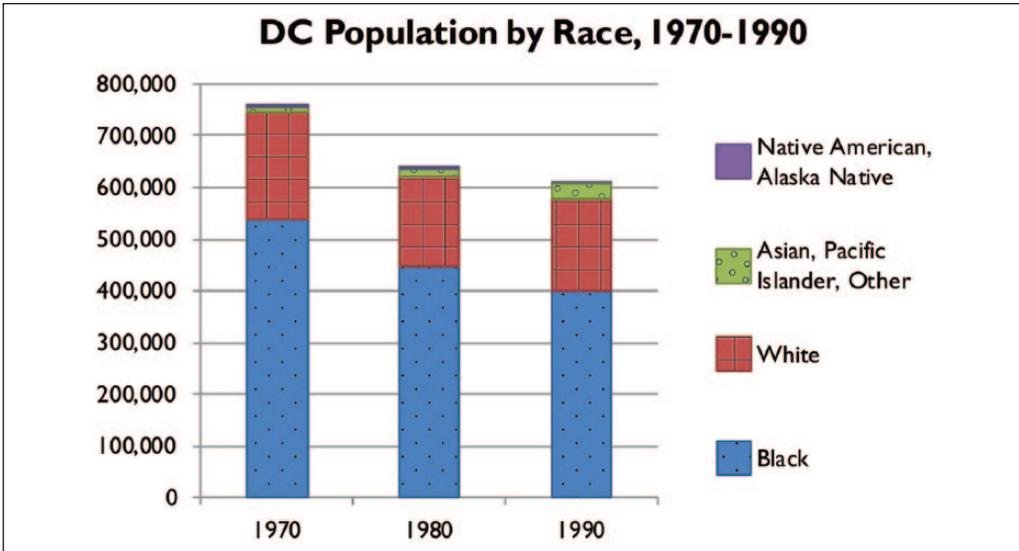
During the 1970s and 1980s, Adams-Morgan lost a large proportion of its African American population and became predominantly white by 1990, going from almost 26,000 people to just over 20,000, as Figure 1 indicates.<sup>70</sup> During the 1970s, the area lost population generally, but the loss in population was disproportionately black. During the 1980s, the area increased in population while becoming much more white. While in 1970 the area was 52 percent black and 45 percent white, by 1990, it was only 26 percent black and 62 percent white.

While D.C. also lost black population over this time period, as Figure 2 indicates, the changes in Adams Morgan are much more extreme.

In the early and mid-1970s, AMO exerted a significant influence on local land-use decisions. For example, David Clarke, a young attorney who would go on to be the chair of the D.C. Council, represented AMO in a successful effort to prevent British Petroleum from locating a filling station at the corner of 18th and Columbia Road.<sup>71</sup> By 1973, the year after the group's founding, it was deeply involved in fighting redlining and displacement.<sup>72</sup>

Frank Smith, who had moved to Adams-Morgan after his first career in the civil rights movement, became involved in tenants' associations in Adams-Morgan, then in AMO itself, and he eventually became its chairman. Later the group was supplemented and eventually displaced by the Advisory Neighborhood Commission of its area, but this reinvestment activity occurred earlier.<sup>73</sup> This community group supported the struggles of tenant groups against landlords via legal counsel and other advice. Smith said,

We had a really good, dynamic community group called the Adams-Morgan Organization, AMO. . . . It was a representative type organization. We had about eight neighborhoods that were part of this organization. Every neighborhood had a representative and I represented one of the neighborhoods. . . . And so one thing led to another after a while and I became more involved.<sup>74</sup>



**Figure 2.** Racial composition of the District of Columbia from 1970 to 1990, from National Historic Geographic Information System, Decennial Census for 1970, 1980, 1990, for the District of Columbia.

AMO and Smith became very involved with the anti-redlining fight in May of 1976 when a developer tried to evict a large number of tenants at once:

And what really triggered it was that . . . one developer [Centre Properties] actually purchased twenty-six housing units on a one-block-long street called Seaton Street.<sup>75</sup> . . . He actually bought all these properties up and then sent all these tenants eviction notices at one time. They came to us and then we went to the press, and one thing led to another. . . . So what we did was to say to them, “Look, we’re going to help you do this, we’re not going to let these people put you out and we’re not going to let a developer develop these properties even if we have to go to civil disobedience. We’ll move out, we’ll just block the bulldozers, and we’ll do whatever we have to do, but we’re not going to let this happen.” So we started working, trying to save those tenants.<sup>76</sup>

Displacement resulting from gentrification was a major issue during that time, and dealing with displacement was one of the reasons that AMO was founded in the first place.<sup>77</sup> Real estate interests viewed redevelopment/rehabilitation as a way to make money and improve neighborhoods, a view not shared by local residents or by David Clarke of the D.C. city council.<sup>78</sup> Between 1972 and 1977, pressure steadily mounted against low- and moderate-income families in Adams-Morgan, as scores of older homes were bought, rehabilitated, and then resold to upper-income buyers.<sup>79</sup>

For Centre Properties, there was a distinct advantage in flipping all of the Seaton Street housing units simultaneously; they could boost the value of all housing units on the street and realize a much greater profit. With a certain critical mass of properties, a developer could influence the market and get more investment in the neighborhood, thus improving the values of all the properties. This meant that developers preferred to develop a whole street when possible.<sup>80</sup>

Two lawsuits were filed on behalf of twenty-three of the families because they had never been given the opportunity to take advantage of their tenant right to purchase provided under section 301 of D.C.’s rent control law.<sup>81</sup> The developer and the previous owners had entirely disregarded this law when making the original sale. Frank Smith said,

D.C. had a little-known law then, that said that if a tenant was in a property and that property went up for sale, that property had to first be offered to the tenant . . . and they had not done this. Well it turned out they didn't do this because they just presumed that these people were so poor and had no resources and no friends and no connections, and they couldn't buy these properties.<sup>82</sup>

The D.C. government mobilized on behalf of the tenants, conducting special inspections of the homes on Seaton Street, resulting in 573 violations against Centre Properties alone. David Clarke, by this time the council member for Ward 1, Adams-Morgan's ward, was behind the special inspections and supported the tenants against the developer. The developer immediately moved to quash this opposition by buying the tenants out at \$250 each, a small price to pay given that Centre had purchased the houses for \$11,500 to \$20,000 each and was expecting to resell them at ~\$65,000 each.<sup>83</sup>

However, just keeping Centre Properties from evicting these tenants was not enough. To win its tenant right-to-purchase court case, AMO had to show that the families in question were financially able to purchase their homes; otherwise, they would forfeit the right of first refusal and would be evicted. This meant that AMO needed to raise approximately \$4,000 per family.<sup>84</sup> Furthermore, the tenants needed to be able to get loans. If savings and loan associations (S&Ls) would not lend to them, then they could not exercise that right and the developer would have flipped the properties.<sup>85</sup> By February of 1977, Centre Properties had succeeded in reducing the number of remaining families to ten, likely by buying the others out.<sup>86</sup> In the meantime, the redevelopment of Seaton Street was occurring all around the remaining ten families, with heavy electric cables being laid and large dumpsters collecting debris from the houses undergoing renovation.

AMO needed first mortgages for the properties so that the tenants could take title. Beyond the first mortgages, however, AMO also needed to find money to bring the housing units up to code. Frank Smith said,

They were all in ratty shape. None had ever been remodeled or anything, so they needed everything: roof, electric, plumbing. . . . For each unit, we had to come up with a plan for what it was going cost to fix it up. . . . All we concentrated on was bringing it up to housing code. We weren't trying to put them into a kind of fancy condominium shape. Bringing them up to code meant you had to put in new wiring, put in new plumbing. . . . Once we got that kind of a work program done for each individual unit, then the question was now, "Can you find the money to do this?"<sup>87</sup>

AMO succeeded thanks to a cooperative effort involving private groups, individuals, and government agencies. AMO used pro bono legal assistance from the law firm of Wilmer, Cutler, and Pickering to invoke section 301 of the D.C. rent control law, tenant right to purchase, to freeze the Centre Properties transaction. In the meantime, AMO worked to raise enough money to provide down payments and closing costs, a cost that amounted to \$5,000 for each of the ten families. These down payments came from a combination of fund-raising parties, the tenants' savings, and grants.<sup>88</sup>

Such fund-raising parties attracted whites and Latinos to traditionally black clubs, as well as city council members Marion Barry, Douglas Moore, John Wilson, Hilda Mason, council chairman Sterling Tucker, and former assistant secretary of HUD H. R. Crawford.<sup>89</sup> Nine of the families ended up staying in a settlement with Centre that involved sale prices of between \$13,500 and \$21,000 each. The average price of \$17,000 was much more than the initial average purchase price of \$13,000, but much less than the ~\$65,000 sale price that would have resulted from a full rehabilitation and sale to upper-income buyers. The D.C. government committed to making renovation loans available at 3 percent from the D.C. Department of Housing and Redevelopment.<sup>90</sup>

However, the primary mortgages were the main challenge that AMO needed to meet. In the search for financing, AMO came into contact with a local S&L that was seeking permission to establish a branch in the neighborhood. Frank Smith said,

That's how we came into contact with this bank, Perpetual [Building Association], which was at the time seeking permission from the Federal Home Loan Bank Board to expand into Adams-Morgan, to open a branch there. . . . And I'm sure it's hard for the public to believe now but they were redlining Adams-Morgan, too, at the time. Because they considered Adams-Morgan a low-income community, which was going downhill, and they didn't think that the properties there would support loans.<sup>91</sup>

Adams-Morgan, a racially mixed community, was far from the diverse but expensive neighborhood it is today. Rather, it was being disinvested on the one hand while speculators began to buy up whole blocks. But if it was a disinvested neighborhood, why did any financial institutions want to branch there at all? S&Ls depended on deposits, and this was the era of disintermediation in which thrifts were losing deposits because of limits on the amount of interest they could pay.<sup>92</sup> Smith said,

They didn't think the people there would pay back the loans, so why did they want to open a branch there? Well, there was a lot of income over there, they knew they could take in a lot of money, so basically they were trying to get themselves a good teller machine—we would call it a teller machine today—they would take in money but they had no intentions of lending any money in the community.<sup>93</sup>

It is easy to see how this mistrust came about; after experiencing thirty years of redlining, residents of predominantly minority neighborhoods were very distrustful of banks, particularly, white-owned banks. When, in November of 1976, Perpetual made a \$1,500 gift to the Alley Library, a children's library in the area, the move was regarded with suspicion by AMO, which viewed it as an attempt to buy off the community.<sup>94</sup> The ironic aspect of this entire anti-redlining struggle is that Perpetual was actually the most progressive white-owned bank in the entire D.C. area.<sup>95</sup> Regardless of Perpetual's exact lending history and policies, however, AMO certainly perceived the institution as redlining the neighborhood, leading the organization to oppose the branching. It is entirely possible that Perpetual was indeed redlining the neighborhood; during this time period, Robert Stumberg had applied for a loan in an African American neighborhood and was initially denied by Perpetual in what was almost certainly an act of redlining, given that he is white and was making a good living as an attorney.<sup>96</sup>

From a procedural standpoint, AMO opposed the branching by protesting it with the Federal Home Loan Bank Board. Of course, the S&L in question disputed AMO's redlining charge. Frank Smith described its response to charges of redlining:

They said what all banks say: "We look at all applications. We look at the property itself. We look at the individual and if that person is qualified, we make a loan to them. We don't care where they live or what they do, and if there's nobody in that neighborhood who has a loan from us, it's because nobody is qualified." And so now you take one or two of those good members and people go up in there and say, "Look, man, we've been putting money in there all these years. I've got a good job, I've got a good neighborhood, good house here—why won't you lend money to me?"<sup>97</sup>

How did AMO know that its neighborhood was being redlined? Beyond anecdotal evidence, they had professional level help. Smith said,

We had people that were working with us who were good researchers. We were all young intellectuals. . . . The active community in Adams-Morgan Organization and the Advisory Neighborhood Commission—we were the hippie, yuppie, buppie, beatnik community of young people who were

probably overeducated for our generation and antigovernment. So we had a good healthy case of antigovernment sentiment and we were all looking for creative ways to try to either make the government look bad [laughs] by demonstrating that it was ineffective, or trying to make it be more progressive by dealing with some of the issues that were real time issues in our community.<sup>98</sup>

Armed with the knowledge, or at least the perception, that its community was being redlined, AMO then pursued its efforts through the Federal Home Loan Bank Board, writing letters explaining its complaint. Smith traveled to the Federal Home Loan Bank in Atlanta, where he testified on behalf of the organization.

And so we went to the Home Loan Bank Board and protested, asked the Home Loan Bank Board not to allow them to branch at all, but if they did, to require them to put some community benefits into that branching application.<sup>99</sup>

During his testimony, Smith explained that the organization had affidavits from persons who had been long-term members of Perpetual and were creditworthy but had had loan applications denied.

Though the Federal Home Loan Bank of Atlanta initially ruled against AMO, the group continued to protest the branching.<sup>100</sup> Its efforts paid off in exemplary fashion with a settlement; the S&L was allowed to establish a branch, but the charter required certain concessions: hiring a bilingual staff for the branch, a community gathering place (still present today) for a farmers' market and community concerts, providing home loans of up to 90 percent of a home's value rather than 70 percent, providing wraparound loans that covered both first mortgage and rehabilitation, and establishing a branch advisory committee composed of neighborhood residents. Of course, the final agreement was not a perfect compromise; women and Latinos protested the branching because their groups had not been consulted during the process. These issues seem to have been resolved by July of 1977, however, with the signing of a "good-neighbor" agreement between Perpetual and a number of neighborhood organizations.<sup>101</sup>

Of course, the group knew that ultimately the only power it really had was a business boycott. Frank Smith said,

At the end of the day probably the only real force we had over them was the possibility that we would get some of their members to boycott them. People start pulling their accounts out of the bank.<sup>102</sup>

The community group realized that it could still employ such confrontational tactics, but it proved unnecessary, given their success in this instance. Of course, it probably helped that Perpetual was already committed to reinvestment and had the best reinvestment record of all the white lending institutions.<sup>103</sup>

A major motivation for this massive anti-redlining effort against Perpetual, though, was derived from the need to get financing for the Seaton Street homes. Frank Smith explained AMO's motivation for the movement against Perpetual:

Because the main thing that we wanted was to get those houses financed on Seaton Street . . . So you had to get an S&L to finance those houses; otherwise the developer could say, "Well, the tenant couldn't finance it, so I'll develop it."<sup>104</sup>

In this position, Smith represented a centrist faction within AMO that wanted to allow Perpetual to establish a branch within the neighborhood while capturing concessions along the way. In September 1976, the organization held a vote on the Perpetual issue: 254 voted against the new branch, 161 voted in favor, and 181 voted to provisionally support the branch if AMO could gain concessions from the S&L.<sup>105</sup>



**Family Returns  
To Seaton St.,  
As Homeowner**

The Rev. Baysie Gallimore stands amid family belongings yesterday after moving with his wife and four children into their newly rehabilitated home at 1750 Seaton St. NW. The Gallimores were first of nine lower income families to move back to the street as home-

owners after winning a legal battle for chance to buy the homes. Aided by Adams-Morgan Organization, the city and others, the nine families bought the houses and have waited nine months while they were being rehabilitated. Return of others is expected soon.

By Ellsworth Davis—The Washington Post

**Figure 3.** The Reverend Baysie Gallimore moves back into his Seaton Street home, from *The Washington Post*, “Family Returns to Seaton St., as Homeowner” (June 7, 1978).

The relationship with Perpetual that resulted from this anti-redlining effort paid dividends. First, AMO was able to secure financing for the Seaton Street properties; Perpetual provided the 90 percent loans that were required for the nine families to stay in their homes.<sup>106</sup> Figure 3 is a photograph of one of the Seaton Street tenants returning to his home as a new homeowner. Second, when the entire Seaton Street scenario was replayed with five families on 12th Street NW, a further case of gentrification-induced displacement within Adams-Morgan, Perpetual came to the community’s aid. As with Seaton Street, on 12th Street NW, the entire street was being flipped and five families were trying to raise down payments to exercise their right to purchase. It should be noted that Robert Stumberg, one of the oral history respondents for this research, was the legal adviser for these families. After hearing of the situation, Perpetual immediately offered 90 percent loans for the families, even before the black-owned S&L, Independence, came forward with its own offer of assistance.<sup>107</sup>

The families were able to secure down payments in only forty-five days and post-purchase low-cost rehabilitation loans from the D.C. government. The DC Development Corp. had offered the families deferred-payment loans for down payments, though it is unclear which financing mechanism the families ultimately used.<sup>108</sup> The speed with which these families were able to go from initial eviction notice to full financing was approximately two weeks.<sup>109</sup> This example demonstrates that the Seaton Street effort helped lay the groundwork for future purchase scenarios, a vital aspect of community development, given the sheer amount of displacement that was occurring in D.C. to that point. For instance, in a 1978 interview, Frank Smith recounted a story of a

family that was displaced from Southwest to Corcoran Street NW, then to Seaton Street, and then to 9th Street NW in the Shaw neighborhood.<sup>110</sup>

Perpetual again stepped in when a neighborhood youth sports organization, the Ontario Lakers, sought funds to purchase a community center in the Adams-Morgan area. Perpetual offered the group a 75 percent loan for it to buy a building it had already renovated itself. The president of Perpetual, Thomas Owen, personally visited the facility during the loan consideration process.<sup>111</sup> And in 1979, Perpetual provided the financing to convert the Beverly Court Apartments, located in Adams-Morgan, to a cooperative building. This was the first D.C. tenants' association to convert an apartment building to cooperative via private lending, with the first mortgage from Perpetual and a construction loan from DC National Bank. Jeff Morris was involved as an urban loan specialist from Perpetual, which at that point was about to open its new Adams-Morgan branch. The fact that Perpetual made all these loans, employed at least one urban loan specialist, and was working with another twenty or thirty tenants' associations across D.C. to do cooperative conversions shows the depth of its commitment to inner-city lending in general and commitment to lending in Adams-Morgan in particular.<sup>112</sup> By the time the new Perpetual branch opened, Frank Smith was very optimistic; the new branch was taking loans, had a very large number of depositors, had bilingual staff, and was forming a monitoring committee as required in the agreement between AMO and Perpetual.<sup>113</sup>

From a broader perspective, AMO both fought redlining and accomplished community development work itself. This community development work was the critical aspect that prevented increased investment in the area from just fueling gentrification. By making lending to Seaton Street residents part of its condition for dropping the branching challenge against Perpetual, AMO made sure that loans to the area would go to the community members most threatened by displacement. As with community development in general, AMO's work focused on people (loans for low- and moderate-income residents to prevent displacement) and place (stopping redlining broadly).

As a postscript, Frank Smith successfully used all of his work with the Seaton Street tenants to run for city council. Though he did not win election when he ran in 1978, in 1982 he won the seat for Ward 1 and kept it for sixteen years.<sup>114</sup>

## Conclusion

Community development law in D.C. had a major impact on low-income residents of Washington.<sup>115</sup> During his oral history, Robert Stumberg estimated that over 20,000 tenants had participated in purchase scenarios as a result of D.C.'s tenant right-to-purchase legislation. Given the astonishing gentrification that has occurred in Washington, some of these tenants are now quite wealthy due to the value of their homes. As Frank Smith stated in his oral history, some of the homes purchased under the tenant right-to-purchase law are now worth \$1 million.

And specifically in Adams-Morgan, when AMO began its work, the whole community was being disinvested. AMO's greatest fear was that the neighborhood would become so disinvested that it would be abandoned entirely. Frank Smith specifically credited the anti-redlining campaign with the preservation of a low- to moderate-income community in Adams-Morgan:

I would say that the middle-class and low-income African American and Hispanic community that's left over there now, primarily, and white community too, low-income white community, is a result of the anti-redlining campaign, the co-op movement that was financed by the anti-redlining campaign, and some of the subsidized housing. . . . So if it weren't for that, Adams-Morgan would really be completely gentrified.<sup>116</sup>

As Frank Smith alludes, as the years passed, Adams-Morgan did indeed gentrify. A young, upper-middle-class population currently dominates, and the area at the intersection of Columbia Road and

18th Street NW is a hotspot for upper-middle-class nightlife and consumption in general. This is not to say that the efforts of AMO were in vain. On the contrary, without such work, the families in question would have gained nothing from the area's revaluation. Without some sort of equity in their housing, gentrification hurts only low-income families as it forces them to move from neighborhood to neighborhood. Furthermore, the investments won from Perpetual were of broad benefit to the extant community. Regardless of whether one considers this to be participating in gentrification or overcoming gentrification, the fact that low- to moderate-income residents were able to stay in their homes and be lifted by the housing market is a success story for those residents.

As Frank Smith stated above, some of the main triumphs of his work were in the permanently affordable housing created in Adams-Morgan. So while gaining equity in individual homes is important for families in areas that are gentrifying, of greater importance is the construction of permanently affordable housing in such areas to ensure the class integration of such areas. Furthermore, such affordable housing helps to mitigate the damage done by capital switching and uneven development.<sup>117</sup>

Neil Smith's conception of gentrification as a return to the city of capital, not people, is an appropriate interpretation of gentrification in Adams-Morgan in the 1970s.<sup>118</sup> As the preceding case study demonstrates, the gentrification discussed herein was developer and capital led, not sweat equity or market led. The assemblage of twenty-six-plus properties on a single street represents a major capital investment, one that would never be available to an ordinary upper-middle-class family. However, AMO demonstrated that the residents of an area have a say in the gentrification process; the people of the neighborhood exerted agency first through the work against Centre Properties and then later, through their elected representatives, against redlining and toward community development more broadly.<sup>119</sup>

Without the tenant right of first refusal in the D.C. rent control law, however, AMO would never have been able to prevent Centre from flipping all twenty-six homes it purchased in the neighborhood. Progressive city government put the framework in place that enabled a community-based organization to have a major impact in its community. That is, the political opportunity structure presented by D.C.'s newfound home rule gave progressive forces the opportunity to create the legal opportunities, in the form of the 1974 rent control law and the right of first refusal, that allowed neighborhood organizations, such as AMO, to fight gentrification and/or to allow their constituents to benefit from the economic forces around them.

This research supports McAdam's dimensions of political opportunity, which he defines as the following: the relative openness or closure of the institutionalized political system, the stability or instability of that broad set of elite arguments that typically undergirds a polity, the presence or absence of elite allies, and the state's capacity and propensity for repression.<sup>120</sup> In Washington, the local political system transitioned from closure to openness with the passage of home rule legislation. The D.C. government changed from a focus on top-down redevelopment of central areas to a focus on community development. Community-based organizations gained elite allies in the form of city council members, such as David Clarke, and the state was wholly uninterested in repression—quite the opposite, in fact. And with this change in political opportunity structure came a change in legal opportunity structure as embodied by the 1974 rent control law and tenant right to first refusal.

However, the route taken by AMO was ultimately a pragmatic approach grounded within liberal politics. And as gentrification proceeded in Adams-Morgan, the combination of the establishment of the Advisory Neighborhood Commissions and the influx of middle-class newcomers diluted and ultimately destroyed the political power of AMO, with the group having minimal membership by the early 1980s.<sup>121</sup> The liberal nature of AMO's approach is similar to the philosophy of the overall reinvestment movement, a movement that sought to get credit markets to work properly, rather than challenging the capitalist framework.<sup>122</sup> Squires, citing Harvey, pointed to the commodification of housing as the underlying cause of redlining, and unless this

framework is more seriously challenged, it is unlikely that community efforts to stop gentrification will have serious effects.<sup>123</sup> The fact that Adams-Morgan was largely gentrified in spite of AMO's best efforts points to the limits of the liberal approach that AMO pursued.

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### Author Biography

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